

Document of  
The World Bank

Report No:ICR134

IMPLEMENTATION COMPLETION AND RESULTS REPORT  
(IDA-34070 IDA-3407A ITAL-24926)

ON A

LOAN / CREDIT IN THE AMOUNT OF  
US\$ MILLION 7.16

(US\$ 1.80 MILLION LOAN & SDR 3.71 MILLION CREDIT)

TO

ETHIOPIA

FOR

WOMEN DEVELOPMENT INITIATIVES

January 23, 2007

Human Development 3  
Country Department AFCE3  
Africa Region

## **CURRENCY EQUIVALENTS**

( Exchange Rate Effective 10/31/2006 )

Currency Unit = Birr

Birr 1.00 = US\$ 0.11

US\$ 1.00 = Birr 8.7

Fiscal Year

July 1 – June 30

## **ABBREVIATIONS AND ACRONYMS**

ACORD	Agency for Cooperation and Research in NGO Development
AFCE3	Eastern Africa Country Cluster : Ethiopia, Sudan
AFTKL	Africa Region's Knowledge and Learning Group
CAS	Country Assistance Strategy
CCU	Central Coordinating Unit
CERTWID	Center for Education, Research and Training of Women in Development
CIDA	Canadian International Development Agency
CRDA	Christian Relief and Development Association
DCA	Development Credit Agreement
EA	Environmental Assessment
ESRDF	Ethiopian Social & Rehabilitation Development Fund
EWDF	Ethiopian Women Development Fund
FDRE	Federal Democratic Republic of Ethiopia
GIF	Grassroots Initiatives Fund
GIS	Geographic Information System
GMT	Grassroots Management Training
GMTP	Grassroots Management Training Project
GOE	Government of Ethiopia
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit
HSDP	Health Sector Development Program
IA	Implementing Agency
IAPSO	United Nations Interagency Procurement
ICB	International Competitive Bidding
ICR	Implementation Completion Report
IDA	International Development Association
IDF	Institutional Development Fund
IE	Impact Evaluation
IEC	Information, Education and Communication
IRR	Internal Rate of Return

LACI	Loan Administration Change Initiative
LIL	Learning and Innovation Loan
M&E	Monitoring and Evaluation
MFI	Microfinance Institution
MIS	Management Information System
MTR	Mid-Term Review
MoFED	Ministry of Finance and Economic Development
MoWA	Ministry of Women's Affairs
NCB	National Competitive Bidding
NSC	National Steering Committee
PAD	Project Appraisal Document
PDO	Project Development Objectives
PHRD	Japan Policy and Human Resource Development Fund
PIM	Project Implementation Manual
PIU	Project Implementation Unit
PMR	Project Management Report
PRAs	Participatory Rural Appraisals
PY	Program Year
QER	Quality Enhancement Review
R/Z/WCU	Regional/Zonal/Woreda Coordinating Units
RCU	Regional Coordinating Units
RCU/ZCU	Regional Coordinating Units/Zonal Coordinating
RSC	Regional Steering Committees
SA	Special Account
SDT	Skills Development Training
SHG	Self Help Groups
SNNPR	South Nations and Nationalities Peoples Region
SOEs	Statement of Expenditures
TOR	Terms of Reference
TSE	Technical Support Experts
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
WAO	Women's Affairs Office
WCU	Woreda Coordinating Units
Units	
WDIP	Women's Development Initiatives Project
WG	Women's Group
WID	Women In Development

Vice President: Gobind T. Nankani  
Country Director: Ishac Diwan  
Sector Manager: Laura Frigenti  
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# **Ethiopia Women Development Initiatives**

## **CONTENTS**

1. Basic Information
2. Key Dates
3. Ratings Summary
4. Sector and Theme Codes
5. Bank Staff
6. Project Context, Development Objectives and Design
7. Key Factors Affecting Implementation and Outcomes
8. Assessment of Outcomes
9. Assessment of Risk to Development Outcome
10. Assessment of Bank and Borrower Performance
11. Lessons Learned
12. Comments on Issues Raised by Borrower/Implementing Agencies/Partners
- Annex 1. Results Framework Analysis
- Annex 2. Restructuring
- Annex 3. Project Costs and Financing
- Annex 4. Outputs by Component
- Annex 5. Economic and Financial Analysis
- Annex 6. Bank Lending and Implementation Support/Supervision Processes
- Annex 7. Detailed Ratings of Bank and Borrower Performance
- Annex 8. Beneficiary Survey Result
- Annex 9. Stakeholder Workshop Report and Results
- Annex 10. Summary of Borrower's ICR and/or Comments on Draft ICR
- Annex 11. Comments of Cofinanciers and Other Partners/Stakeholders
- Annex 12. List of Supporting Documents
- MAP

<b>1. Basic Information</b>			
Country:	Ethiopia	Project Name:	Women Development Initiatives
Project ID:	P050342	L/C/TF Number(s):	IDA-34070,IDA-3407A,ITAL-24926
ICR Date:	01/31/2007	ICR Type:	Core ICR
Lending Instrument:	LIL	Borrower:	FEDERAL DEMOCRATIC REPUBLIC OF ETHIOPIA
Original Total Commitment:	XDR 3.8M	Disbursed Amount:	XDR 3.7M
<b>Environmental Category:C</b>			
<b>Implementing Agencies</b>			
Ethiopia Women Affairs Office			
<b>Cofinanciers and Other External Partners</b>			

<b>2. Key Dates</b>				
Process	Date	Process	Original Date	Revised / Actual Date(s)
Concept Review:	04/30/1998	Effectiveness:	03/22/2001	03/22/2001
Appraisal:	03/17/2000	Restructuring(s):		
Approval:	07/27/2000	Mid-term Review:		10/31/2003
		Closing:	06/30/2005	06/30/2006

<b>3. Ratings Summary</b>	
<b>3.1 Performance Rating by ICR</b>	
Outcomes:	Satisfactory
Risk to Development Outcome:	Substantial
Bank Performance:	Satisfactory
Borrower Performance:	Moderately Satisfactory

<b>3.2 Quality at Entry and Implementation Performance Indicators</b>			
Implementation Performance	Indicators	QAG Assessments (if any)	Rating:
Potential Problem Project at any time (Yes/No):	No	Quality at Entry (QEA):	None
Problem Project at any time (Yes/No):	Yes	Quality of Supervision (QSA):	None
DO rating before Closing/Inactive status:	Satisfactory		

<b>4. Sector and Theme Codes</b>		
	<b>Original</b>	<b>Actual</b>
<b>Sector Code (as % of total Bank financing)</b>		
General public administration sector	25	25
Other social services	75	75
	<b>Original Priority</b>	<b>Actual Priority</b>
<b>Theme Code (Primary/Secondary)</b>		
Poverty strategy, analysis and monitoring	Secondary	Secondary
Participation and civic engagement	Secondary	Secondary
Gender	Primary	Primary

<b>5. Bank Staff</b>		
<b>Positions</b>	<b>At ICR</b>	<b>At Approval</b>
Vice President:	Gobind T. Nankani	Callisto E. Madavo
Country Director:	Ishac Diwan	Oey Astra Meesook
Sector Manager:	Laura Frigenti	Arvil Van Adams
Project Team Leader:	Endashaw Tadesse Gossa	Christine Lao Pena
ICR Team Leader:	Adyline Waafas Ofosu-Amaah	
ICR Primary Author:	Adyline Waafas Ofosu-Amaah	

## **6. Project Context, Development Objectives and Design**

*(this section is descriptive, taken from other documents, e.g., PAD/ISR, not evaluative)*

### **6.1 Context at Appraisal**

*(brief summary of country macroeconomic and structural/sector background, rationale for Bank assistance)*

At the time of appraisal, the operative GoE development strategy for gender issues was the 1993 National Policy for Women in Ethiopia, which identified women's low participation in development initiatives, gender disparity in legal literacy, and weak institutional capacity on gender issues as key concerns. One of the main objectives of the Bank's strategy of assistance to Ethiopia in 2000 was to promote gender-balanced poverty reduction through job creation, agricultural inputs, and food security to assist the poorest groups. Due to a combination of social, cultural, and legal factors, women were disproportionately represented among the poorest groups, with relatively low human development indicators and limited access to economic resources. A joint World Bank/GoE study had identified institutional capacity to address gender issues, women's relatively lower participation in development interventions, and gender disparity in legal literacy as major constraints to successful implementation of gender policy.

### **6.2 Original Project Development Objectives (PDO) and Key Indicators (as approved)**

This Learning and Innovation Loan (LIL) aimed to test methodologies to enhance the social and economic welfare of households in selected poor districts by improving and increasing women's opportunities through increased skills, productivity, and income. The key indicators consisted of: **(1) Input indicators** (e.g., number of IEC campaigns launched); **(2) Process indicators** (e.g., administrative costs as percentage of project costs); and **(3) Output/Outcome indicators** (e.g., number of women's groups (WGs) strengthened). (See Annexes 1, 4, and 5).

### **6.3 Revised PDO and Key Indicators (as approved by original approving authority), and reasons/justification**

There was no revision of the PDO.

### **6.4 Main Beneficiaries, original and revised**

*(briefly describe the "primary target group" identified in the PAD and as captured in the PDO, as well as any other individuals and organizations expected to benefit from the project)*

The primary beneficiaries were poor women members of WGs. The secondary beneficiaries were members of the communities in which WGs were formed, and the Intermediaries, Facilitators, and government institutions eligible to benefit from the institutional strengthening component.

### **6.5 Original Components (as approved)**

- **Component 1.** Grassroots Initiative Fund (GIF): A demand-driven financing window to provide financial, supervisory, and capacity-building support to enable poor women to organize themselves around productive activities. For income-generation activities, WGs



- were required to invest up to 10 percent of their own resources (5% cash, 5% in-kind).
- **Component 2.** Institutional Strengthening: A capacity-building window designed to raise awareness of both men and women about economic, social, and legal issues; promote IEC on gender and development, legal literacy, nutrition, harmful traditional practices and HIV/AIDS, family planning, and environment; and carry out participatory monitoring and evaluation (M&E).
- **Component 3.** Administrative/Management: This component covered administrative, equipment, and recurrent costs (salaries of non-civil service staff and operating costs).

## 6.6 Revised Components

None.

## 6.7 Other significant changes

*(in design, scope and scale, implementation arrangements and schedule, and funding allocations)*

As a LIL, the WDIP focused on experimentation and learning. As part of its design and during implementation, WDIP tested different methodologies for increasing women's socio-economic empowerment and addressing logistical and capacity challenges. This approach resulted in changes in business group types, group sizes, business modalities, sequencing of training, and IEC delivery mechanisms (see also Section 7.2). After experiencing a rapid turnover in performance following the start-up and first phase delays and accelerating implementation after the MTR, the project was extended by one year to allow it sufficient time to consolidate its implementation progress and apply the lessons of a South-South learning exposure visit and other experiences.

## 7. Key Factors Affecting Implementation and Outcomes

### 7.1 Project Preparation, Design and Quality at Entry

*(including whether lessons of earlier operations were taken into account, risks and their mitigations identified, and adequacy of participatory processes, as applicable)*

The WDIP's design incorporated lessons from Bank-financed projects within Ethiopia (e.g., ESRDF) and WID projects elsewhere in Africa (The Gambia and Côte d'Ivoire). These lessons include:

1. Capacity building, not only for the primary beneficiaries, but for other project stakeholders as well, to build their supervision and implementation capacity.
2. IEC on strategic topics for project beneficiaries and stakeholders, in recognition of the equal importance of socio-economic empowerment and the inclusion of community members and leaders to secure household and community support.
3. Emphasis on a participatory M&E system to track project outcomes and measure impacts.
4. Implementation arrangements drawn from experiences with community participation.
5. Community participation and contribution as a mechanism to engender commitment and project success.

The WDIP's components and sub-components reflect these lessons, and decisions taken at the project launch workshop (regarding WDIP staff training, annual work program planning, and preparation of training manuals) and incorporated in the project implementation manual (PIM) laid the foundation for building supervision and implementation capacity.

## **7.2 Implementation**

*(including any project changes/restructuring, mid-term review, Project at Risk status, and actions taken, as applicable)*

The project was implemented in three phases. During each phase, the project's geographical coverage was expanded, and, in keeping with the LIL concept, lessons from previous phases were applied. Some of the methodologies tested and modified during implementation are described below:

- **Phase 1** (Addis Ababa, Afar, Amhara, and Dire Dawa): One of the first modifications made, given the poverty levels and low socio-economic status of women in Ethiopia, was to change the 10% cash contribution to a flexible 5% cash contribution and 5% in-kind contribution, and to allow cash contributions to be paid in installments. The PAD and the PIM had specified maximum group size of 30, and due to high demand for the project and the GoE's desire to include as many beneficiaries as possible to promote equity, WGs consisting of 30 members were approved, creating problems such as drop outs and limited profitability (see Annex 5). Challenges faced during this phase included: staff turnover; intermittent and often weak support from the Women's Affairs Offices, partially because of lack of capacity to prepare GIF proposals according to established standards and lack of clarity about roles and responsibilities; and barriers to transmission and reception of IEC messages due to illiteracy. Actions taken included communication mechanisms to clarify roles, capacity building exercises, and recommendations to the Borrower to include a literacy module (this recommendation was not implemented).
- **Phase 2** (Harari, Oromia, Somali, SNNPR, and Tigray). The project initiated regular intra-regional learning exchanges, and organized learning exposure visits by project staff to South Asia. The project also introduced savings and credit schemes and federations of WGs. Challenges faced included lack of skills to prepare viable business proposals; lack of diversity in the business models adopted, which reduced the profitability of businesses; group dynamics within WGs; geographic dispersion of projects due to GoE's desire to promote equity; and lack of capable intermediaries in remote areas. Actions undertaken by the project included providing grassroots management training (GMT) prior to preparation of business proposals; diversification of group modalities; vertical and horizontal linkages such as connecting WGs to institutional markets (schools, hospitals, and the garment industry); and tapping Intermediaries from NGOs, academic institutions, student volunteers, and government agencies in order to expand WG's access to this support mechanism.
- **Phase 3** (Benshangul and Gambella). The main challenge included the possibility of business failure due to the late start in these regions. The actions taken included setting up a task force of RCU staff from earlier phase regions to assist the RCUs of these two regions.

Thus, implementation was characterized by learning and innovation. The project began introducing modifications as early as project launch, and continuously sought advice and acted on recommendations, especially from the MTR stakeholder workshop and a Quality Enhancement Review (QER). A National Fair was organized in the first quarter

of 2006 to showcase project achievements.

### **7.3 Monitoring and Evaluation (M&E) Design, Implementation and Utilization**

The emphasis on a comprehensive M&E design came from previous experiences with inadequate M&E systems in The Gambia and Côte d'Ivoire projects. The WDIP's M&E system was designed to be participatory in order to develop the Borrower's institutional capacity and to promote civil society involvement. Most of the specified indicators were to be collected periodically by the Facilitators and Intermediaries as part of their support to the WGs. The extensive information collected helped to evaluate the 623 WGs' progress in terms of profitability, conversion into cooperatives, and readiness to graduate. Besides regular monitoring, the project carried out two rounds of rapid assessments (the first covering a sample of WGs in 6 regions, and the second covering all regions) and exit studies covering all regions. Given the scale of the operation, instead of covering all regions, data on a random sample would have been adequate. Three impact evaluations were conducted. The first covered 1,000 randomly-sampled women. The second and third, both undertaken in 2006, covered 136 and 1,220 randomly-sampled beneficiaries respectively. The absence of a control group in the latter two studies poses difficulties for attributing the positive impacts recorded to the project.

### **7.4 Safeguard and Fiduciary Compliance**

*(focusing on issues and their resolution, as applicable)*

The project was rated a category "c." The financial management system produced timely and accurate reports. There were some delays in the GoE's provision of counterpart funds, resulting in financing gaps that were addressed following reminders from the Bank to MOFED, WAO, and the WDIP Board and Steering Committee. Internal and external audits pointed to documentation gaps and the need to ensure internal controls.

### **7.5 Post-completion Operation/Next Phase**

*(including transition arrangement to post-completion operation of investments financed by present operation, Operation & Maintenance arrangements, sustaining reforms and institutional capacity, and next phase/follow-up operation, if applicable)*

No post-completion operation was planned at the time of the ICR. Aide-Mémoires since 2004 (i.e., one year prior to the original closing date) indicated that the Bank and the Borrower discussed the need for transition arrangements, but no action was taken. The existing WGs continue to operate their businesses, although there are some concerns about their viability without the project's continued support, raising questions sustainability of the GIF's outcomes (Annex 4). There is high demand and enthusiasm from communities and local government entities, as shown by continued formation of WGs and savings schemes in anticipation of WDIP-type support.

## **8. Assessment of Outcomes**

### **8.1 Relevance of Objectives, Design and Implementation**

*(to current country and global priorities, and Bank assistance strategy)*

**Objectives:** The continued relevance of the project's objectives is reflected in the fact that in May 2006, the GoE adopted a five-year Plan for Accelerated and Sustained Development to End Poverty (PASDEP) that identified gender as one of eight pillars. Preparation of a National Action

Plan on Gender also highlights the priority need to focus on reducing risks and disadvantages that disproportionately affect women. The Bank's assistance to Ethiopia targets institution building and governance reform to accelerate pro-poor growth.

**Design:** Given this project's novelty in Ethiopia, the identified needs of the target beneficiaries for capacity, skills, and income, and the government's readiness to address constraints faced by women in participating in the development process, the project's design was highly relevant. This is because the project emphasized capacity building for individual beneficiaries through grassroots management training on business skills, and institutional capacity building for project implementation and monitoring at the grassroots level through skills development and on-the-job training for project staff and stakeholders (Annex 4).

**Implementation:** As a LIL, the project's emphasis on experimenting and using project-specific lessons to make adjustments during implementation was also highly relevant. Annex 4 provides details on the following implementation issues and the methodologies tested:

1. **of promoting women's economic and social advancement:** Successful introduction of new group modalities, modification of group size, initiation of savings and credit schemes, establishment of unions, federations, and cooperatives, and facilitation of inter-group linkages.
2. **Capacity building through grassroots management training:** Revision of the sequencing of GMT to ensure WGs' effective application of acquired skills.
3. **Use of Facilitators and Intermediaries:** Introduction of innovative ways to support Intermediaries and Facilitators through links with academic and government institutions.
4. **IEC:** Attempt at different promotion, dissemination, and delivery mechanisms that can be easily understood; and advocating the importance of a literacy module.

There were minor shortcomings such as the design of the final impact evaluation (Section 7.3) and the high administrative costs (Annex 3). Some of these shortcomings stemmed from the GoE's desire for nation-wide coverage so that as many poor women as possible could benefit.

## **8.2 Achievement of Project Development Objectives**

*(including brief discussion of causal linkages between outputs and outcomes, with details on outputs in Annex 4)*

The project was highly successful in achieving its development objectives. The WDIP resulted in several positive social, economic, and livelihood outcomes for women. In particular, the project effectively:

1. for enhancing women's socio-economic welfare. These methodologies include grassroots mobilization, group-based businesses, formation of economic activity-based linkages, promoting business relationships between the WGs and their Intermediaries and Facilitators, promoting microfinance and private sector linkages, cost-effective IEC delivery mechanisms, and promotion of peer learning (Section 7.2).
2. **Reached 11,675 poor women in poor districts.** About 60% of the members of the 627 WGs formed were illiterate, 22% were single heads of households, 40% had no income prior to joining the project, and 58% were located in rural areas. (Annex 4).

3. **Built capacity among beneficiaries and stakeholders.** Through 36 skills development courses, the WDIP trained experts who in turn provided IEC courses to over 20,000 male and female beneficiaries, including 5,653 women who improved their skills and relied on this training to engage in WDIP-funded businesses.
4. **Enhanced economic welfare** through increases in incomes, food security, and asset accumulation (including land purchases and household assets). Internal rates of return on the WGs' businesses ranged from 20-25% with variations by location, business type, and group size (Annex 5). This increase in incomes brought about improvements in food and nutrition (for 82% of the women), access to health services (78%), and access to education (73%).

**Improved social welfare** through skill enhancement (85% of women), enhanced roles in household decision making (97%), community participation (83%), and self-reliance and confidence (97%). As a result of their incomes, 97% of women reported changes in the attitudes of community and family members towards them (Annex 4).

### **8.3 Efficiency**

*(Net Present Value/Economic Rate of Return, cost effectiveness, e.g., unit rate norms, least cost, and comparisons; and Financial Rate of Return)*

Based on the information available for 574 WGs (92 percent), the overall IRR for this component was estimated to be 25 percent. While cost-analysis shows variations in the IRR based on group modality, group size, location, and business type, all cohorts show IRR of above the 10 percent minimum required for Bank projects (Annex 5, Table 5.1).

### **8.4 Justification of Overall Outcome Rating**

*(combining relevance, achievement of PDOs, and efficiency)*

Rating: Satisfactory

The overall rating is satisfactory. The project recorded many socio-economic gains for women (Annex 4) and a 25 percent IRR for the GIF component (implying 10 percent IRR overall). These are positive outcomes for women's empowerment and a worthwhile investment for the Borrower and the Bank (Annex 5). Through trying different approaches, the project created and applied lessons that are also relevant at the country and institutional levels (Sections 7 and 11).

### **8.5 Overarching Themes, Other Outcomes and Impacts**

*(if any, where not previously covered or to amplify discussion above)*

#### **(a) Poverty Impacts, Gender Aspects, and Social Development**

Evidence from the exit studies, rapid assessments, and impact studies indicate that the project's economic impacts had spillover effects on social and human development indicators, as described in Annex 4. Health impacts include increased awareness of, and attitudinal changes about, family planning, HIV/AIDS, and harmful traditional practices (Annex 4, Box 4.1). Gender impacts include improvements in women's economic independence that translated into improved intra-household decision making and greater awareness of legal rights (Annex 4, Table 4.5). Social impacts include improved social status as evidenced by community members' positive attitudes towards the women and appreciation of their economic contributions to the household and the community (Annex 4, Table 4.6).

## **(b) Institutional Change/Strengthening**

*(particularly with reference to impacts on longer-term capacity and institutional development)*

The WDIP established a comprehensive institutional infrastructure at central and regional levels. The institutional structure was a team effort comprising the CCU, eleven RCUs, WGs, Intermediaries, and Facilitators. Capacity development achievements include the training of 193 Facilitators, 215 Intermediaries, and 322 experts on IEC topics (Table 4.3). A women's development resources and documentation center (for electronic and hard copy WDIP documents as well as related materials from different organizations and the South-South Learning study tour reports) was also established, and continues to be independently run by the EWDF. To the extent that these skills continue to be applied within Ethiopia on other projects, the impact on long-term capacity and institutional development is likely to be considerable.

## **(c) Other Unintended Outcomes and Impacts (positive or negative, if any)**

None.

## **8.6 Summary of Findings of Beneficiary Survey and/or Stakeholder Workshops**

*(optional for Core ICR, required for ILI, details in annexes)*

The team discussed the type of ICR to be conducted and it was agreed that because there were no plans for a follow-up operation, a Core ICR would be prepared.

## **9. Assessment of Risk to Development Outcome**

Rating: Substantial

There are two major risks that the WDIP's development outcomes will not be sustained:

1. This is a significant risk. The likelihood that it will materialize depends on realization of the following risk mitigation mechanisms being set up (details in Annex 4, "sustainability of GIF outcomes"):

- Establishment of horizontal and vertical market linkages for WGs' businesses.
- Establishment of linkages to microfinance institutions, credit and insurance agencies.
- Ability of the remaining 50 percent of WGs which do not currently have legal status as cooperatives to attain cooperative status. Such status will ensure business continuity, scaling up, and eligibility to benefit from a variety of cooperative services.
- Creation of credit and saving schemes for the remaining 50 percent of WGs which currently do not have such schemes.

**2. Scaling up and follow-up beyond project closing.** This is a high risk. The likelihood that it will materialize depends on the adoption in the near future of concrete plans to ensure that the project's economic and social impacts in the communities will continue to be sustained for a long time. The withdrawal of funding implies limited institutional ownership and support. The lack of a follow-

up project may lead to loss of momentum, loss of the institutional capacity built, and diminished confidence in projects of this nature.

## **10. Assessment of Bank and Borrower Performance**

*(relating to design, implementation and outcome issues)*

### **10.1 Bank**

#### **(a) Bank Performance in Ensuring Quality at Entry**

*(i.e., performance through lending phase)*

Rating: Satisfactory

The WDIP's objectives, approach, and design were strategically relevant, technically sound, and designed to address critical needs that were embedded in the country's overall development strategy. The project's poverty, social, and gender aspects were sound and highlighted cross-sectoral linkages in health, education, agriculture, and private sector development. The policy and institutional dimensions were comprehensive. Fiduciary arrangements were standard practice that relied on annual work program budgets (AWPBs), a project implementation manual, and training of WDIP on financial management and procurement. There were two minor shortcomings relating to complexity in the following areas:

- **Design.** The PAD adequately identified and rated as substantial six risks: (1) ability to find appropriate sustainable activities for WGs; (2) capacity of these groups to produce required savings; (3) availability of adequate Intermediaries; (4) willingness of communities to permit women to participate in the project; (5) inability of poor households to find time to participate in project activities; and (6) ability to attract adequately trained staff. The design included detailed mitigation measures, such as incentives for group-based operation and project staff. These measures effectively addressed the risks, but they also contributed to complex arrangements at Federal and Regional levels.
- **The administrative component.** Administrative costs amounted to 35 percent of overall project costs (Annex 3, Table 3.1). This was possibly due to a combination of factors – the Bank's underestimation of the administrative costs, and the GoE's insistence on rolling out the project nation-wide (11 regions) to ensure equitable distribution of benefits. However, the Bank correctly recognized at appraisal that administrative costs of projects of this kind are usually higher than the norm.

At the beginning of the project, a 3-day project launch workshop was conducted to familiarize the project's stakeholders with the design concept. The practical suggestions on implementation arrangements that emerged at this workshop were incorporated into the project's implementation plan. This is an indication of the inclusive process adopted to engage all project participants in order to ensure good quality at entry and minimize implementation challenges.

#### **(b) Quality of Supervision**

*(including of fiduciary and safeguards policies)*

Rating: Satisfactory

Bank supervision was regular, well organized, and participatory. Implementation bottlenecks were identified and successfully addressed. The MTR involved all stakeholders, thoroughly

assessed implementation progress and challenges, and recommended a number of corrective measures. Supervision findings were expressed with candor and on a timely basis. Supervision resources were also adequate, with a good mix of expertise. The Bank team ensured that representatives of the co-financier (Government of Italy) participated in supervision missions and engaged in dialogue with Government. The Bank team created a learning environment, strengthened client institutional capacity through transfer of knowledge to and between the project's stakeholders, and fostered a learning-by-doing approach to enhance social capital through WGs.

There were three minor shortcomings relating to the following areas of importance for a LIL. **Monitoring of results and impacts:** The project's focus on results led to an emphasis on monitoring impacts. However, the lack of a counterfactual in the impact study with the largest and most representative sample creates difficulties for directly attributing the very positive impacts to WDIP (Annex 4). **Documenting lessons for wider dissemination:** From the supervision reports and the MTR, it is clear that the project's many lessons were applied during implementation. However, there was no institutional mechanism for documenting and disseminating these lessons beyond these project-specific reports so that they can have Bank-wide benefits. **Transition arrangements:** An important objective of a LIL is to experiment, learn, and pilot prior to a larger-scale operation. Bank management was not proactive in conveying in clear and unequivocal terms the need to make concrete plans early enough to ensure scaling up into a larger-scale operation.

### **(c) Justification of Rating for Overall Bank Performance**

Rating: Satisfactory

As detailed in Annex 7, Bank staff put a high level of effort into this project in terms of appraisal, design, and supervision. This level of effort was comparable, if not better than, a regular, large-scale operation, and ensured good quality design and supervision. Bank performance with regard to developing transition arrangements with the GoE did not indicate a similar level of commitment, and because this was a LIL, the Bank's overall performance is rated moderately satisfactory.

## **10.2 Borrower**

### **(a) Government Performance**

Rating: Moderately Satisfactory

The main elements of Government's performance, described in detail in Annex 7, include:

- High level of government ownership and commitment to the PDO.
- Satisfactory readiness for implementation and relations with the co-financier, IC.
- Moderately satisfactory performance on fiduciary arrangements and adequacy of M&E.
- Moderately unsatisfactory performance on contribution of counterpart funds, nation-wide dissemination of project achievements, and institutional structures.

Inadequate transition arrangements. The lack of government interest and commitment jeopardized the project's future. Staff attrition resulted from the delay in government's decision for a possible follow-up operation. At the time of the ICR mission the lack of a budget to support the project staff beyond three months (subsequently extended to six months) of project closing was a matter of concern for the project's stakeholders.



## **(b) Implementing Agency or Agencies Performance**

Rating: Satisfactory

Implementing Agency Performance

The main elements, also described in detail in Annex 7, include:

- High level of commitment and positive enabling environment, which resulted in the rapid execution of the MTR recommendations and brought about successful implementation. Confidence in the ability and commitment of the IA facilitated the decision to extend the closing date.
- Satisfactory stakeholder consultations and relations with donors.
- Proactive and effective resolution of implementation issues.
- Timely and adequate procurement practices and processes.
- Diligence in implementing M&E plans, despite capacity issues.

Ethiopia Women Affairs Office

Lack of proactivity and effectiveness with transition arrangements. The IA should have tried to involve MoWA and MoFED earlier in the development of concepts and plans for project follow-up.

## **(c) Justification of Rating for Overall Borrower Performance**

Rating: Moderately Satisfactory

Government performance was moderately satisfactory because of some shortcomings relating to timely infusion of counterpart funds and financial management issues. The funding delays resulted in financing gaps that required reminders from the Bank. The inadequate transition arrangements pose a significant threat that the positive outcomes and impacts of the operation will not be sustained (Annex 7). The lack of transition arrangements is especially worrisome in light of: 1) the project's successful outcomes; 2) the high demand for this type of project; and 3) the original intent to pilot this project with the objective of scaling up (Annex 4).

## **11. Lessons Learned**

*(both project-specific and of wide general application)*

This experimental project set out to learn and innovate on ways to improve women's socio-economic status. In principle, this is a sound and valid approach which generated many lessons that are relevant at the project, country, and institutional levels described below.

### **1. Project Level Lessons**

- **Projects initiating group-based businesses have to ensure:** (i) group coordination; (ii) a sense of commitment to and ownership of the group business; (iii) flexibility to diversify operations; and (iv) adequate funding based on business type and group size.
- **Effective project implementation necessitates linkages with both public and private sector services** because of the limited scope of services and technical skills that can be

provided by local implementing bodies and/or other government agencies.

- **Sustained operation and profitability of WGs call for a more carefully considered plan consisting of:** (i) an exit strategy for Facilitators in the form of an incentive-based fee system; (ii) phased cash contributions by WGs to cover technical support services; (iii) market and institutional linkages between the WGs and appropriate formal institutions; (iv) plans for WGs' graduation to cooperative or other legal status; and (v) diversification of WGs' business portfolios.
- **Tracking of a project's strengths and weaknesses** requires a simple but comprehensive and participatory monitoring system; and attribution of the impacts to a project requires a sound impact evaluation methodology.

## **2. Country-Level**

- **It is possible to empower poor, illiterate women** socially and economically through small-scale and group-based micro-business initiatives. Of the different types of group-based initiatives that this project tested, individually-operated and hybrid group modalities give fast return and are more profitable, less conflict prone, and easy to manage, and therefore the most appropriate mechanism for empowerment.
- **A prerequisite for women's empowerment is capacity enhancement** through basic literacy, business skills development, legal literacy, and training on gender-relevant themes. Furthermore, the sequencing of delivery of capacity-enhancing topics is important for effective application of learning.
- **Investing in and sharing lessons for a broad range of stakeholders are important** internally (e.g., the intra-regional exchanges between RCUs); externally (e.g., the South-South exchange visits by WDIP staff to South Asia); and institutionally (e.g., through good practice/lessons learned notes for internal World Bank/WDIP staff consumption).
- **A nation-wide pilot is not desirable** from both financial and administrative perspectives, as it requires a complex and costly institutional set up.

## **3. Institutional Level Lessons**

- **LIL methodology:** Learning-by-doing is the key methodology for a LIL. This methodology was used very effectively and was vital for the project's success. However, the value of a LIL goes beyond the project's success with testing, innovating and learning – it lies in its scaling up. Such scaling up requires a long-term investment.

**Transition arrangements are essential for a LIL:** Differing development priorities on the part of both government and the Bank resulted in discontinuation of support for this project, threatening to undermine the sustainability of outcomes. The lack of transition arrangements also raises questions about the partners' responsiveness to the high expectations raised by this project, commitment to addressing women's economic empowerment issues, and appreciation of the value of the LIL as a learning tool.

## **12. Comments on Issues Raised by Borrower/Implementing Agencies/Partners**

### **(a) Borrower/implementing agencies**

In addition to factual and editorial comments, two issues were raised in the Borrower's comments (Annex 10), relating to the reasons for the challenges faced during the first phase and the delays in the provision of project funds. First, the comments confirmed that the challenges faced during

the first phase were structural ones, which this ICR refers to in Section 7.2 as capacity issues and the lack of clarity about roles and responsibility. Second, the project documentation does not indicate any delays in the transfer of IDA funds.

**(b) Cofinanciers**

The Cofinancier's comments raised two sets of issues. First is the need for explanations (of terminology, methodology, composition of team members, TORs for the ICR mission, the significance of a "c" environmental category, the difference between a "core ICR" and an Intensive Learning ICR (ILI), data sources, etc.). This ICR is prepared following a standard template, and, given space limitations it has provided details and clarifications on all relevant topics. There was no relevant environmental issue in this project – either at the design stage, or during implementation. An ILI covers the same areas as a core ICR, but, in addition, it includes more extensive analysis and text in order to help disseminate project results for application to new operations. No new operation is envisaged for this project. The data sources for this ICR are the MIS system and the commissioned studies that are listed in Annex 12.

Second is the suggestion that the PAD did not include an extensive social analysis by which it would have been easier to foresee the impact of the women's basic conditions (illiteracy, unemployment, position inside the household) on the project. This ICR finds that the PAD did a good social analysis of the conditions and indeed set out to address all three issues in tandem, but it prioritized the issues of women's position inside the household and their unemployment (both of which improved for the majority of participating women) as more likely to have broader impact on families and communities.

**(c) Other partners and stakeholders**

*(e.g. NGOs/private sector/civil society)*

## Annex 1. Results Framework Analysis

### Project Development Objectives (from Project Appraisal Document)

This Learning and Innovation Loan (LIL) aimed to test methodologies to enhance the social and economic welfare of households in selected poor districts by improving and increasing women's opportunities through increased skills, productivity, and income. The key indicators consisted of: **(1) Input indicators** (e.g., number of IEC campaigns launched); **(2) Process indicators** (e.g., administrative costs as percentage of project costs); and **(3) Output/Outcome indicators** (e.g., number of women's groups (WGs) strengthened). (See Annexes 1, 4, and 5).

### Revised Project Development Objectives (as approved by original approving authority)

There was no revision of the PDO.

#### (a) PDO Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
<b>Indicator 1 :</b>	Level of satisfaction of beneficiaries with group-level and community level outcomes			
Value (quantitative or Qualitative)	none	none	none	High among the vast majority of beneficiaries
Date achieved	03/31/2001	03/31/2001	06/30/2006	06/30/2006
Comments (incl. % achievement)	Among beneficiaries interviewed, 98% reported a change in attitudes of community members towards them, 97% report enhanced self awareness, and 94% report improved participation in household decision making (Table 4.6).			

#### (b) Intermediate Outcome Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
<b>Indicator 1 :</b>	No. of women's groups created or strengthened			
Value (quantitative or Qualitative)	0	800 (original); revised in MTR to be 530	530	627
Date achieved	03/30/2001	06/30/2006	06/30/2006	06/30/2006
Comments (incl. % achievement)	During the WDIP's life, 1,658 WGs were formed and requested GIF funding. 627 of these groups received GIF funding.			
<b>Indicator 2 :</b>	Number and % of projects completed			
Value (quantitative or Qualitative)	0	800 original; revised in MTR to be 530	530	623

Qualitative)				
Date achieved	03/30/2001	06/30/2006	06/30/2006	06/30/2006
Comments (incl. % achievement)	The number of WGs funded exceeded the revised MTR target by 17 percent.			
<b>Indicator 3 :</b>	Proportion of target population that received training (grassroots management and skills development)			
Value (quantitative or Qualitative)	0	All members of WGs	All members of WGs	100%
Date achieved	03/30/2001	06/30/2006	06/30/2006	06/30/2006
Comments (incl. % achievement)	Fewer women (54%) received SDT, but all women received GMT.			

**Annex 2. Restructuring (if any)**

Not Applicable

### Annex 3. Project Costs and Financing

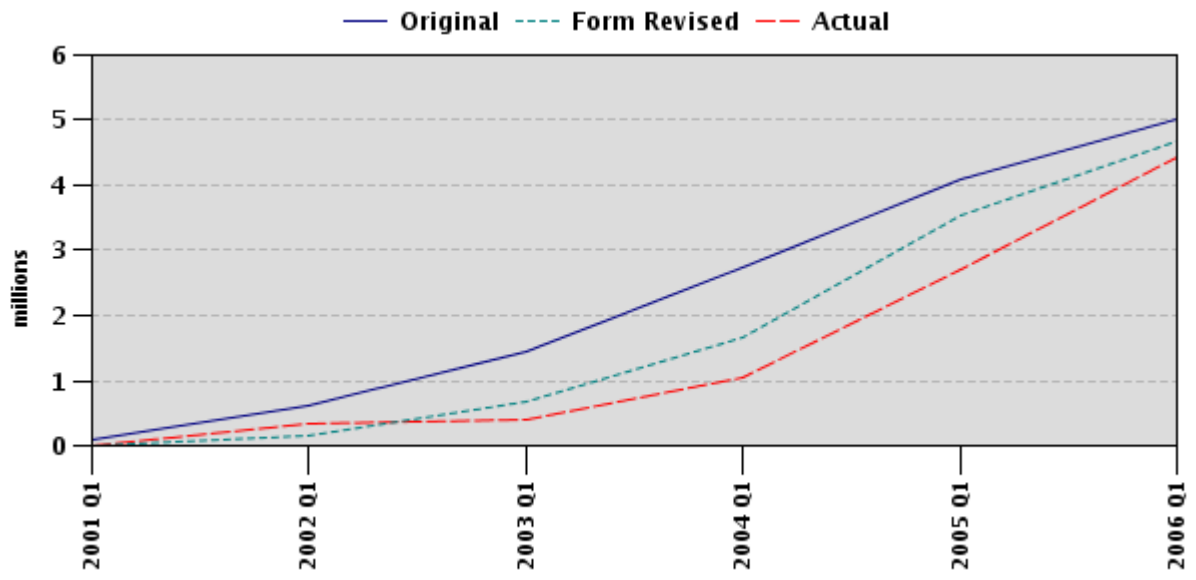
#### (a) Project Cost by Component (in USD Million equivalent)

Components	Appraisal Estimate (USD M)	Actual/Latest Estimate (USD M)	Percentage of Appraisal
GRASSROOTS INITIATIVE FUND	4.46	3.27	73.32
INSTITUTIONAL STRENGTHENING (CAPACITY BUILDING, INFORMATION, EDUCATION, AND COMMUNICATION (IEC); AND MANAGEMENT INFORMATION SYSTEM PROJECT MANAGEMENT	1.81	1.61	88.95
	1.73	2.75	158.96
<b>Total Baseline Cost</b>	<b>8.00</b>	<b>7.63</b>	
Physical Contingencies	0.00		
Price Contingencies	0.00		
<b>Total Project Costs</b>	<b>8.00</b>		
Front-end fee PPF	0.00	0.00	0.00
Front-end fee IBRD	0.00	0.00	0.00
<b>Total Financing Required</b>	<b>8.00</b>	<b>7.63</b>	

#### (b) Financing

Source of Funds	Type of Cofinancing	Appraisal Estimate (USD M)	Actual/Latest Estimate (USD M)	Percentage of Appraisal
Borrower		0.70	5.90	842.86
ITALY, Govt. of (Except for Dev. Coop. Dept. - MOFA)		1.80	1.80	100.00
International Development Association (IDA)		5.00	5.52	110.40
MULTIPLE DONORS		0.50	0.50	100.00

#### (c) Disbursement Profile





## Annex 4. Outputs by Component

WDIP, an \$8 million project (not including taxes and duties) financed by IDA (\$5 million), a grant from the Government of Italy (\$1.8 million), and the GoE (.59m), had three components:

**Component 1. Grassroots Initiatives Fund (GIF)**, a financing window for demand-driven micro-subprojects owned and implemented by WGs who have organized themselves around productive activities (maximum grant of \$4,000 and 10% contribution by WGs); at a total cost of \$3.26 million. The GIF provided capacity building, training, and start-up funds to assist WGs to organize themselves around cost-effective, relatively small, and technically simple productive activities. The capacity building portion of the GIF was implemented through grassroots management training on topics such as general business, financial, and human resources management. Intermediaries and Facilitators played instrumental roles in delivering this support.

- **Intermediaries** included government agency staff from relevant ministries (e.g., Ministry of Agriculture) and NGOs (e.g., ProPride, Christian Children's Fund, and Gewane Agricultural College). They were contracted to provide training and guidance in identifying group businesses, monitor implementation, serve as liaisons between the WGs and other WDIP stakeholders, and supervise the Facilitators. In a few cases, prospective Intermediaries refused to sign contracts because they considered them to be complex.
- **Facilitators** worked with WGs by providing support in preparing business and financial plans, market research, record and book keeping, and delivery of IEC messages. Facilitators' support was the most critical factor for a group's success. Because most members (about 60 percent) were illiterate, Facilitators performed financial recordkeeping tasks. The project's design unrealistically assumed that WGs would require Facilitators' support for only 18 months. However, by the time the project closed, many WGs still needed this support. Exit studies were supposed to assess the percentage of groups ready to graduate. The full results of the Addis region exit study show that 30 percent of WGs were not ready to graduate. An indication of this dependency, but also a significant development, was the fact that some WGs were hiring their assigned Facilitators through their retained earnings.

**Component Outcomes:** In terms of outcomes, the project's MIS data show that as of June 30, 2006, 627 WGs had received WDIP support (of which 623 received GIF funding), benefiting 11,675 poor women and close to 60,000 of their family members (Table 4.1). 260 WGs (42%) were in rural areas, while 361(58%) were urban based. 621 WGs continued to operate at the time of project closing. While this number is lower than the original 800 WG set at project initiation, it is 17 percent higher than the 530 target set at the MTR in 2003.

**Table 4.1. Summary Process/Output Indicators**

Number of requests received	1,658
Number of business plans prepared	659
Number of proposals approved	627
Number of proposals approved / financed	623
Animal husbandry	37%
Commodity trade/Baltina (grains, utensils, food items, etc.)	30%
Homemade food and dairy products	10%
Restaurant/Café	7%
Savings & Credit	4%
Horticulture/Apiculture	3%

Number of women beneficiaries	11,675
Number of projects completed	621

Source: MIS Data

Through its emphasis on group operation, the GIF tested modalities such as peer support, group modality to maximize the number of beneficiaries, and business skills enhancement through training. Reaching out to build the capacity of the target group was slow and difficult because of high illiteracy levels; unemployment at the time of joining (44 percent); and the large number of women heads of households (22 percent). Therefore, in addition to the insufficient 18-month period to fully empower women to manage their businesses the phasing out strategy was inadequate. A more realistic strategy would have involved a systematic and graduated cost sharing arrangement between the WDIP and the WG of Facilitators' services, spread out over a longer time frame, whereby the project could have covered 100% of Facilitators' fee during the first 12 months, decreasing to 50% for the next 6 months and 25% for the following 6 months. Furthermore, an incentive-based fee system should have been established for Facilitators, pegged to the WGs' performance, with the effective transfer of knowledge to WG members as a performance criterion. Such provisions would have increased the Facilitators' sense of ownership of the success of the group businesses and provided a potential continuing source of employment for them independent of the project.

**Benefits and risks of different group modalities:** At the beginning of the project only one business group modality was open to the beneficiaries. Later, the project allowed diversification into two additional modalities, primarily to address the insufficient profit generated from group-operated businesses and also as a risk minimization strategy. Each modality presented opportunities and challenges:

- **Group-operated businesses:** Under this modality, all WG members work on, and share the profits from one income-generating activity. The potential limitation of this modality is that the business activities could engage only a few members at a time and members had to work in shifts. While working in shifts allowed members flexibility to manage household tasks, if the group size was large, the allocated time per shift could be inadequate to guarantee sufficient income. In fact many WGs operating group businesses incurred losses, and WGs with more than 22 members were the least profitable. Some successful group businesses introduced an innovative and incentive-based business management system by appointing one group member who had business management skills as an executive manager.
- **Individually-operated business:** This modality allowed individual members to engage in their preferred income-generating activity by taking an interest-bearing loan (5-10 percent) from the WDIP grant. These loans were reviewed and approved by a Loan Committee set up to administer the grant. Most WGs which use the individually-managed business modality have started saving schemes managed by the group.
- **Hybrid business:** This was a mix of the above two modalities, whereby the WDIP grant is divided into two portions. One portion is allocated for the group business and the other for an interest-bearing loan to individual members, administered along the same lines as the individually-operated business modality. The group business profits are shared equally and individual business profits accrue to the individual member. For this type of operation, a large proportion of members' income comes from the individually-operated business.

The exit studies and economic analysis (Annex 5) confirm that the **individually-operated** and

**hybrid group** modalities are more profitable, give fast return, are less conflict prone and easy to manage and, therefore, preferred by most WG over the **group-operated** businesses. Factors contributing to individual-based businesses' success include the fact that they involved family members (enhancing family members' commitment and learning), promoted business diversification and credit and savings, and encouraged rapid decision making to take advantage of market opportunities. Group businesses operated on the basis of consensus and decision making could sometimes not be timely enough to take advantage of market prices. The final WDIP impact study observed that the group-operated businesses had little or no division of labor or economies of scale except in marketing, and use of traditional technologies. Transaction costs of keeping the group together were also high. Economic viability of group businesses was sometimes improved by reducing minimum group size (which the project did), introducing new technology and diversifying business activity.

**Positive demonstration effects.** The WDIP's positive effects on members' income and social welfare have spurred other women to replicate this success by forming their own groups and initiating savings in anticipation of WDIP support. Although the project has reached its absorptive capacity to support WGs, and the RCUs have stopped forming and supporting new WGs, they continue receiving requests from such groups, which is a clear indication that the potential for replication exists and is high.

**Sustainability of GIF outcomes:** The key challenge is to ensure the sustainability of GIF investments and the outcomes listed in Table 4.2. The implementing agencies, WGs, and other stakeholders have taken several measures to expand their abilities to operate in the future without WDIP support. Examples include:

1. Different linkages have been established to provide ready markets for WGs in certain industries. Noteworthy examples of supply chain linkages fostered by WDIP are: dairy producers and milk processing plants (Amhara and Oromia); animal fattening operators and local slaughterhouses and live animals exporters (Oromia region); accessories producers and local leather factories producing for export in Addis Ababa; and spice and food producers to universities, hospitals, prisons etc. (Addis Ababa, Benshangul and Amhara).
2. **Linking WGs to local Microfinance Institutions (MFIs)** to facilitate access to credit to expand their businesses in Tigray and Dire Dawa. Access to MFIs in other regions is not easily available because of the limited coverage of MFIs. The WDIP's support was deliberately focused on areas where MFIs were not active to avoid competition with MFIs. As most WGs have now acquired legal status and are operating viable businesses, MFIs could be encouraged to expand their services to the areas where successful WGs are operating.
3. **Attaining legal status as cooperatives.** In August 2006, 263 WGs had secured cooperative licenses, while 310 were undergoing the process of securing licenses. Cooperative status is an important strategy that ensures business continuity and scaling up of WGs' activities, and secures the confidence of WGs' business partners. Other benefits of legal status include eligibility to bid in public tenders, tax exemption, and access to different government services (including annual audit services, training, credit, and product promotion) all of which enhance business growth and sustainability.
4. **Creation of credit and saving schemes:** Through the project's efforts, 310 WGs have started credit and saving schemes. These schemes would facilitate an increase in group capital (through the interest generated from members' loans from the group capital) and

thereby strengthen the sustainability of the groups.

**Table 4.2. Outcome Indicators**

Number of active women groups	621
Number of active women beneficiaries	9,945
Number of women groups transformed to cooperatives	263
Number of women groups undergoing the process of securing the license	310
Number of women groups with credit and saving schemes	310
% women groups ready to graduate and exit (data available only for Addis)	70%

Source: MIS Data

**Component 2: Institutional Strengthening** for (a) capacity building program (\$0.63 million) for Intermediaries and Facilitators who will support WGs with organization, facilitation, training, project design, appraisal, monitoring and evaluation, and reporting; capacity building for the CCU, RCUs and other implementing units to ensure effective planning, implementation, management, and sustainability of micro-projects; and providing training to WGs; (b) IEC program (\$0.72 million) for increasing awareness of both men and women on social and legal issues; and (c) participatory monitoring and evaluation program (\$0.46 million) to track the project's indicators and assess the project's impact on beneficiaries' socio-economic status.

The World Bank's sourcebook on empowerment says, "information is power...." In the communities of the developing world, poor people are usually denied information or, where no information is available, are unable to access it. Poor people are dependent on a few well-informed (or sometimes not so well-informed) local leaders for information. This information governs most of their actions and results in continuation of traditional practices which at times do not have any practical benefit and in some cases are harmful (e.g., female genital mutilation). Ensuring access to information is particularly important in the wake of rising HIV/AIDS prevalence, environmental degradation, and gender inequalities. For poor people to take effective action, it is important that they are provided relevant and easily understandable information.

**Component outcomes:** GIF support covered topics and themes for which information is important to empower poor people, and did so with several positive outcomes. It trained 215 Intermediaries and 193 Facilitators (Table 4.3). It provided 36 skills development training courses and trained 322 experts, who in turn provided training on various business development and IEC courses on six themes. There are no data to disaggregate the 623 IEC campaigns by theme. However, the campaigns were delivered to over 20,000 male and female beneficiaries. As a result of these trainings and exposure, 5,653 women improved their pre-existing skills, and over 95 percent of them actively engaged in businesses after such training. Because this component focused mainly on the IEC subcomponent, the review of the project's impact will focus on that aspect.

**Table 4.3. Output Indicators**

Number of GMT courses held	627
Women who received GMT	11,675
Type of Skills Development Training (SDT) courses held	36
Women who received SDT (to be updated with completed exit studies data)	6,305
Women who acquired new skills through SDT	3,468
Number. of women who have improved existing skills	5,653
Women groups that were provided refresher courses	324

People (direct) reached through IEC courses	20,000+
Facilitators trained	215
Intermediaries trained	193
Experts trained	332

Source: MIS Data

Given the importance of information, the WDIP financed some new and innovative IEC programs through six modules aimed at increasing awareness of health and education issues. Each woman, her partner and local village leaders were provided information on one or more modules. By providing women with information on health and education issues, the project aimed not only to empower women to protect their families from harmful traditional practices and to use family planning methods, but also to enhance women's own awareness of, and understanding of, their rights and obligations. The project also empowered the women by improving their participation in community development, social, and political activities.

**Component impacts:** *Did the WDIP's IEC program have an impact on the lives of the women? Did it empower the poor women?* Three studies have been carried out to assess the WDIP's impact on women's empowerment. The conclusions in each are based on the analysis of data collected through structured household questionnaires. Two studies (Legovini, 2004 and Ali, 2006) are based on only two regions. The third (B&M Development Study, 2006) covered 7 regions and has the most representative sample, but lacks a counterfactual, i.e., the questionnaire was fielded only to the women supported by the project and not to potential beneficiaries. So even though a high percentage of women report improved participation in and outside the house, increased awareness, improved self perception, etc., direct attribution to WDIP is difficult.

To assess the impact of the IEC program, a counterfactual was created from within the 1,220 beneficiary women surveyed by B&M Development Consultants. Six IEC modules were held, but only 41 percent of the women attended all of them. Sixty-eight percent attended four or more, and 35 women attended none. Table 4.4 provides a breakdown of attendance.

**Table 4.4: Percent Women attending IEC Modules**

	More than 3 IEC Modules	Legal Literacy (LL)	Health and Nutrition (HNP)	Harmful Tradit'l Practices (HTP)	Family Planning (FP)	Environment (Env)	Gender Development (GD)
Attendance (%)	68	78	56	89	92	57	74

Following the results chain, attendance should result in increased information, which, in turn, should influence behavior. Three variables were used from the questionnaire to assess beneficiaries' perception about enhanced knowledge and four variables to capture change in practice (Table 4.5). Attendees of IEC module(s) were far more likely to perceive enhanced knowledge as compared to non-attendees for all knowledge variables. This in no way should be interpreted to mean that there was no demonstration effect. All that the analysis reveals is that the direct impact from attending a module is higher than the indirect impact. Similar results were found for practice of knowledge acquired at IEC.

<b>Table 4.5. Beneficiary perception on benefits of the IEC program</b>			
	Counterfactual used: Attendance at	Attendees	Non-attendees

Enhancing own awareness	3+ IEC Modules	98%	88%
Enhancing own understanding of women's rights & obligations	LL IEC Module	81%	34%
Changing own perception about gender	GD IEC Module	88%	42%
Improved participation in community development activities	3+ IEC Modules	76%	27%
Improved participation in social and political activities	3+ IEC Modules	66%	14%
Protecting self & family members from HTP	HTP IEC Module	89%	46%
Using FP methods	FP IEC Module	74%	37%

Source: MIS Data

Legovini (2004) however indicated that WDIP women were less aware of the fact that women should have a certain right (although it may not be enforced or upheld within their society), and that women have a right to choose their husband. However, they were more aware of women's low representation in Kebeles.

Assessing the project's overall impact on the beneficiaries' socio-economic empowerment is a more difficult task in the absence of a counterfactual. A large majority of women report improvement in skills, levels of participation in and out of their households, and economic welfare (Table 4.6). According to the three impact studies, participation in WDIP had a positive impact on the psychological well-being of the women interviewed. Multivariate analysis carried out confirms a statistically significant and positive association of attendance at IEC modules and enhanced role in the household and participation in the local development committee and community decision-making (Aide-Mémoire September 2006).

**Table 4.6. Percent women reporting improvement in socio- economic empowerment**

building new skills (GMT)	78%
enhanced skills (GMT)	85%
enhanced self awareness	97%
attitude change and self reliance and/or confidence	79%
change in attitude of community & family members towards them	98%
improved participation in household decision-making	94%
improved participation in local development committee	88%
improved participation in community leadership/decision-making	83%
improved participation in political/democratization	71%
improved food & nutrition due to increase in income	82%
improved access to education due to increase in income	73%
improved access to health services due to increase in income	78%
increase in number of household furniture & utensils	57%
increase in number of consumer durables	18%

Source: MIS Data

Ali (2006) also indicates the increased role of beneficiary women in decision-making related to crop cultivation, harvest selling (small increase), buying items in the market, and in children's education. However, direct attribution to the WDIP is difficult to establish. Legovini (2004), using a valid and robust counterfactual, shows that participation in WDIP had no significant effect on women's *independent* decision-making on small and large food items, adult and children's clothes and footwear, medicines and medical care, alcohol and tobacco, school supplies, children schooling, household durables, kitchen utensils, farm tools, yard animals, farm inputs, business tools and inputs. A significant and positive impact was found only in cattle and

sheep purchases. Finding no significant difference between beneficiaries and non-beneficiaries on independent decision-making is not too surprising because even in many developed urban communities, women do not make independent decisions about most household expenditures. Significant differences in decisions about cattle and sheep purchases can be explained by the fact that many WGs undertook cattle and sheep fattening activities and all related purchases were made independently (of household members) by a woman.

**Box4.1: Evidence from some unstructured interviews**

- "I am the chairperson of Kerte Ox fattening Union. This project has changed my life. My husband for the first time has become interested in what I do and we are now working together. The project has not only improved my economic status, but also my relation with my husband." South Ethiopia
- "I was in desperate situation and hopelessness when WDIP came to my area. Now I have my own house, monthly income of 450 Birr to buy foodstuff. I am really the luckiest woman." Dire Dawa.
- "Because of this business my life has improved a lot. I have everything I need. Thank God my worst days are over!" Northeastern Ethiopia.
- "I saw a glimmer of hope once I came to know WDIP. The lessons I have got concerning HTP has opened my eyes to understand the good and bad aspects in my society." Oromia.

Source: Success Stories compiled by WDIP CCU for the National Fair, 2006.

The findings from the individual-level structured surveys resonated with the numerous individual and focus group interviews with WDIP beneficiaries. The rapid assessments and exit studies document potential impacts of the WDIP. These reports point towards a radical reduction in the practice of harmful traditions, dramatic change in the attitude towards family planning and HIV/AIDS prevention, increased awareness of legal rights, attitudinal change towards business, and mental readiness to improve their lives, both socially and economically (Box 4.1). The improved knowledge through business management training helped many women in improving house management and creating job opportunities. The studies note that participating women sent their children to school and improved their housing structure (e.g., shifted from grass cover roof to iron sheet roof). Group discussions and free opinion flows during group meetings have given "voice" to many women.

The combination of economic and social empowerment has important spillover effects into households and communities, with the beneficiary women becoming role models for others. IEC programs play an important role in the socio-political empowerment of the poor and the uninformed. The messages from these programs, however, need to be reinforced for them to become an accepted norm for the woman, her family, and ultimately for her community.

The M&E subcomponent functioned well as a monitoring system, setting up a robust MIS and GIS system and a resource and documentation center with a comprehensive list of reports. The resource center is fully staffed, resourced, and run by the EWDF, and is a repository of studies, documents, South-South Learning Partnership reports, etc. Thus, this subcomponent created valuable information that could be mined to document lessons of the LIL.

**Component 3: Administrative and Management** (\$1.73 million), including vehicles, equipment, and recurrent costs (salaries of project non-civil service staff and operating costs).

The project had a Central Coordinating Unit for overall implementation, and 11 Regional Coordination Units to handle administrative and financial management and to maintain proper books of accounts. All the RCUs prepared and submitted regular and annual financial statements to the Central Offices for consolidation. While the motivation for equitable distribution of

administrative resources among all regions is laudable, some adjustments based on needs and size would have been more efficient. This motivation led to inclusion of Benshangul and Gambella in the last year of the project and threatened to dilute the project's benefits.



## **Annex 5. Economic and Financial Analysis (including assumptions in the analysis)**

### **Cost Analysis of WDIP Grassroots Initiatives Fund Component**

The Grassroots Initiatives Fund (GIF) Component's share of total project funds was about 43 percent (US\$3.26 million out of US\$7.5 million). The project financed 623 WGs over the period 2002-2005, providing credit to about 11,675 women, implying an average direct cost per beneficiary of about US\$279. Of the 623 WGs financed, 621 are currently operational with about 9,612 women active in their business ventures. Eighteen business groups have temporarily closed and are up for sale. When other support costs such as administration, MIS/monitoring and evaluation, and IEC are included then cost per beneficiary increases to US\$642. While the total cost per beneficiary is high, it covers equipment purchases, light infrastructure, small funds for raw materials for each WG, technology, skills training, capacity building and other needed support (for example, technical assistance, supervision, and monitoring) activities. All these support activities were necessary to effectively reach a mix of poor, mainly illiterate, and unskilled women who therefore needed additional training, follow-up, and supervision.

A range of activities were undertaken by poor WGs depending upon the resource base in the project area. The groups themselves selected the activities appropriate to their need and circumstances. Women's groups were largely interested in animal husbandry (37 percent), followed by petty trading (30 percent). About 5 percent of women were involved in the following three activities; dairy, restaurant; and sale of home-made food, as was indicated in the review of studies on small-scale income-generating activities by the WDIP team. The available studies at appraisal estimated an average internal rate of return (IRR) for these activities of about 20 to 25 percent in urban areas and a little lower in rural areas.

The IRR was estimated for the funds that were disbursed to the WGs through the GIF component, capturing the economic viability of the businesses initiated under the project. Costs include only the money disbursed to the WGs and not the cost of training, and or the cost of Facilitators/Intermediaries. If the cost of Facilitators/ Intermediaries (additional 800 Birr per annum per WG) is added, then the IRR drops to 14 percent. However, if benefits continue to flow for another year at the same rate the IRR, inclusive of training costs, will exceed 20 percent. Based on the information available for 574 WGs (92 percent of the 623 groups financed), the IRR for this component was estimated to be 25 percent, implying that the WDIP has shown a good potential of empowering the target women economically. The major economic gains that most participating women obtained include increased cash income, better availability of food for households, improved food security, and increased asset accumulation (in the form of household furniture, homes, and land purchases, etc.).

Of the three business modalities adopted by the project (individually-operated, group-based, and hybrid), the individually-operated businesses performed better than both the hybrid and the group-based modality. The IRR for the individual modality is an underestimate since many businesses that started as groups changed to individual-based due to losses and/or low profits. This shift helped to reduce the complexity of financial management, need for extensive coordination, and dependence on the Facilitators and Intermediaries. The exit studies also indicate high ability and willingness among members to pay their individual loans on a timely basis. Marked increase in profit was recorded after the WGs individualized their business. By the

end of the project, the individually-operated businesses show the highest profits, reflected in higher IRR (Table 5.1).

Unlike initial expectation, the rural WGs performed better than urban ones, although there is high variability among the groups within rural areas (Table 5.1). Labor-intensive businesses performed better than capital- and technically-intensive ones. The most profitable and feasible business types include animal fattening/rearing, grain trade and services like tea, coffee and bread (Table 5.1). This is an expected finding. Operating businesses that require knowledge of machines (grain mills) and/or technical know-how (e.g., type of soil, amount of water for horticulture) are difficult for illiterate women to maintain (see Oromia exit study).

**Table 5.1. Internal Rate of Return for the Grassroots Initiative Fund**

(Based on information available for 574 women's groups)		
<b>Group</b>	<b>No. of Women</b>	<b>IRR</b>
<b>Overall</b>	574	25%
<b>Location</b>		
Rural	287	28%
Urban	287	21%
<b>Modalities</b>		
Group-based	302	18%
Individually-operated	235	33%
Hybrid	37	17%
<b>Business-type</b>		
Animal husbandry	215	29%
Commodity trade	109	14%
Homemade food item	43	18%
Restaurant	30	22%
Saving & Credit	25	73%
<b>Group-size</b>		
Less than 13	186	20%
13-17	200	28%
18-22	110	36%
More than 22	78	11%

Source: MIS Data

Women's groups with 18-22 members performed better than other groups with larger memberships, followed by groups with 13-17 members. The appraisal target was to create WGs with about 30 members. While large groups have some benefit, too large a group requires larger coordination and management effort. Furthermore, large groups can potentially create an imbalance between the scale of the operation and the number of women in the group. Thus, this target of 30 was replaced with a minimum of 10 members per group, with the maximum left undefined. While there is no optimum group size, the size of the group has several implications, especially for individual businesses where the initial lump sum grant is divided among members. A 30-member group is left with about 1,000 Birr per woman, which is not only small to start an individual business but also less than the absorptive capacity of women in Ethiopia, estimated at 1,500-1,800 Birr.

## Annex 6. Bank Lending and Implementation Support/Supervision Processes

### (a) Task Team members

Names	Title	Unit	Responsibility/Specialty
<b>Lending</b>			
Elizabeth Otubea Adu	Deputy Gen. Counsel, Operation	LEGVP	Lawyer
J. Michael Bamberger	Consultant	IEGKE	Sociologist
Gita Gopal	Lead Evaluation Officer	IEGCR	Task Team Leader
Christine Lao Pena	Senior Human Development Econo	LCSHH	Task Team Leader
<b>Supervision/ICR</b>			
Abebaw Alemayehu	Senior Urban Development Speci	AFTU1	Operations Analyst
Vinayak Narayan Ghatate	E T Consultant	SASAR	Micro-Enterprises & Incom
Endashaw Tadesse Gossa	Senior Operations Officer	AFTH3	Task Team Leader
Samuel Haile Selassie	Senior Procurement Specialist	AFTPC	Procurement Specialist
Gertrude Marie Halkjaer	Consultant	AFTS2	M&E
Prasad C. Mohan	Lead IEC Specialist	AFTRL	IEC
Adyline Waafas Ofosu-Amaah	Senior Gender Specialist	PRMGE	Gender & Development
Krishna Pidatala	Senior Information Officer	AFTRL	M&E, Informatics
Anju Vajja	E T Consultant	IEGSG	Socio-Econ., Financ. Analyst
Eshetu Yimer	Sr Financial Management Specia	AFTFM	Financial Management

### (b) Ratings of Project Performance in ISRs

No.	Date ISR Archived	DO	IP	Actual Disbursements (USD M)
1	01/31/2001	Satisfactory	Satisfactory	0.00
2	07/31/2001	Satisfactory	Satisfactory	0.18
3	01/10/2002	Satisfactory	Satisfactory	0.53
4	05/24/2002	Satisfactory	Satisfactory	0.56
5	12/02/2002	Satisfactory	Satisfactory	0.69
6	05/06/2003	Satisfactory	Satisfactory	1.77
7	11/26/2003	Satisfactory	Unsatisfactory	1.73

8	06/02/2004	Satisfactory	Unsatisfactory	2.55
9	09/13/2004	Satisfactory	Satisfactory	3.39
10	04/05/2005	Moderately Satisfactory	Satisfactory	4.77
11	12/13/2005	Satisfactory	Satisfactory	6.37
12	06/23/2006	Satisfactory	Satisfactory	7.07

**(c) Staff Time and Cost**

Stage of Project Cycle	Staff Time and Cost (Bank Budget Only)	
	No. of staff weeks	USD Thousands (including travel and consultant costs)
<b>Lending</b>		
FY97		0.79
FY98		13.46
FY99		119.05
FY00	23	55.43
FY01	5	15.29
FY02		0.00
FY03		0.00
FY04		0.00
FY05		0.00
FY06		0.00
FY07		0.00
<b>Total:</b>	<b>28</b>	<b>204.02</b>
<b>Supervision/ICR</b>		
FY97		0.00
FY98		4.47
FY99		7.14
FY00		5.25
FY01	11	63.77
FY02	25	89.11
FY03	23	75.09
FY04	25	92.34
FY05	22	71.27
FY06	25	71.49
FY07	8	39.53
<b>Total:</b>	<b>139</b>	<b>519.46</b>

## Annex 7. Detailed Ratings of Bank and Borrower Performance

Bank	Ratings	Borrower	Ratings
Ensuring Quality at Entry:	Satisfactory	Government:	Moderately Satisfactory
Quality of Supervision:	Satisfactory	Implementing Agency/Agencies:	Satisfactory
<b>Overall Bank Performance:</b>	Satisfactory	<b>Overall Borrower Performance:</b>	Moderately Satisfactory

**Annex 8. Beneficiary Survey Results (if any)**

**Annex 9. Stakeholder Workshop Report and Results (if any)**

## **Annex 10. Summary of Borrower's ICR and/or Comments on Draft ICR**

The Borrower prepared a 24-page ICR in August 2006, which is summarized below:

**Background and achievements:** The WDIP was a coherent part of the overall program of Government and the World Bank and operated on a national scale. The project supported 621 WGs consisting of 11,292 poor women. Including their family members, about 60,000 people directly benefited.

**Outcomes:** The WDIP was successful in mobilizing women at the grassroots level. It was able to enhance women's participation in development through effective strategies that primarily focused on tackling poverty and improving women's incomes and livelihoods. The project resulted in:

1. With few exceptions, most women's groups achieved remarkable improvement in their income. Other economic gains include:
  - Improvement in food security, shelter, and clothing;
  - Increased expenditure on schooling; and
  - Increase in assets (houses, livestock, and equipment).
  
1. The resulting social gains from increased incomes include improved self-esteem and recognition of women's roles and rights, as well as:
  - Improvements in household management skills, resulting in economic use of available resources for consumption and production;
  - Improvements in shelter, housing, and access to land;
  - Adoption of improved animal husbandry systems;
  - Reduced gender gaps at the beneficiaries' household levels;
  - Enhanced positive attitudes towards women and their meaningful contribution at the household and community levels;
  - Better knowledge about harmful traditional practices and HIV/AIDS; and
  - Improved legal awareness and decision making ability.

**Problems and constraints:** The main challenges include society's misconceptions about women's ability, women's illiteracy and lack of skills, the project's short duration, and weak design with regard to the project's sustainability. Regardless of these internal and external challenges, the project registered remarkable results, especially in the final year.

### **Lessons learnt and sustainability issues:**

1. Investing in women's development is a worthwhile goal.
2. Success or failure depends on the identification, design, and relevance of a project.
3. Collaboration of the local administrative officials plays an important role for the success of women's economic, social, and political empowerment.
4. Success depends on mutual understanding between the RCUs, Facilitators, and Intermediaries.
5. Maximum group size of 15 and individual-based business activities are the most profitable.
6. Training and IEC on legal awareness and harmful practices are important and effective.
7. Integrated efforts between Government, NGOs, CBOs, and the private sector can bring



about remarkable change.

8. Development projects should include adult literacy components.

**Recommendations:** Despite the project's achievements, there is a large gender gap that has been identified in the PASDEP and that requires a response. Recommendations for a scaled-up operation include the need to:

- Incorporate a functional adult literacy component.
- Transform WGs into cooperatives.
- Incorporate new grassroots beneficiaries.
- Scale up the operation by incorporating the experiences, skills, and lessons.
- Capitalize on the strong institutional structure as a springboard for future activities.

### **10B – Borrower's Comments on Draft ICR**

The Borrower also submitted the following comments on the World Bank's draft ICR on January 8, 2007. These comments have been reflected in the final ICR.

1. On page 8 section 7.2 last sentence it says, " WGs consisting of more than 30 members were approved" in the implementation of the project in phase one regions(Addis Ababa, Afar, Amhara and Dire Dawa) the approved members size for all WGs were from 10 to 30, there were no WGs approved consisting more than 30 members. It is during the MTR the group size is revised to be from 10 to 20.
2. On page 9 first line of the sentence, "challenges faced during this phase included: " intermittent and often weak support from the Women's Affairs Offices", on this issue the Women Affairs Offices were very supportive to the project during the implementation both as the executing agency and steering committee chairperson. The challenges faced in this aspect were structural ones.
3. On page 9 there are few editorial comments on names of phase two regions that is "Harare" should be edited as "Harari" and "SSNPR" should be edited as "SNNPR" which stands for "**South Nations and Nationalities Peoples Region.**"
4. On page 9 section 7.4 last sentence says, "There were some delays in the GOEs provision of counterpart funds" There were also delays in fund transfer and replenishment processes. Thus, this needs to be noted in the report.
5. On page 12 on section (b) line number 3 it says "twelve RCUs " since the no of RCUs are 11 it should be corrected accordingly.
6. On Page 14 on "Government performance Section "bullet no 4 moderately unsatisfactory performance on contribution of counterpart fund". The delays of fund from the Bank side should be mentioned as well.
7. Page 15 bullet no 5 says, "lack of proactively and effectiveness with transition arrangements" for this issue there was an effort made by the EWDF and MoWA by discussing with MoFED to scale up the project during implementation. However, MoFED requested the impact study of the project in its pilot phase. Therefore, the impact study was conducted, the final report was submitted in April 2006 and forwarded to MoFED. Thus MoFED sent project proposal to different potential bilateral and multilateral donors requesting fund for the scale up the project.

8. On page 17 on the table "Formally revised target Values of WGs is 530 " the "Formally revised target Values of WGs is 446 "Which is revised during MTR.(refer **Mid-Term Review (MTR) Mission** October 20-31, 2003 Aide-Memoire)
9. On page 23 "under table 4.3 "the table Number of GMT courses held are 627 , but the no of WGs that took GMT are 627.
10. On page 31" EWDP" should be edited as "EWDF".
11. On the same page on "Transition arrangements", it says "the lack of budget to support the staff beyond three months..." during the ICR it was on process to secure budget for three months bridging of the project. After that, the GOE delivered budget for 6 months for proper closing of the project.

## **Annex 11. Comments of Cofinanciers and Other Partners/Stakeholders**

The Cofinancier submitted the following comments on the draft ICR on January 10, 2007.

Italian Cooperation comments to the World Bank Implementation Completion and Results (ICR) Report (IDA – 34070 IDA 3407° ITAL 24962) . General Comments  
The ICR Report is the result of an ICR mission undertaken by the World Bank in August 2006 with the aim to carry out a review of the Woman's Development Initiatives Project (WIDP). The ICR mission aimed at analyzing project's achievements and results and at ensuring a proper project finalization and conclusion. During the mission the ICR team met with relevant project stakeholders and reviewed relevant documentation produced during the project's span.

We are very pleased to see that according to the ICR Report the project outcomes have been rated as "satisfactory" and that both the Bank and the Borrower's performance has been rated as "moderately satisfactory". We generally agree with the ICR report's results and we are pleased to know that according to the Bank evaluation the project has achieved its development objectives and that the project has achieved its aims of empowering women in the social context. Here below follow general and specific comments from this office:

### **General comments**

It would have been useful for not-internal WB readers if the author/s could have added an initial chapter to explain to whom the study has been commissioned, (WB internal or external evaluators), the composition of team members, their background and specific tasks, the methodology used by the team and the objectives of the ICR. Also a list of stakeholders involved and/or met during the ICR mission, the number of Women's Groups visited and the sampling criteria could be of help to have a better understanding of the ICR results. We also believe that a copy of the ICR ToR could have been attached to the document, to have a clearer idea on how the document fits in the group of other documents generated by both the Bank and other actors during the project implementation. Furthermore, could be interesting and also useful for the document interpretation to have the rating criteria explained.

It must also be underlined that in the present report it has not been adequately emphasized that many of the recommendations produced in previous evaluations (namely the Aide-Memoire as of the supervision missions of August 2005 and May 2006) have not been completely implemented during the remaining project's life.

### **Specific comments**

Page 2, List of Acronyms: The list doesn't include all the acronyms used in the text (IA, IIR, PDO plus others are missed)

Page 5: What does "Environmental category" mean? And what does it mean the "C" rating of this category?

Page 8, Chapter 7.2: As it is explained in the Report, the Bank used a financial mechanism called Learning and Innovation Loan (LIL) intended to develop and test new approaches and methodologies. This approach resulted in changes in the on-going project with the aim of increasing women's socio-economic empowerment and addressing logistical and capacity challenges.

In chapter 7.2 it is mentioned, amongst the others, the change made to maximum WG size allowed. Even if the PAD and the PIM specified maximum group size of 30, due to Government's pressures, WGs of more than 30 members were also accepted. But in annex 5 "Economic and Financial Analysis" it is stated that WGs with highest Internal Rate of Return (IRR) were WGs with a maximum size of 22 participants while groups with a higher number of participants didn't perform well for a number of reasons. This seems to implicitly assume that introduction of changes in the project are not only due to newly arisen needs and challenges but also to other kind of pressures. Furthermore it seems that this mechanism doesn't always work well and that some changes could bring to weaken women's position. In general the two assertions look to be contradictory.

Page 9, chapter 7.4: It would be better to clarify what "The project was rated as category c" means.

Page 10, chapter 8.1 sub paragraph "Design": The project's design is stated to be highly relevant. But in annex 4 some project challenges are mentioned: high illiteracy rate amongst women, high number of unemployed women beneficiaries and high number of women head of households in the project. These challenges are considered as the major constraints in the attainment of project's objectives. But, according to our perception of the WDIP, these "challenges" are more to be considered as basic needs that the project should have addressed than constraints which limit the project implementation. To our understanding it seems that the Project Appraisal Document didn't include an extensive social analysis by which it would have been easier to foresee the impact of the basic women condition (illiteracy, unemployment, position inside the household) over the project.

Page 11, chapter 8.2: It would be interesting to mention the source of data listed in the paragraph

Page 12, paragraph 8.6: To non- World Bank staff the difference between "core" and "non-core" ICR could be unclear. Could you please explain?

Page 16, Chapter 11, point 2: It is questionable if such a project, although it is a nationwide initiative which has covered all the Regions in the Country, could really have an impact over the women literacy level, by means of a basic literacy program.

Page 20, Point entitled "Facilitators": In the Aide-Memoire of the supervision mission held in September 2005 (page 7) it is mentioned the presence in the project of a perverse incentive for Facilitator and Intermediaries not to empower the WGs to manage their business by themselves. It is also recommended to encourage WGs to hire book keeping and other management services by their own resources (forming group clusters if it is

needed). As in this report it is stated that only some of the WGs have hired the Facilitators by their retained earnings, it seems that the recommendation of the Aide-Memoire (like many others) has not been met, despite its relevancy in ensuring WGs' sustainability.

Page 23: At the end of the page it is stated that the Component 2 of the project, for Institutional Building, by means of the IEC sub-component not only could inform women, their spouse and leaders of their villages about health and education issues, but also could protect women and their families against Harmful Traditional Practices (HTP). We wonder if it would be possible to substantiate the statement with affordable data.

## **Annex 12. List of Supporting Documents**

PAD - Report No: 20428, July 27, 2000

Development Credit Agreement (August 28, 2000)

Aide-Mémoires

Arianna Legovini, Measuring Women's Empowerment: The Conditions of Poor Women in Ethiopia and the Impact of Ethiopia's WDI P (2004)

Ethiopian Women's Development Initiative Project (Credit 3407-ET) – List of Studies Conducted (list provided by M&E Officer, CCU)

Second Round Rapid Assessment Study on WDIP of Addis Ababa, by Shiferaw Tesfaye, July 2005

Second Round Rapid Assessment Study on WDIP of Tigray Regional State, by Shiferaw Tesfaye, July 2005

Second Round Rapid Assessment Study on WDIP of Dire Dawa Administrative Council by Shiferaw Tesfaye, August 2005

Second Round Rapid Assessment Study on WDIP of Harari Regional State, by Shiferaw Tesfaye, August 2005

Second Round Rapid Assessment Study on WDIP of Oromia, by Shiferaw Tesfaye, August 2005

Second Round Rapid Assessment Study on WDIP of Somali Regional State, by Shiferaw Tesfaye, August 2005

Second Round Rapid Assessment Study on WDIP of Afar Regional State, by Shiferaw Tesfaye, September 2005

Second Round Rapid Assessment Study on WDIP of Amhara Regional State, by Shiferaw Tesfaye, September 2005

Second Round Rapid Assessment Study on WDIP of Southern Nations, Nationalities and Peoples Region (SNNPR) , by NEK-International Consultancy, September 2005

Second Round Rapid Assessment Study on WDIP of Benishangul Gumuz WDIP, by Shiferaw Tesfaye, February 2006

Second Round Rapid Assessment Study on Gambella WDIP, by Shiferaw Tesfaye, February 2006

Impact of WDIP on Socio-Economic Development of Women, by Dr. Syed Ali (2006)

Exit Study Report on Oromia WDIP – August 2006

Exit Study Report on Addis Ababa WDIP – August 2006

Exit Study Report on Dire Dawa WDIP – August 2006

Exit Study Report on SNNPR WDIP – August 2006

Exit Study Report on Afar WDIP – August 2006