



**End-term Project Evaluation Report of
Community Infrastructure and Services Program (CISP)
Local Government and Rural Development Department (LGRDD)
Government of AJ&K**



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SUBMITTED BY



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LIST OF ABBREVIATIONS

AD	Assistant Director
AJK	Azad Jammu and Kashmir
AKF	Agha Khan Foundation
AWP	Annual Work Plan
APD	Assistant Project Director
CAP	Community Action Plan
CBO	Community Based Organization
CD	Community Development
CDD	Community Demand Driven
CI	Community Infrastructure
CIP-NWFP	Community Infrastructure Project - NWFP
CIS	Community Infrastructure Services
CISP	Community Infrastructure and Services Program
CISs	Community Infrastructure Schemes
CO	Chief Officer
DAC	District Accounts Committee
DD	Deputy Director
DOs	District Offices
DPI	Decentralized Planning and Implementation
EO	Environment Officer
EPE	End-term Project Evaluation
EQ	Earthquake
FGD	Focus Group Discussion
FISM	Financial Information System Manual
GoAJK	Government of Azad Jammu and Kashmir
HESA	Health, Environment and Sanitation Awareness
HH	Household
IDA	International Development Association
IGAs	Income Generation Activities
IRDO	Integrated Rural Development Organization
KM	Kilometer
LGRDD	Local Government and Rural Development Department
LWSS	Lift Water Supply Scheme
M&E	Monitoring and Evaluation
MCs	Municipal Committees
MIS	Management Information System
MLA	Member Legislative Assembly
MOA	Memorandum of Agreement
NEQS	National Environmental Quality Standards
NGO	Non-Governmental Organization
O&M	Operation and Maintenance
PAC	Public Accounts Committee
PD	Project Director
PHED	Public Health Engineering Department
PIP	Planning and Implementation Process
PKR	Pak Rupees
PMCC	Project Management and Coordination Committee

PSC	Project Steering Committee
RCIS	Rural Community Infrastructure Services
RWSS	Rural Water Supply and Sanitation
SoW	Scope of Work
SWCA	Support to Women and Children Activities
UCIS	Urban Community Infrastructure Services
USD	US Dollar
WC	Water Closet
WSCs	Water and Sanitation Committees

EXECUTIVE SUMMARY

The AJK Community Infrastructure and Service Program (CISP) was launched with the objective to “Improve the well-being of *un-served* and *under-served low income communities* through the delivery of cost *effective* and *sustainable* community development schemes, and basic infrastructure and services, using *participatory community based approaches*”. The project incorporated decentralized planning to include the state, district and communities or community based organizations (CBOs).

The project started in September 2002 with envisaged implementation period of up to four (4) years and 30 June 2006 as expected closing date. However, 8 October 2005 earthquake seriously effected the project implementation and it was extended for another two years and five months to 30 November 2008. As the project is approaching the closing date now, an end of project evaluation has been carried out to determine *relevance, efficiency, effectiveness, sustainability and socio-economic impact* of the project as well as providing *decision making platform for future plans*.

CISP has three basic components, where each is complimentary to the other. The World Bank provided funding for CISP in AJK by signing an agreement, where borrower was Government of Pakistan. The financial allocation was for CISP in rural and peri-urban areas of AJK for development of communities and infrastructure schemes, with provision of funds for each component in CISP in million US Dollars as indicated below:

1.	Decentralization Planning and Implementation (DPI)	3.080
2.	Community Development (CD)	2.133
3.	Community Infrastructure and Services (CIS)	21.940
	Total:	27.153

Due to large scale destruction of infrastructure in 2005 earthquake, project life was extended to 30th November 2008 with enhanced funding. The sources and level of funding both for initial four years and the extended period are indicated below:

Sr. No.	Funding Source	CISP Level of Funding for Initial Four Years (upto 30 June 2006)		CISP Level of funding after Extension (upto 30 November 2008)	
		Amount in PKR (Million)	Percentage	Amount in PKR (Million)	Percentage
1.	The World Bank (IDA)	1,300.00	74%	1,457.54	77%
2.	Government of AJK	238.47	14%	246.76	13%
3.	Community Contribution	226.40	13%	197.91	10%
	TOTAL:	1,764.87		1,902.21	

Total level of funding increased due to depreciation of PKR against US Dollar **2,052.55**

This EPE report focuses to measure the outcomes against assigned objectives. It has also been assessed whether or not the project results will maintain over the long run (sustainability). Specifically the CISP has been evaluated in terms of relevance, efficiency and effectiveness, as well as the sustainability factor.

Impacts of CISP have been significant through several achievements that are indicated below:

- Project has succeeded to change the trend of top down to bottom up planning, which is need based and community owned. In this regard policies are in place and institutional framework including all state and district level organizations required to provide planning and implementation services have officially been established and are operational.
- CISP has succeeded to introduce a transparent scheme approval system.
- There is a general feeling that project has done a remarkable contribution by convincing communities to contribute 20% upfront cash share, it was so effective, even the communities in EQ hit areas also contributed. The feedback was that this project has brought a “Silent Revolution”. Communities have developed the sense of ownership among them. This is a big step towards development at local level.
- The concept of 100% community responsibility for O&M and willingness of communities to shoulder this responsibility is an achievement towards long-term sustainability of the development works. Although this area requires improvement but the project was able to lay the foundation in the right direction.
- The project has shown visible achievements on fiscal performance. All the component wise allocations were appropriately utilized in a timely manner.
- Project has overachieved its targets particularly formation of CBOs and coverage of the beneficiary population.
- Most of the community infrastructure is physically visible in the coverage areas of the CBOs and community response is highly supportive and they are appreciative of the facilities made available to them that never existed before. The credit goes to CISP.
- Number of CBOs targets is over achieved and are functional as observed in their records and in FGDs.
- Gender integration is ensured in the project planning and implementation up to some extent, at least the process has been initiated at CBOs level.
- Project could achieve to convince people on developing proper waste management systems as 30% of the sampled communities are already following that could be replicated at other places.
- Project has succeeded to mobilize children to convince their parents for construction of domestic latrines.
- Project has succeeded to provide water to the maximum communities in their targeted CBOs through community involvement and contribution. That solves already most of the community problems related to workload, hygiene and sanitation.
- HESA trainings and awareness program with the combination of water provision and sanitation schemes has improved the community environment and sanitation situation and strengthened women’s roles in the society.
- It has mobilized communities in general from villages to districts and then capital Muzaffarabad.
- Capacity of the relevant government departments has been upgraded significantly.
- Living situation of communities in target district has improved significantly through different schemes of water, sanitation and roads.

Some of the Challenges Faced by the Project are indicated below:

- October 2005 earthquake caused a major damage to the lives and infrastructures of AJK; it also brought lot of new opportunities for the people. Due to loss of lives, property, shifting of people some CBOs became inactive and some disintegrated. CISP was designed on community contribution and lot of other agencies entered in to the areas providing free services. It slowed down the process of project implementation and took a lot of time to come back at the same pace and is one of the reasons that most targets have been achieved in the last year.
- Most of the trained staff left after the earthquake as demand was high for the trained cadre in the market and organizations were ready to pay high salaries.

- Staff capacity has been an issue for the project in all the sectors to deal with such a big project.
- After EQ due to loss of lives and property as well as suffering in businesses, 20% community share besides land, water and other local resources is high according to the communities. Consequently poorer communities hardly managed to complete their schemes.

Basic development objective of CISP was to improve the wellbeing of low income communities in rural and peri-urban areas in all the eight districts of AJK through provision / up-gradation of community infrastructure and services, and strengthening / empowerment of CBOs for sustained improvement in this direction. This end-project evaluation indicated the following:

- Community's well being has improved significantly.
- Women workload has decreased especially through bringing water and toilet facilities closer.
- Health of communities improved because of the availability of water for washing and bathing.
- Communities are water quality conscious for drinking water.
- Children are cleaner and have cleaner streets to play and access schools. They do not have muddy streets any more to walk through in rainy seasons.
- Families have some leisure time for themselves now.
- Walking to the mosques in the late evenings is no more a big issue for especially elderly people because of the streetlights. People's mobility and access has significantly improved with bridges construction and link roads.
- Streets and houses now look clean because of the improved infrastructures, training and awareness campaigns on health and sanitation and improved waste management systems established.
- Women, children and elderly are all enjoying the improved environment.
- Thousands of men and women have recently being trained in income generation related fields. It will certainly have positive impact on poverty reduction if they are provided business management trainings and market linkages are developed. A special study will be required to analyze poverty situation.
- Communities are more gender sensitive and are learning to listen to women before making important decisions.
- The CBOs are fully capable to negotiate plan and undertake different activities from other source of funding for their well-being and social uplift. Some of them are technically and financially organized for repair and maintenance of their infrastructure schemes.
- Capacity of relevant government department has been developed and they are able to implement infrastructure projects.
- Millions of community members have been involved in implementation of CISP who have financially and physically contributed in different steps of the project implementation and they own the schemes constructed by the project.

This EPE concludes with following conclusions:

- It concludes that the project has successfully achieved its eventual goal through the following achievements:
 - Living situation of communities improved and they are ready to get involved in IGAs which will reduce the poverty. The activities that will contribute towards reduction in rural and urban poverty include (i) Registered and operational CBOs have provided platform to access training and skill development opportunities to communities through facilitation from project resources. (ii) Project facilitated for income generation trainings for low income communities especially support to women and children (see Annex -VII). Basic services and Infrastructure access provision and market linkages developed. (iii) The CBOs have been strengthened through capacity building activities and now they are fully capable to negotiate plan and undertake different activities from other source of funding for their well being and social uplift.
 - To deliver cost effective and sustainable community development and community infrastructure schemes to low income rural and selected peri-urban, urban communities

through a decentralized institutional framework and using participatory community based approaches the required policy and institutional framework is fully established and operational and formally approved by AJK authorities.

- It further concludes that project has successfully laid down the foundation block for delivering basic infrastructure and services in low income communities and the platform prepared through CISP is ready to carry forward the uplift efforts for development from grassroots level based on CDD approaches.

The main recommendations as a result of this EPE are as follows:

- *It is strongly recommended that as an immediate measure such projects should be introduced/ replicated for another 5 years to fine tune the achievements gained based on the lessons learnt and the experiences gained through the CISP.*
- *It is further recommended that as a medium to long-term measure the successes / achievements of CISP should be integrated in the planning process of AJK for the next 12 -15 years for complete uplift, wellbeing and a step towards a developed and prosperous AJK.*
- *It is recommended that while designing the expansion phase of CISP due consideration should be given to the issues and concerns raised in the stakeholder workshop, a proper analysis be carried out and appropriate measures be incorporated in the project document to improve the implementation process during the expansion phase.*

SECTION-1: THE PROJECT

1. End of Project Evaluation

SEBCON signed a Contract Agreement with AJK-CISP management on 24 September 2008. This Draft End of Project Evaluation (EPE) Report has been prepared as a fourth¹ deliverable.

1.1 Background

The AJK Community Infrastructure and Service Program (CISP) was launched with the objective to “Improve the well-being of *un-served* and *under-served low income communities* through the delivery of cost *effective* and *sustainable* community development schemes, and basic infrastructure and services, using *participatory community based approaches*”. The project incorporated the decentralized planning to include the state, district and communities or community based organizations (CBOs). The complimentary components include in first component i) specialized services and training assistance in implementation, monitoring and capacity building ii) project implementation support iii) operating costs iv) overseas learning visits v) studies on water quality/testing. The second component included community development and third component comprised the community infrastructure.

AJK includes areas where social and human development indicators are poor, unemployment rate is 37.5 % and average per capita income ranges between PKR 3000 and PKR 8000. The 2005 earthquake damaged much of the existing infrastructure. Given the ground realities the project aimed to i) support the increase in the numbers and capacity of community representative organizations ii) enhance the capacity of territorial district and municipal governments (technical and financial and management capacity) and iii) enhance accountability and transparency for improved operational, financial and budgetary procedure and M & E system.

The project started in September 2002 with envisaged implementation period of up to four (4) years and 30 June 2006 as expected closing date. However, 8 October 2005 earthquake seriously effected the project implementation and it was extended for another two years and five months to 30 November 2008. As the project is approaching the closing date now, an end of project evaluation has been carried out to determine *relevance, efficiency, effectiveness, sustainability and socio-economic impact* of the project.

1.2 Objective of CISP

The objective of CISP is to improve the well-being of un-served and underserved low income communities through the delivery of cost effective and sustainable community development schemes, and basic infrastructure and services, using participatory community based approaches that include:

- i. Strengthening the role and capabilities of local governments at the district and lower levels to extend technical, financial and management support to community-based organizations (CBOs);
- ii. Mobilizing and building the capacity of CBOs to increase their participation in development activities; and
- iii. Effective governance, transparency and accountability through improvements in operational, monitoring and evaluation, and financial and budgetary procedures for project implementation.

In the context of Government's plan to decentralize administration to local governments, CISP was to support the development of a participative development framework to be implemented by the district and other lower levels of government working closely with communities and their CBOs.

¹ As per contract agreement Draft Report is a second deliverable but on special desire from CISP management two additional Interim Reports were prepared including Interim Report-1 (submitted on 29 October 2008) and Interim Report-2 (submitted on 8 November 2008). Hence the Draft Report is a fourth deliverable now.

1.3 Scope of Work

Scope of Work (SoW), as provided by CISP management to conduct this EPE covered the following three components:

- i. Decentralization Planning and Implementation
- ii. Community Development (Social & Environmental Aspects)
- iii. Community Infrastructure Development

Details of project components / areas is given below:

1.3.1 Decentralized Planning & Implementation

Study/evaluation of DCPI component for:

- i. Project implementation setup in terms of:
 - Effectiveness and efficiency of management;
 - Transparency;
 - Decentralization of management and financial authorities; and
 - Staffing.
- ii. Processes & procedures;
- iii. Procurement procedures;
- iv. Financial system;
- v. Planning, management and reporting skills of lower tiers of the project;
- vi. Trainings & capacity building activities;
- vii. Performance of consultants/service providers;
- viii. Monitoring & evaluation system;
- ix. Identification and documentation of weaknesses and improvements;
- x. Recommendations for improvement;
- xi. Identification of gaps, ways and means for effectiveness of staffing plan;
- xii. Disbursement Transaction Analysis (including reviewing, analyzing and providing first level approval of disbursement applications, refund and adjustments, etc. under all on-going IDA Credits/IBRD Loans, including Trust Funds and Grants);
- xiii. Monitoring special accounts, contracts, project cycle dates and compliance with legal documents);
- xiv. Client support and technical assistance/capacity building (including handling the work related problems, providing advice and training to Bank staff, borrowers and other clients on Bank policies and disbursement procedures - conducting disbursement seminars and workshops, and communicating with clients, etc.);
- xv. Debt Service payments. Coordination follow up with the Economic Affairs Division, Government of Pakistan; and
- xvi. As part of the task team, participate in appraisal, negotiation and supervision missions for all upcoming/on-going projects.

1.3.2 Community Development (Social & Environmental Aspects)

Study/evaluation of CD component for:

- i. Community development methodology/strategy, process and procedure.
- ii. Effectiveness of awareness raising campaigns (Project information/HESA etc.)
- iii. Level of satisfaction and awareness of communities regarding community based projects/approach.
- iv. Activities for institutional strengthening of CBOs:
 - CBO formation & registration;
 - Community Action Planning;
 - Contribution of beneficiaries/member for O&M and in the activities of CBOs;
 - Procedure for conflict resolution;

- Record of CBOs (coordination, meetings, accounts); and
- Effectiveness of trainings/workshops/awareness campaigns, etc.
- v. Participation of communities in infrastructure development;
- vi. Participation of female member in CBOs & their contribution in decision making;
- vii. Linkages/coordination of CBOs with agencies/institutes/departments other than CISP;
- viii. Review the environmental frame work compliance in project implementation;
- ix. Conduct field visit to project intervention areas to collect/gather first hand information about Environmental and social safe guards compliance according to monitoring tools;
- x. Review the remedial actions for environmental protection; and
- xi. Coordinate public consultation on social and environmental matters of project.

1.3.3 Community Infrastructure Development

Following areas will be studied for community infrastructure development component.

- i. Process/methodology of identification, prioritization, designing, and implementation of community infrastructure schemes;
- ii. Cost of infrastructure as compared to the similar infrastructure developed by other government departments;
- iii. Use of indigenous technology in development of infrastructure;
- iv. System developed for O&M of community infrastructure;
- v. Quality of infrastructure & techniques/methodology used for quality assurance;
- vi. Quantification of socio-economic benefits of community infrastructure schemes;
- vii. Involvement of stakeholders in infrastructure development; and
- viii. Measures taken up and role of CBOs in sustainability of infrastructure.

1.4 SEBCON EPE Team and Approach & Methodology

SEBCON EPE Team that carried out the EPE and Approach and Methodology for conducting this EPE is attached is indicated in Annex-I.

1.5 Baseline Situations prior to CISP and Sampling Framework for EPE

For details on Baseline situation prior to implementation of CISP and the selected sampling framework covering field visits to CBOs is explained in Annex-II.

SECTION-2: OBSERVATIONS/FINDINGS AND DISCUSSION

2.1 Introduction

CISP had envisaged addressing the key issue of delivering basic infrastructure and services to low income rural, peri-urban, and urban communities in AJK, and strengthening Local Government and Rural Development Department (LGRDD) and the communities for community-based development. It is to embody the good practices of participative development as demonstrated by the RWSS project, the CIP-NWFP, and other similar community-driven initiatives in Pakistan. A strategic choice has been made to build on these experiences and incorporate their successful features in CISP by: (a) adopting community-based, participatory approaches through which all members of the community, including traditionally disadvantaged groups, such as women and youth, are represented in identifying local infrastructure and community development needs, as well as in the planning, design, and implementation of community schemes to address these needs; (b) selecting beneficiary communities on the basis of their commitment to participate in the project, as evidenced by their willingness to share its costs and to organize themselves into CBOs or user committees for its implementation; and (c) providing an integrated physical, social, and economic services to maximize benefits to communities.

The project has also anticipated for pursuing a decentralization policy, thereby addressing institutional weaknesses at the district, tehsil, and lower levels of government. It has done so by incorporating capacity building and institutional strengthening of LGRDD as a fundamental component of the Project. In addition, CISP was also to address several other issues such as:

- Harmonization with other government programs;
- Community contribution and government subsidy;
- Consistency/convergence of policy on infrastructure and service delivery;
- Attending to the needs of urban and peri-urban areas.

2.1.1 CISP Components

CISP has following three basic components, where each is complimentary to the other:

- i. Decentralized Planning and Implementation Assistance.
- ii. Community Development.
- iii. Community Infrastructure.

The World Bank agreed to provide funding for CISP in AJK by signing an agreement, where borrower was Government of Pakistan. The project covered the funding support for development of communities and infrastructure schemes with focus on low income communities in rural, peri-urban and urban areas of AJK. Initially, when CISP was signed it was a four (4) year program; ending in June 2006, with provision of funds for each component in CISP as indicated in Table 2.1.

Tabel-2.1: Agreed Component-wise Assistance			
	Component	US\$ (Million)	
1.	Decentralization Planning and Implementation (DPI)	3.080	
2.	Community Development (CD)	2.133	
3.	Community Infrastructure and Services (CIS)	21.940	
	Total:	27.153	

Due to large scale destruction of infrastructure (including project setup, offices, equipment, office record, project staff and also disintegration / dislocation of communities) in 2005 earthquake, project life was extended to November 2008 with enhanced funding. The sources and level of funding both for initial four years and the extended period are indicated below:

Sr. No.	Funding Source	CISP Level of Funding for Initial Four Years (upto 30 June 2006)		CISP Level of funding after Extension (upto 30 November 2008)	
		Amount in PKR (Million)	Percentage	Amount in PKR (Million)	Percentage
1.	The World Bank (IDA)	1,300.00	74%	1,457.54	77%
2.	Government of AJK	238.47	14%	246.76	13%
3.	Community Contribution	226.40	13%	197.91	10%
	TOTAL:	1,764.87		1,902.21	
Total level of funding increased due to change in parity rate of XDR, USD and PKR.				2,052.55	

2.2 Component Wise Findings and Discussion

As mentioned earlier, CISP has three components. Salient findings and observations are discussed in the following sections:

2.2.1 Decentralized Planning and Implementation

Under the Decentralized Planning and Implementation Assistance Component of AJK-CISP the assistance have been provided in developing a more decentralized institutional framework for efficient governance and capacity of the state, district and lower levels of government in AJK. In this context capacity to deliver infrastructure and services and promotion of community development through partnerships with low-income communities have been strengthened. Assessment is that under this component CISP has performed satisfactorily. During the field visits through FGDs with CBOs and meetings at district level ample evidence was found that activities like planning, designing, and community interaction has been fairly decentralized and is being done at the district, sub-district and CBO levels. It was found that community is involved from step one, initiating the process to identify their needs that they prioritize and submit to the district level. Once it is approved, the community is involved in implementation and monitoring of the schemes. At the completion community already has an understanding that they are responsible for repair and maintenance.

At some places user committees have been constituted that are responsible for repair and maintenance of schemes. They have the system to collect the contributions from the communities in case there is a problem and repairs are needed. This is a useful first step however their roles could be enhanced and strengthened by establishing a fund and providing them with more training in the area of environmental sanitation and technical knowhow about the schemes. District-wise Number of CBOs and their status is indicated in Table – 2.2 below:

Evidence was found that service providers have provided support to LGRDD in the areas of capacity building and training on community based techniques and to mainstream the monitoring and evaluation system.

TABLE -2.2: District Wise CBOs and their Status							
Sr. No.	District	Targets	CBOs Formed and Registered	CAPs Developed	Contracts Signed	Contracts Completed	Total Population Covered
1.	Neelum	17	38	38	23	19	77,062
2.	Muzaffarabad	90	90	82	72	44	156,312
3.	Bagh	60	112	92	92	68	173,118
4.	Poonch	60	43	43	43	36	116,828
5.	Sadhnoti	30	50	34	27	27	125,657
6.	Kotli	80	137	137	105	83	203,918
7.	Mirpur	46	59	59	45	33	105,071
8.	Bhimber	42	70	70	50	39	113,593
		425	584	545	457	349	1,071,559
Source: CISP Project Directorate (17 NOV 2008)							

The social mobilization phase under the project has been completed with 584 CBOs formed and registered against the target of 425. Out of these, 545 have prepared their CAPs and 457 contracts have been signed.

Targets of CBOs formation have been over achieved. CBOs that signed the contracts for implementation of Community Infrastructure Schemes are 457 and the CBOs that have completed their contracts are 349. CIs of 108 CBOs are near completion. CISP project management is of the view that except few, the schemes will be completed by 30th November 2008. Furthermore, project management told that a number of community contracts are complete but due to shortage of funds, payments for the completed works are pending, hence it is not possible to sign the completion documents with the CBOs due to late commencement of work (additional work due to depreciation of Pak rupee).

It was observed during the visits to the communities that CAPs and other documents are held either in the department or with CBO chairpersons. General members are less aware of those plans and have very little access to them. Some members could simply tell the names of schemes in their plans and that is what has been achieved from the plans.

2.2.2 Community Development

The AJK CISP project has strong emphases on community development activities. These include community mobilization for the formation of community based organizations (CBOs), their capacity building and formation of Community Action Plans (CAPs). Memorandum of Agreements (MOAs) is signed between the project and CBOs to under take the infrastructure schemes.

Second most important component of community development is the special attention to women and children activities. That is to encourage users, particularly women to participate in decision making to increase ownership of the project for long-term sustainability. This component funds the activities to increase their participation, skills and management training and linkages to economic and micro credit opportunities. Component also finances capacity building activities and services provided by other service providers (local NGOs & private groups) trainings and other equipments. The component mainly focuses on to encourage users mainly women to participate in decision making to increase ownership for long term scheme sustainability.

A. Community Mobilization

Social Mobilization is a major activity of the project and aims to ensure the sustainability of the program through empowerment of the community to carry the program forward. The process of social mobilization prepares the communities to be able to sustain their activities with ownership in the long run. The Social mobilization process is initiated through dialogues with communities along with dissemination of CISP objectives, rules and terms of conditions. CISP has been slow in initial 2 years in picking up pace. Earthquake of October 2005 further impacted on the project targets achievement as beneficiaries were disintegrated, project staff was displaced and project infrastructure such as offices and furniture was damaged. It became very difficult to complete project activities in agreed time frame and department then applied for project extension, which was approved by the World Bank, according to which project now ends on 30th November 2008. This is one of the reasons that most of the project targets of the project were achieved in the last year.

The process started in 2002 by recruiting a consulting organization that came up with strategy and approach to involve communities in their development schemes. Electronic and print media were utilized to give project information to the communities. Printed guidelines (DOD forms) were distributed. These guidelines gave detailed information on how and where to access the application forms, how to fill them up and what are the requirements for the applicant communities. Communities had to prioritize their needs with the participation of all segments of the community with special focus on low-income groups and women member ship was the prerequisite for formal recognition and registration of community groups to become eligible for the schemes. Community contributes 20% besides land and water resources for the schemes. Establishment of CBOs was the first most important step for the communities to become eligible for the partnership with government for scheme implementation.

CBOs in this project evolved through a long process. They had to register themselves as a group with the project to become eligible to submit their community action plan and acquire schemes. It is clearly spelled out at planning phase that repair and maintenance of the schemes is the responsibility of the concerned communities after completion. They have to establish a special fund for the purpose. Rural communities showing 500 household beneficiaries and peri-urban 1000 could apply for scheme after the registration of their community group. After receiving the application, project staff from district local government office visits communities to do socio economic survey and helps communities to finalize their priority list of schemes and enters in to partnership agreement.

CISP has an urban component that is new innovation and working well. Generally people of urban/peri-urban are not well connected and do not act like community. Such project needs more financial and human resources to be allocated to such areas that have been the weaker link of this project.

The evaluation team held focus group discussions with 28 sampled CBOs, CIS schemes were visited in 29 sampled CBOs in all the 8 districts of Azad Kashmir; detailed figures are shown in Table-2.3 below:

TABLE – 2.3: District Wise CBO Numbers Visited by Mission for FGDs				
Sr. No.	Districts	Number of CBOs visited for FGDs	Visit dates	
1.	Neelum	2	15 OCT 2008	
2.	Muzaffarabad	3	14-17 OCT 2008	
3.	Bagh	2	21 OCT 2008	
4.	Poonch	4	22 OCT 2008	
5.	Sadhnoti	3	20-23 OCT 2008	
6.	Kotli	8	28-29 OCT 2008	
7.	Mirpur	4	27-29 OCT 2008	
8.	Bhimber	3	30 OCT 2008	
	TOTAL:	29*		
*FGD meeting held with 28 CBOs and CISs were visited in 29 CBOs				

Membership in the CBOs is between 10-25 members. Each CBO has 2-3 female members. Participation of women and general people in CBOs varies from district to district and some times CBO to CBO. Process of participation and contribution has been initiated by the project. The

communities appreciate it but reaching to the effective participation will take time and continues support through trainings and discussions in regular meetings.

Although the CBOs have been established starting from 2003 to 2006 and few were established in the last two years but the process of their trainings and involvement in schemes and activities started mainly in 2008. No elections of the office bearers have been conducted so far in any of the CBO neither the concept of the change exists in CBOs. However, process for change is indicated in the manifesto.

Communities are contributing 20% of the schemes some cash and some in labor. CBOs complained that not all their members could contribute this much amount. That means poorer districts and communities cannot apply for schemes. Office bearers also complained that payments are delayed and they have to visit district project offices several times to get things moving that costs money and time of the people and affects their livelihood.

CASE STUDY

My name is Khalida and I live in Sari Bichar. I am member of CBO in my village. We the female members of the CBO are not only to fulfill the requirement of the department but we are working effectively together with our male CBO members to develop our village. We faced a problem in the beginning with our male CBO members. They tried to prioritize road as first priority scheme and women wanted water first. We said this is not possible that first scheme could be road. Male CBO members agreed finally after several discussions to the water scheme with the condition those females will support them in implementing road scheme later. Once our water scheme was implemented females pooled some money together and started working on road construction. Males then joined us later and we together succeeded to construct two and half KM link road to our village.

We have succeeded to get vegetable growing training and demonstration plots from another NGO. We are managing a vocational training center for women in our village.

B. Capacity Building:

Training is a vehicle for capacity building as well as for long-term sustainability of CBOs. Trainings have been provided by the project in record keeping, organizational management, water quality testing and O&M. Most of the trainings are attended by the office bearers of the CBOs.

TABEL – 2.4: Trainings Conducted for CBOs

S.No.	Workshop	No. of Events	Target Group	Status
1.	Community Action Planning	08	CBOs	Complete
2.	Record Keeping & Financial Management for CBOs	16	DO	Complete
3.	Health Environment & Sanitation Awareness (HESA)	72	CBOs/Communities	Complete

Total 8 training workshops have been conducted in preparing CAPs for CBO members where office bearers from 30% (as per FGD results in 28 CBOs) of the CBOs have participated. That means 70% of them have prepared their CAPs with out attending any formal training or they got on job training. It was also observed that the CBOs whose members attended the CAP's training had much better understanding on the procedures adapted to access support from CISP.

In the field of record keeping of CBOs, 16 workshops were held, mainly for office bearers. According to field observations 10 CBOs out 28 (36%) visited had members who received training in record keeping. The record keeping capabilities of these CBOs were much better than those who did not get the training.

In the field of Health Environment & Sanitation Awareness (HESA) 70 workshops were held for men and women in all 8 districts of AJK. According to field observations of the CBOs out of 28 sampled ones 19 (68%) had members who attended HESA trainings. Training workshops are still taking place while the project period is ending. To achieve the training targets project will need to continue with trainings for sustainability of the initiatives of the project. Difference is also evident among women, on

their level of awareness on health issues. Communities ranked all provided trainings as of high priority for them.

C. Exposure / Learning Visits

It was found that exposure / learning visits were organized for CBO member to the similar projects to other districts with similar environment some within CISP and some also to other project. According to the FGD participants in the meeting the visits proved to be quite useful to get different ideas and insight that helped them while implementing their own schemes. It happens when the opportunities are so few projects end up strengthening one person and that is mostly a chairman of the CBO. A strong observation on the exposure visits is that there was no exposure for women to successful women projects.

TABLE – 2.5: Exposure Visits Conducted for CBOs

Sr. No.	Workshop/Visit	No. of Events	Target Group	Status
1.	Cross Visit to OPP Karachi	11	Members of CBOs	Complete
2.	Cross Visit to Gilgit	01	Members of CBOs	Complete
3.	Cross Visit to Skardu	01	Members of CBOs	Complete
4.	Cross Visit to Faisalabad	01	Members of CBOs	Complete
5.	Cross Visit to Queta	01	Members of CBOs	Complete
6.	Cross Visit Within AJK	08	CBO Members	Complete

D. Health, Environment and Sanitation Awareness (HESA)

Over 68% of the CBOs have members who attended HESA trainings. This is the only training where 50% of the CBOs had women among the total trained. Women groups have been organized around the water supply stand posts. 100% of the groups interviewed were aware of their personal, domestic and community hygiene. The combination of water provision, awareness trainings and street pavements were the motivating elements for communities to demonstrate hygienic practices.

A CBO MEMBER AT MONDI PIRAN

I wish you visited our place before project times. The streets were muddy, smelling and we could hardly walk. Children and women had tough time as children had no place to play and women would beat them up when children came full of mud back. Women hardly had water to wash children so often.

30% of the communities reported that their waste management has improved since they dig a hole and dump the garbage in to use it as a fertilizer later. Around 25% reported that they burn the HH waste and the rest just throw it out in the street. "Since streets are paved our village looks clean and people are automatically motivated not to throw garbage in the streets in one of the meeting female participant mentioned".

Over 50% population has now constructed domestic latrines. Awareness raising campaigns by the project has positive impact especially on this sector. People are motivated and convinced to construct domestic latrines. It has also been realized that children especially the girls were the main drivers of the campaigns of domestic latrines construction. Communities give this credit to the project because project constructed latrines near the mosques and in girl's schools that increased the girls enrolment in schools. At the same time they got used to it and started motivating their families to construct toilets. Communities are very happy with the out comes of the project as water is the basic necessity that solves 90% of their issues. It was difficult to construct the latrines and clean us with out water. People say that only water coming closer has improved their overall situation. They spend less time on fetching water, that means they have more time for children and other family members. As the water quantity is good, they wash more often, change their clothes more often compared to earlier years.

HUSAN BANO SAYS

It is so nice to have latrines at home before we used to go out in the field for defecation and was afraid of animals, lack of privacy and it was even worse in rains when crops were wet and muddy.

E. Support to Women and Children (SWC) Activities:

Visits to the community have shown women to be proactive, educated and willing to participate and contribute. Project has succeeded to involve women as CBO members but their participation varies. Some are directly participating and contributing in discussion for their community development (Muzaffarabad) but some are registered members of CBOs (Mirpur and Neelum) but do not sit in meeting. Men say that they ask their women before deciding.

HESA trainings have great impact on women and children lives. Women understand that availability of water was the main vehicle that brought change in their lives. 224 women have been trained in mother and child health that has direct impact on women and children health.

Recently over 881 women have been provided trainings in different fields (refer to the Table-2.6 below) related to income generation and also in Mother and Child Health care. To get the training done was one part but the hard part is now to get these women to practice the training, link them up with micro credit institutions and follow up with enterprise development trainings and linkages with market channels. Muzaffarabad is the most positive example where women themselves approached other NGOs and service providers to access loans and income generating related trainings. Most of the women in Muzaffarabad have their vegetable gardens closer to the house for HH consumption and sale.

TABLE – 2.6: Trainings Conducted or being Conducted for Women

Sr. No.	Workshop/Visit	No of Events	No of Participants	Target Group	Status
1.	Hunarmand Kashmir (Technical Trainings)	09	313 male and 1 female	CBO Members	Completed
2.	Mushroom Growing and Marketing	03	201 female	CBO Members	Complete on 10-Nov-08
3.	Household Poultry Development	04	200 female	CBO Members	Completed on 25-Nov-08
4.	Food & Fruit Processing and Preservation Training	03	279 female	CBO Members	Completed on 15-Nov-08
5.	Vegetable Growing	03	200 female	CBO Members	Completed on 17-Nov-08
6.	Mother Child Health	03	224 female	CBO Members	Completed

Inclusion of women in exposure visits to other women focused projects would be useful to accelerate the process of their development faster.

Project needs to be more sensitive towards women issues, their selection and selection of training venues. Creating successful role models among the communities may be useful to give women groups some direction.

Overall most important sub-component of Community Development, *Support to Women and Children initiatives got more attention in last year of the project. This aspect requires more emphasis in follow-up project.* Women focused activities are not part of CBO's CAPs. Main emphases of the CBOs are on schemes where women are important beneficiaries. This is now the right time for women to utilize

their saved time for more productive activities. To achieve all that women would need to establish separate CBOs to identify their problems and have debates until they find a workable solution. It would be difficult for women to voice out on their needs or participate effectively in joint CBO meetings. Male and Female CBOs need to be linked and joint action plans prepared at community levels. Women are interested in income generating activities, which should be based on market study. Once the skills have been developed or refined, quality control measures taken then they need to be linked with market channels.

2.2.3 Community Infrastructure Schemes

Details of each community infrastructure scheme (CIS) including costing, financing and implementation arrangements, etc., is documented in the CAP, which is prepared by each participating community. After the CAP is approved, a Memorandum of Agreement (MOA) is signed between the CBO and the CISP to ensure community participation and leadership in the decision-making process, enhancement of women and girls' participation, and clear partnership between the CBO and the local government bodies. Prior to actual selection of eligible areas/communities, the first step is to carry out information dissemination campaigns and establishing initial contacts with the community to ascertain likely community response and participation. The LGRDD and local authorities together with local NGOs, civil society groups, community leaders and representatives of various CBOs confer with their members in their areas that infrastructure development through government intervention is required, and that the communities and users confirm that they are willing to accept the responsibilities and costs that they would incur if their communities are served. During this stage, initial orientation and motivational activities are undertaken, with the final output of a written request from the community agreeing in principle on responsibilities and commitments to be involved in project planning, implementation, and O&M.

Followings are the salient features of the policy framework within which the project operates (CISP response against the Policy Framework has been evaluated in Section 3.2):

- Provision of integrated social, economic and physical infrastructure and services to low income communities in rural and urban areas of AJK;
- Priority to those communities which demonstrates commitment to participate in the project through their capacity for social organization, ownership, and cost sharing;
- Communities organized into CBOs or user committees to participate in and be jointly responsible for the identification, design, and implementation of community development activities for infrastructure and services, and to be fully responsible for subsequent O&M;
- CBOs and user committees to be registered under an appropriate registration mechanism;
- Communities to contribute the land required for CI schemes and at least a 20 percent share of the capital costs of these schemes in a cost sharing arrangement (other than trunk infrastructure) with the project, plus 100 percent of the O&M costs of these schemes. Final cost sharing arrangements will be included in a Community Financing Agreement signed by all household members;
- Individual households choosing a higher level of service will pay a cash fee for covering the incremental capital costs;
- Facilitation of access to small scale credit for home improvement, utility connections, and small business development under existing government and private programs;
- use of service providers and NGOs for specific community organization and capacity building activities and other support services, as needed; and,
- Convergence of policies, criteria, and procedures of the proposed operation with those of the other programs undertaken by the government and/or other donors, particularly the Kushal Kashnir Program.

Sustainability of CISP is assisted by a minimum 20% community contribution to capital cost, and commitment for 100% O&M costs of the CIS, with the district/local governments taking care of the external/primary (trunk) infrastructure. Past experiences have determined some indications of affordability of infrastructure and services in AJK. Three concerns are being addressed: (i) that particularly low income communities be able to afford basic infrastructure and services; (ii) that communities that can pay more than 20% in fact do so; and (iii) the AJK Government has the fiscal

capacity to support a program of the proposed size and with the proposed cost sharing arrangements. The field survey and social assessment and the ongoing fiscal study have determined the financial capability of the communities to pay and the fiscal capacity of the AJK Government to finance the program. The size of the projects in each community is limited by a per capita ceiling, beyond which the community would bear the full costs of investment. The level of services selected varies with the capacity of different communities to pay for different qualities of service.

On technical aspects, Operational Manual establishes standards such that infrastructure schemes must demonstrate improvements benefiting the majority of households lacking service; conform with planning, design, and construction standards suited and affordable to the community; and, have implementation arrangements consistent with proven implementation capacity. Efforts are made to ensure that communities have access to trained technical staff in each of the major areas where they plan infrastructure and services schemes. This will be particularly important in the area of health and sanitation. Since LGRDD has now had fifteen years of experience in community based rural water and sanitation projects, many of the LGRDD staff are already functioning under a decentralized operation. However, under CISP, it was expected that a number of skilled staff would be reassigned to the districts/municipal governments under the decentralization policy. Most of the PHED funds which have now been secured for the project will be used to further strengthen the District/municipal staff and help them and CBOs prepare suitable CD and CI schemes. There is a need to: (i) continue to adopt appropriate and affordable technical standards; and (ii) develop procedures for direct community contracting (based on successful practices developed in RWSS, CIP-NWFP and CISP).

A. Field Level Implementation

At the district level, the existing office of AD-LGRDD is the main unit responsible for the Rural and Peri-Urban Community Infrastructure and Services (RCIS) sub-component, while the Chief Officers Local Government Board are the main unit for the Urban Community Infrastructure and Services (UCIS) subcomponent of the Project. The CBOs are the implementing partners at the community level. The office of AD-LGRDD and CO maintain staff for community development, financial and technical, personnel, that selects communities on a demand driven basis; raise awareness and mobilize/organize CBOs; assist communities in the preparation of the CAPs and in the planning, design, and implementation of their selected schemes; provide training programs for CBOs and service local consultants or 'service providers' contracted to assist communities in project implementation; establish/facilitate linkage of CBOs/service providers with other support agencies, including micro-credit organizations and local banks for the purpose of accessing other services (health, education, skills training; loan finance for productive activities and home improvements; etc.); and monitor progress of CD and CI schemes, as well as performance of CBOs.

B. Monitoring and Evaluation Arrangements

A participatory and flexible M&E system has been designed and field tested and is being mainstreamed under the project. The system relies largely on beneficiary input with quality control provided by Project staff. The system serves: (a) as a tool for capacity building at the local level; and (b) as a tool for project decision-makers to be used in monitoring project implementation. Performance indicators, an internal Management Information System (MIS) have been established, and are being utilized and refined with continuous feedback. In addition, independent baseline surveys with mid-term and end-of-phase follow-up have been carried out to evaluate impacts on the socioeconomic (poverty reduction) and environmental conditions, as well as institutional capacity of beneficiary communities and the implementing agency.

The PD/LGRDD with support from the existing departments is responsible for monitoring progress against agreed-upon output, as well as performance and impact indicators. It is responsible for submitting quarterly and annual progress reports to IDA and P&D Department, GoAJK. Biannual reviews through stakeholder workshops, and a mid-term review two and a half years after credit effectiveness, have jointly been conducted by GoAJK and IDA.

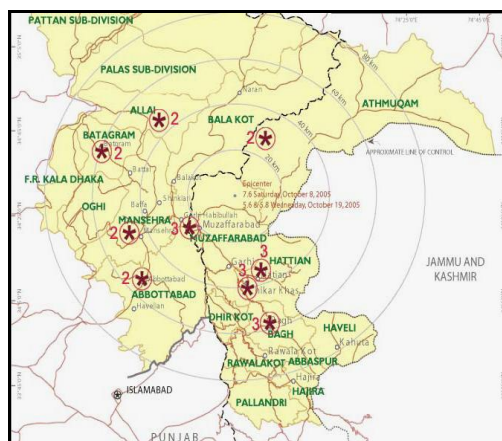
CISP project management prepares Annual Work Plans (AWPs) with the consultation of CBOs and field staff and then monitors the progress accordingly. The monitoring data is collected by the field staff on periodical basis; this data is randomly verified by CISP management through field visits or via direct feedback from CBOs. Monitoring data is used to assess achievements at each phase of the project cycle against the targets and schedules spelt out in the communities' CAPs. At the district/municipal level, monitoring information from the CBOs is used to review the districts' work program and is the basis for supervision and monitoring by the DOs and MCs, for approval of new investment budget as necessary (e.g., for further technical assistance or training for communities),

etc. All the data is entered into standard formats and then sent to the PD office for compilation and consolidation. The final data is then entered into MIS for historical record. M&E section is under staffed and facing stress to meet the requirements of project. There is need to enhance the capacity of the of M&E section in future.

C. Earthquake Damages

On 8 Oct 2005 a devastating earthquake (EQ) measuring, 7.6 on the Richter scale, hit Northern parts of Pakistan. The EQ was strongly felt over a vast area, but the most severely affected areas were the five districts of North West Frontier Province (NWFP), (i) Abbottabad, (ii) Mansehra, (iii) Battagram, (iv) Shanghla, and (v) Kohistan, and the four districts of Azad Jammu and Kashmir (AJK), (i) Neelum, (ii) Muzaffarabad, (iii) Bagh and (iv) Rawlakot. It is estimated that 500,000 housing units were fully or partially destroyed, 800 health facilities were devastated and 7,669 schools were rendered unusable. The carnage resulted in over 73,000 deaths and about 128,300 injured. About 500,000 families were directly or indirectly affected. The initial damages were further compounded by aftershocks which continued till the end of March 2006, resulting in heavy landslides, damaging roads, further disturbing the already unsettled slopes and other infrastructures.

MAP-1:Geographic Map of Earthquake Area



Physical infrastructures of all categories in the EQ affected areas were equally worst hit, more so built by the state functionaries, Public Works Department, Public Health Engineering, LGRD and others. To a great extent it equally holds true in case of then completed and on-going schemes of CISP. It was based on these damages that the Bank realized the catastrophic situation in AJK and the difficulties faced by the Project. As a result they had increased the financial package as well as the project completion time.

Minutes of the 5th PSC meeting held on 27 June 2007 indicate that a Strategy for restoration of EQ damages was explained in the PSC meeting by Secretary and DG – LGRDD and principle approval for its implementation was accorded. Minutes of 6th PSC meeting held on 6th December 2007 indicate that an amount of PKR 40.518 million was approved for restoration and payment of damages in rural areas of Neelum, Muzaffarabad, Bagh, Poonch and Sudhanoti and urban areas of Poonch. In PSC meeting it was decided that a team comprising APD, DD (MIS) and Planning Officer of P&D will visit the damaged infrastructure at randomly selected locations to assess the damages. In addition, it was decided that a certification from LGRDD would be required regarding the damages reported and also to confirm that the fund were not given from any other source to avoid duplication. Minutes of 7th PSC meeting held on 7th April 2008 indicate that damages verification committee report was submitted to PSC and after detailed review PSC declared the report good enough and accordingly approved the damages amounting to PKR 3.53 million except damages of urban Bagh with instruction to submit it for approval in next meeting that was subsequently approved in 8th PSC meeting.

2.2.4 Environmental Compliance under CISP

Annex-VII provides details for environmental compliance under the project. Expected targets to be achieved are also indicated in the Annex. During the course of implementation process of various components, project has made significant progress for the attainment of enumerated targets, which are briefly summarized as under:

- A combined checklist for social and environmental monitoring was developed, which is being filled and implemented by the district level field staff on regular basis. It is a comprehensive checklist covering all of infrastructural interventions, irrespective of their types and categories. This checklist covered 100% CBO monitoring, which realized the importance of environmental aspects.
- Project has conducted series of two day workshops in each district for water quality monitoring and mitigation, and hygiene and sanitation education for CBO members. All these

workshops and provided promotional material created awareness and self sensitization among communities.

- Urdu language publications have been produced for (i) water quality monitoring, (ii) hygiene and sanitation and (iii) pictorials about mother and child care that proves most significant awareness interventions.
- This was the first community development project in AJK which paid significant attention to environmental issues.
- During recent days extensive water samples were collected from all the eight districts of AJK for physical, chemical and bacteriological examinations. For this purpose an elaborate sample data and reference form was also developed. In addition, concerned communities were also mobilized for this purpose.
- Project had done its home-work for segregating of infrastructural interventions in various environmental categories, as per WB criteria, including environmental review and assessment form for E-2 and E-3 sub-projects.
- CBOs' training workshops for Health, Environment, Sanitation and Awareness (HESA) had been arranged for all CBOs where 50% participation was from women. Project has contributed intensive input in this sector. Gender mainstreaming was one of the components of this project. In trainings this aspect got due consideration.

2.2.5 Financial Management and Procurement Practices

CISP's Financial Management is governed by a system described and well detailed in the form of a manual named as Financial Information System Manual (FISM). This manual adheres to IDA requirements, the Accountant General's office of GoAJK and government's control over flow of funds and taking over the accounting and reporting system of government projects by government staff. Secretary LG&RDD, Government of AJK approved this manual and Accountant General; GoAJK consented for adoption and implementation in CISP.

FISM describes organization's structure of Accounting Section, procedures, job descriptions and format of account books to record accounting transaction, reporting system, budgeting and auditing arrangements. FISM also provides room for computerized accounting system, which is not implemented so far. FISM apart from detailed Financial System comprehensively addresses Procurement and Contract Administration procedures, Asset Management, Staffing, Staff remunerations, administrative and operational expenditure. The systems has been reviewed, complete details are available in Annex-X.

CBO level financial management, procurement and record keeping practices were assessed during field survey in all the districts. Assessment is that most of the CBOs are maintaining their office record, i.e., finance, accounts, stock registers, master rolls, etc. It was observed that office bearers of the CBOs have been provided with standard registers and formats by the project and are trained accordingly. It was found that some of the CBOs are very good in maintaining the record but at the same time some CBOs are weak that require improvement. It was also observed through the field visits that small level procurements are carried out by the CBOs, whereas the procurement of pipes is done at central level by the CISP project management with the involvement of CBOs such as:

- Documentation is done by CBOs;
- Bids are invited by CBOs;
- Bid evaluations are carried out in presence of CBO reps;
- Supply orders are placed by CBOs;
- Payments are made after certification by CBOs. Audit Officers passes the bills after fulfillment of all local formalities; and
- Stock entry is carried out by CBOs.

It was told by the project management that the experiment for procurement of pipes at CBO level was carried out but somehow it was problematic as CBOs are not trained for large procurements, so as a lesson learnt the procurement of pipes is done at central level.

SETION-3: EVALUATION OF CISP INTERVENTIONS

To evaluate CISP interventions in terms of relevance, efficiency and effectiveness, as well as the sustainability the performance was assessed through the following:

- i. Pre and Post CISP Comparison
- ii. Performance of CISP against agreed Policy Framework
- iii. CISP Evaluation against the Agreed Performance Indicators
- iv. Fiscal Performance

3.1 Pre and Post CISP Comparison

Table – 3.1 provides complete analysis through comparison of baselines conditions prior to implementation of CISP with conditions at the completion of CISP. A summary of the results is given below:

1.	Decentralized Planning and Implementation		
	<i>Policies are in place and institutional framework required to provide planning and implementation services have officially been established and is operational. The capacity of CBOs for implementing CISs has increased but still requires improvement. CISP has succeeded to introduce a transparent scheme approval system and site selection system at CBO level.</i>		
	i.	Planning and Implementation Process	<p>Policies are in place and institutional framework including all state and district level organizations required to provide planning and implementation services have officially been established and are operational</p> <p>Project has succeeded to change the trend of top down to bottom up planning, which is need based and community owned.</p>
	ii.	Communities that Implement the Community Schemes	<p>CBOs are implementing community schemes with the support from LGRDD. Capacity has improved through trainings but still persistent capacity limitations exist.</p> <p>Communities are recognized entities, feel strengthened and have the control on what they would like for them to change. A number of CBOs are well organized and are directly approaching donors for financial support to implement their development plans.</p>
	iii.	Selection of Sites	CBOs discuss their needs within the community and through a consensus building exercise decide and select the sites with community agreement.
	iv.	Approval of Schemes	CISP has succeeded to introduce a transparent scheme approval system.
	v.	Implementation	CBOs implement their CISs themselves with technical support from CISP. As a result implementation capacity of CBOs has remarkably been enhanced. The feedback from CISP management is that, now is the time to provide further guidance for improving their implementation and management capacity so that CBOs emerge as institutions.

2.	Community Development		
	<p><i>CISP has succeeded to prove that community groups can be strengthened to implement projects. 584 registered CBOs exist in 8 districts of the state. The target is overachieved. Almost all the CBOs with completed schemes have user committees but functionality differs that requires improvement. CBOs are aware that they need to have all technical and financial systems in place to sustain their schemes. In AJK for the first time it has been introduced that 100% O&M is the responsibility of CBOs / Communities. O&M strategy has been officially conveyed to CBOs and they are aware of it.</i></p>		
	i.	Community Based Organizations (CBOs)	<ul style="list-style-type: none"> – 584 registered CBOs exist in 8 districts of the state. – CISP has succeeded to prove that community groups can be strengthened to implement projects. – General pace of CISP implementation has remained slow to start with, however in last two years the pace of implementation accelerated considerably.
	ii.	Water and Sanitation Committees (WSCs) and Informal Groups	<p>Almost all the CBOs with completed schemes have user committees but functionality differs that requires improvement. CBOs are conceptually clear that they have to have a representative system to continue as a well-recognized group, some models have been developed to be followed.</p>
	iii.	Capacity to Develop CAPs	<ul style="list-style-type: none"> – 545 CBOs exist with their CAPs in all 8 districts of AJK. – CISP staff assisted CBOs to prepare the CAPs. Training to selected members in 80% of the CBOs was provided. In addition, training was also provided to CISP Community Development Staff. – However, there is a big change; CBOs approach service providers according to their CAPs.
	iv.	Sustainability of Schemes	<ul style="list-style-type: none"> – O&M Strategy is in place, CBOs are aware that they are responsible to take-up 100% of O&M cost. – Most of the CISP are new and functional.
	v.	Use of Government Development Funds	<p>349 completed contracts have used 80% of government development funds and 20% of the communities.</p>
	vi.	Availability of Trained Communities / Manpower	<p>70% of CBOs have trained members in health, hygiene, sanitation, organizational matters and awareness campaigns, etc.</p>
3.	Infrastructure Up-gradation and Services		
	<p><i>The community infrastructure schemes have been selected, approved, designed and developed with community help and on community demand. Access within the communities has improved due to roads and street pavements. Required policies and institutional framework is in place. It is assessed that more support would be required to fine tune the policies and capacity enhancement of the system including improvement and upkeep of the sanitation facilities.</i></p>		
	i.	Water Supply Schemes	<p>The community infrastructure schemes have been selected, approved, designed and developed with community help and on community demand. Most of the CISP are new O&M is the responsibility of CBOs. For sustainability of CISP there is a need to put increased emphasis on O&M.</p>

	ii.	Sewage and Storm Water Drainage	Although there is some improvement as compared to baseline conditions, but still project needs to improve in this area.
	iii.	Sanitation Facilities	<ul style="list-style-type: none"> – Communities require more awareness and education for the management and use of sanitation facilities. – Project did not cover HH level sanitation facilities, but ripple effect is there HHs have started making latrine on their own as a result of HESA trainings in some of the CBOs like Seri Bachhar.
	iv.	Solid Waste Management	<ul style="list-style-type: none"> – Project has tried to raise awareness at CBO level through HESA trainings. – Some good examples are found in CBOs like Seri Bachhar where communities convert the waste into fertilizer.
	v.	Roads, Streets and Bridges	<ul style="list-style-type: none"> – Access within the communities has improved. – Although project implemented schemes for foot bridges and pathways but still there is need to improve on this aspect to use local materials and indigenous technologies.
	vi.	Tagging and Numbering of Streets	CISP did not take-up this intervention.
	vii.	Institutions	Required policies and institutional framework is in place. It is assessed that more support would be required to fine tune the policies and capacity enhancement of the system.

Table – 3.1: Pre and Post Project Comparison

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
1.	Decentralized Planning and Implementation			
i.	Planning and Implementation Process (PIP)	<ul style="list-style-type: none"> – Divided between district, division and state offices with top down approach. – Identification of community schemes done at the local council / markaz / district levels; 	<ul style="list-style-type: none"> – Policies for PIP are in place and institutional framework including all state and district level organizations required to provide planning and implementation services have officially been established and are operational – CISP approach is from down to top. CDD approach is followed. PIP is done at CBO/village level, complied at district and state level. – Identification of community schemes is done at CBO/village levels. – Situation is much better now but still needs improvement. CBOs have to be harnessed in the right direction for making judicious use of funds. 	<ul style="list-style-type: none"> – More support is required to fine tune the existing policies. Registration authorities are in place. District and State level District Working Party and Project Steering Committees need to be strengthened. – Transparent scheme identification process has been introduced. CBOs are registered which are representative institutions of communities. – Project has succeeded to change the trend of top down to bottom up planning, which is need based and community owned.
ii.	Communities that Implement the Community Schemes	<ul style="list-style-type: none"> – Did not have the capacity – required strengthening; – No CBOs existed before CISP. Project Committees (un-registered) comprising 	<ul style="list-style-type: none"> – CBOs are implementing community schemes with the support from LGRDD. Their capacity to implement CISs has improved through trainings. 	<ul style="list-style-type: none"> – Communities are recognized entities, feel strengthened and have the control on what they would

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
		<ul style="list-style-type: none"> only three members formally provided by politicians [Members of Legislative Assembly (MLA)] were in place; Multiple financial problems for close of completed schemes. No mechanism of scheme completion record. 	<ul style="list-style-type: none"> 584 Community Organizations are registered. As such minimum financial problems. At the time of CAP development, schemes are allocated the required budget. However, there are some problems in the shape of delayed payments specifically in the last two quarters of the project. CBOs have been trained for financial & stock records management. All the CBOs are maintaining the office record such as cashbook, payments, materials and stock registers etc. Some CBOs are maintaining very good record, however, some require more training. 	<ul style="list-style-type: none"> like for them to change. Delay in payments specially in last two quarters of the project has created severe problems for CBOs regarding implementation of projects. At CBO level more training is required for financial management and record keeping.
iii.	Selection of Sites	<ul style="list-style-type: none"> Selection of sites suffered from biases due to lack of proper community mobilization, organization and training. 	<ul style="list-style-type: none"> CBOs discuss their needs within the community and through a consensus building exercise decide and select the sites with community agreement. 	<ul style="list-style-type: none"> There is a change in scheme selection and identification methods that should be improved and continued in future by integrating in the LGRDD procedures.
iv.	Approval of Schemes	<ul style="list-style-type: none"> Normally done at the state level. 	<ul style="list-style-type: none"> A transparent system for approvals has been developed. CBOs decide for the CISs themselves according to their need and then relevant technical channels of LGRDD provide the necessary approval. Financial powers have been delegated to divisional/district levels. Technical and financial powers are same at each level. Infrastructure schemes of more than PKR 5 million come to the Project Directorate for Technical and Financial approval. 	<ul style="list-style-type: none"> CISP has succeeded to introduce a transparent scheme approval system.

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
v.	Implementation	<ul style="list-style-type: none"> Normally done with the active involvement of district offices. 	<ul style="list-style-type: none"> Normally done with technical support of district offices. CBOs are involved for implementation of CISs. 	<ul style="list-style-type: none"> CBOs are now in charge of implementation of their projects with technical and financial support of LGRDD.
2.	Community Development			
i.	Community Based Organizations (CBOs)	<ul style="list-style-type: none"> Un-registered (Project Committees); Formal CBOs to implement schemes evolving but at very low pace; 	<ul style="list-style-type: none"> 584 registered CBOs exist in 8 districts of the state. 457 CBOs have signed the contracts with the department to implement schemes. 349 CBOs have completed their contracts. 	<ul style="list-style-type: none"> Project has succeeded to prove that community groups can be strengthened to implement projects. General pace of CISs implementation has been slow. The project needs to improve for timely completion of CISs.
ii.	Water and Sanitation Committees (WSCs) and Informal Groups	<ul style="list-style-type: none"> Existed in about 500 villages; Proper auditing of accounts in WSCs did not exist; Women representation – non-existent 	<ul style="list-style-type: none"> Almost all the CBOs with completed schemes have user committees. Auditing systems in WSCs has been initiated. Almost all the CBOs having (10 -25) members have (2-3) female members. 	<ul style="list-style-type: none"> CBOs are conceptually clear that they have to have a representative system to continue as a well-recognized group, some models have been developed to be followed.
iii.	Capacity to Develop Community Action Plans (CAPs)	<ul style="list-style-type: none"> Almost non-existent – minimal; 	<ul style="list-style-type: none"> 545 CBOs exist with their CAPs in all 8 districts of AJK. 	<ul style="list-style-type: none"> Big change, CBOs approach service providers according to their CAPs such as NGOs, other government projects and independent donors.
iv.	Sustainability of Schemes	<ul style="list-style-type: none"> Lack of trained community workers / leaders; 	<ul style="list-style-type: none"> CBOs have the management skills and as per our field findings 35% of the CBOs have 	<ul style="list-style-type: none"> CBOs are aware that they need to have all

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation																								
		<ul style="list-style-type: none">No awareness / funds availability for Operation and Maintenance of Schemes;Minimal sustainability	<ul style="list-style-type: none">formally trained representatives in management and record keeping.All the CBOs have the concept and 30% have funds available for repair and maintenance.Almost all the CBOs are confident that they will be able to sustain.	technical and financial systems in place to sustain their schemes, and models are there.																								
v.	Use of Government Development Funds	<ul style="list-style-type: none">No authority to use government development funds at community / user groups level.	<ul style="list-style-type: none">349 completed contracts have used 80% of government development funds and 20% of the communities.	<ul style="list-style-type: none">CBOs are using government funds for their own schemes.																								
vi.	Availability of Trained Communities / Manpower	<ul style="list-style-type: none">Non-existent – no trained communities / manpower on issues like health, hygiene, sanitation, organizational matters, awareness campaigns, etc.	<ul style="list-style-type: none">68% of CBOs have trained members in health, hygiene, sanitation, and 35% in organizational matters and awareness campaigns, etc.	<ul style="list-style-type: none">Most of the communities are aware of health & hygiene issues and water born / preventable diseases.																								
3.	Infrastructure Up-gradation and Services																											
		The extent, age and condition of infrastructure varied from community to community that ranged from essentially non-existent to dilapidated and poorly maintained.	<div>Under CISP 3426 CISs have been implemented in all 8 districts, out of which 2992 CISs are complete and operational whereas remaining are between 90% to 95% complete.</div> <table><tr><th>Sr. No.</th><th>CIS</th><th>Total</th><th>Completed</th></tr><tr><td>1</td><td>Water Supply</td><td>681</td><td>617</td></tr><tr><td>2</td><td>Hand Pumps</td><td>158</td><td>156</td></tr><tr><td>3</td><td>Roads</td><td>422</td><td>384</td></tr><tr><td>4</td><td>Bridges</td><td>44</td><td>42</td></tr><tr><td>5</td><td>Community Latrines</td><td>301</td><td>285</td></tr></table>	Sr. No.	CIS	Total	Completed	1	Water Supply	681	617	2	Hand Pumps	158	156	3	Roads	422	384	4	Bridges	44	42	5	Community Latrines	301	285	<ul style="list-style-type: none">The community infrastructure schemes have been designed and developed on community demand.Initially project started at a slow pace; in addition, October 2005 earthquake seriously affected the community infrastructure particularly in five districts.Project also suffered due to drain on skilled / experienced staff particularly after
Sr. No.	CIS	Total	Completed																									
1	Water Supply	681	617																									
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Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion					Evaluation
				6	Drainage	86	70	<p>earthquake.</p> <ul style="list-style-type: none">– Infrastructure development activities mostly happened in last one year. 2541 schemes have been completed and others are at the final stage of their completion.– CISP has advocated for O&M at CBO level.– Most of the CISs are new O&M is the responsibility of CBOs. For sustainability of CISs there is a need to put increased emphasis on O&M.– Almost every CBO has O&M account.
				7	Sewage	41	34	
				8	Street Pavements	1004	789	
				9	Protection Work	36	34	
				10	Footpath	639	575	
				11	Micro Hydel	5	5	
				12	Solid Waste	2	0	
				13	Street Lights	7	1	
						3426	2992	
i.	Water Supply Schemes	<ul style="list-style-type: none">– Mostly spring based in Northern parts of AJK;	<ul style="list-style-type: none">– Yes, mostly spring based WSS exist in Northern districts.					<ul style="list-style-type: none">– WSS are selected and approved based on community demand
		<ul style="list-style-type: none">– Ground Water (dug well, hand pump, and boreholes) in Southern parts of AJK;	<ul style="list-style-type: none">– Yes. In some cases there are tube wells or wells.					
		<ul style="list-style-type: none">– About 40% population without piped water facilities;	<ul style="list-style-type: none">– Percentage of communities with piped facilities has increased.					<ul style="list-style-type: none">– Communities, particularly women are very happy, as their basic demand has been met. They show the ownership.– User committees/O&M committees are there for regular O&M of WSSs.

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
		<ul style="list-style-type: none"> - Maintenance generally below the standards; - Un-official connections responsible for decrease in delivery pressure, and leakage in the supply network generally a significant problem; - Distribution network in urban and densely populated areas mostly along sewage drains and highly vulnerable to contamination through leaking joints; - Water quality not fit for drinking in some cases. 	<ul style="list-style-type: none"> - Standard of maintenance has improved in project area. However, regular monitoring is required to ascertain the maintenance. - CBOs are authorized to allow connections on technical advice from Project Staff. - CISP is taking care while designing the network. - Yes, it is still a problem. However, awareness is being raised at CBO level. Water testing kits were used. In addition, Water testing is being carried out for 27 selected parameters 	<ul style="list-style-type: none"> - O&M is still a concern. - 99% schemes are rural. So as such there is no problem. - Water testing was implemented at a very late stage. Water test results and reports are available now. CISP is in the process to share the recommendations with CBOs. - Water quality situation has improved through source protection and awareness campaigns on household water filtration methodology and techniques.
ii.	Sewage and Storm Water Drainage	<ul style="list-style-type: none"> - Katcha and Pucca drains mostly along roads, streets and pathways; Generally inadequate in size and poorly maintained, discontinuous (not interconnected), had no outfall, and waste water treatment, generally 	<ul style="list-style-type: none"> - The situation has mostly improved in southern part of AJK in project area. However, the project has taken very few areas. There is a large population that still requires improvement in sanitation facilities. 	<ul style="list-style-type: none"> - Project needs to put more focus on this aspect during the expansion phase.

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
		<ul style="list-style-type: none"> overflowing into streets forming puddles of stagnant water at low points; Discharge of human waste into drainage channels, mostly in urban slums and peri-urban areas. 	<ul style="list-style-type: none"> Yes, although the project has tried to raise the awareness, but somehow the problem still exists. 	<ul style="list-style-type: none"> There is a big change in this sector, but special attention and improvements are required to increase the change and the quality.
iii.	Sanitation Facilities	<ul style="list-style-type: none"> Mostly rudimentary; 	<ul style="list-style-type: none"> Project has introduced the community latrines at mosque, school and community level. 	<ul style="list-style-type: none"> CISP has set a trend towards proper sanitation. There is improvement. Although HESA trainings have been provided but more awareness raising and education for maintenance and proper use of sanitation facilities is required to improve the coverage and quality.
		<ul style="list-style-type: none"> Most of the households without latrines, residents usually use adjacent fields; 	<ul style="list-style-type: none"> Project did not cover HH level sanitation facilities, but ripple effect is there HHs have started making latrine on their own as a result of HESA trainings in some of the CBOs like Seri Bachhar. 	<ul style="list-style-type: none"> Project has introduced HESA trainings and need to cover this aspect with more emphasis in future planning.
		<ul style="list-style-type: none"> Some households where latrines existed, they were poorly maintained and in highly pathetic conditions; 	<ul style="list-style-type: none"> Project did not cover HH level sanitation facilities. 	<ul style="list-style-type: none"> Should be included in future projects.
		<ul style="list-style-type: none"> Overall availability of latrines in households about 40%. In rural areas below 20% and availability of Public / Community latrines almost non-existent 	<ul style="list-style-type: none"> Project has implemented 304 schemes of community latrines mostly at mosque and school level. 	<ul style="list-style-type: none"> Project needs to concentrate on design and O&M aspects of these schemes.

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
iv.	Solid Waste Management	<ul style="list-style-type: none"> Mostly un-organized; 	<ul style="list-style-type: none"> Project was able to convince people on developing proper waste management systems as 30% of the sampled communities are already following. Project has tried to raise awareness at CBO level through HESA trainings. 3823 participants have been trained through 72 training events. Some good examples are found in CBOs like Seri Bachhar where communities convert the waste into fertilizer. 	<ul style="list-style-type: none"> Waste management practices could be replicated at other places. Concerted effort is required through the future projects. Project has limited impact. There is a need to focus on this aspect in future with vast coverage.
		<ul style="list-style-type: none"> Deposits along roads/streets and public places; 	<ul style="list-style-type: none"> It is still a problem. However, project has improved the conditions in some areas such as Islamgarh. 	<ul style="list-style-type: none"> Project needs to improve its activities in this area.
		<ul style="list-style-type: none"> Scattered in streets through wind, exposed to scavengers and animals; 	<ul style="list-style-type: none"> It is still a problem. 	<ul style="list-style-type: none"> Project needs to improve its activities in this area.
v.	Roads, Streets and Bridges	<ul style="list-style-type: none"> Access to and within communities mostly paved (brick, stone, concrete, blacktop); 	<ul style="list-style-type: none"> Internal access has been improved by paving the streets with PCC. 	<ul style="list-style-type: none"> Access within the communities has improved. Local materials for construction of pavements have been used in some cases. There is need to encourage this practice for provision of low cost infrastructure.
		<ul style="list-style-type: none"> Minor street and access ways in rural communities mostly katcha. 	<ul style="list-style-type: none"> Minor streets and access way in the CBO areas have improved and are Pucca with PCC. 	<ul style="list-style-type: none"> Access ways have improved.
		<ul style="list-style-type: none"> Paved streets generally inadequately maintained many required repair and reconstruction. 	<ul style="list-style-type: none"> Presently most of the paved streets are new. 	<ul style="list-style-type: none"> There is need to develop a strategy for long-term sustainability

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
		<ul style="list-style-type: none"> Unpaved paths and streets not usable during rainy season, and highly dusty during summers – pedestrian and vehicular access difficult; 	<ul style="list-style-type: none"> 902 schemes of paths and street pavements have been implemented. CBOs are very happy, conditions have significantly improved. 	<ul style="list-style-type: none"> Conditions in the area of project intervention have improved.
		<ul style="list-style-type: none"> Access difficulties for communities living across rivers and streams due to non availability of nearby crossings; 	<ul style="list-style-type: none"> 42 new bridges have been constructed. Situation has improved Lot of villages in Neelum is having problems of river crossing. 	<ul style="list-style-type: none"> Although the new bridges have been constructed and situation has improved, still there is a need to improve the infrastructure.
		<ul style="list-style-type: none"> Link roads not available in most rural areas; 	<ul style="list-style-type: none"> Some of link roads have been built on community demand. Under the project 380 road schemes have been implemented. 	<ul style="list-style-type: none"> Impact of link roads is visible through CBO feedback. Things have improved for transporting the materials and communities are happy. Communities themselves has taken part in constructing the roads, disturbance to the local environment was minimum, rather local conditions have improved.
		<ul style="list-style-type: none"> Access to remote areas difficult due to inadequate foot bridges and pathways. 	<ul style="list-style-type: none"> Access to remote areas is still a problem. 	<ul style="list-style-type: none"> Although project implemented schemes for foot bridges and pathways but still there is need to improve on this aspect.
	Tagging / Numbering of Streets	<ul style="list-style-type: none"> No organized system of identifying houses and properties existed in low income communities living in urban, peri-urban and slum areas. 	<ul style="list-style-type: none"> Situation still remains the same. CISP did not take-up this intervention. 	<ul style="list-style-type: none"> Future projects need to concentrate on this aspect.

Sr. No.	Area of Concern	Baseline Conditions (Pre-Project Conditions)	Conditions at Project Completion	Evaluation
	Institutions	<ul style="list-style-type: none"> Government departments and local councils responsible for delivery of infrastructure unable to achieve targets due to insufficient management skills and lack of resources. 	<ul style="list-style-type: none"> Through CISP sector policies and required institutional framework for planning and implementation has been put in place. The capacity of relevant government departments and local councils responsible for delivery of infrastructure have been enhanced through skill development trainings, in-country trainings /workshops, overseas learning visits, etc. In addition, project has strengthened the capacities in planning and implementation of CDD approaches at GoAJK, district/municipal and community level. Project had ample resources to fund these activities. 	<ul style="list-style-type: none"> Required policies and institutional framework is in place. For example some CISP procedures and policies have already been taken-up and are being practiced in the department such as identification and implementation of schemes through communities and CBOs, community contribution and procurement procedures, etc.

3.2 Performance on Agreed Policy Framework

Table - 3.2 below indicates the CISP performance on agreed policy framework. To guide the community based approach to basic infrastructure services in AJK a policy framework was agreed with The World Bank to achieve the objectives of CISP. The following table provides evaluation of CISP activities keeping in view the provisions of Policy Framework.

Table – 3.2: CISP Performance on Policy Framework

Sr. No.	Requirements under Policy Framework	Evaluation/Analysis of CISP Activities / Achievements	Supporting Evidence
1.	Provision of integrated social, economic and physical infrastructure and services to low income communities in rural and urban low income communities of AJK;	<p>The project focused for provision of integrated social, economic and physical infrastructure and services to low income communities in rural and urban low income communities of AJK. Some of the achievements are indicated below:</p> <ul style="list-style-type: none"> – 3268 CISs implemented through out AJK to improve physical infrastructure. – Under skill development program about 4491 participants received trainings (See Annex-XII). Skills imparted through trainings contribute towards economic prosperity. – Among rural communities selected members in 545 CBOs through 8 training events learnt how to develop CAP. In addition, CISP staff helped in developing the CAPs. – 72 events were held for HESA training; – 16 training workshops were held for training of CBOs on office management and record keeping skills. – Economic analysis / impact of the project indicate improvement (e.g. full time jobs: 267 and direct/ indirect employment due to implementation of project interventions, easy access to markets, etc.) – Social impact due to trainings of CBOs for conflict resolution, decision making exercises and organization of communities into registered CBOs. Now most of the CBOs are representative institutions of communities which have strengthened the communities and empowered 	<ul style="list-style-type: none"> – Field observations, document review and interviews with the CISP management. – Visits to 29 CBOs

Sr. No.	Requirements under Policy Framework	Evaluation/Analysis of CISP Activities / Achievements	Supporting Evidence
		them to participate in the local development and decision making process, e.g. help to NGOs / Government after earthquake.	
2.	Priority to those communities which demonstrate commitment to participate in the project through their capacity for social organization, ownership, and cost sharing;	<ul style="list-style-type: none"> Communities are contributing 20% as their share for the schemes (some cash and some in labor). In many areas particularly in southern parts of AJK and district Neelum CBOs are contributing upto 40% or more. Number of CBOs targets is over achieved and are functional as observed in their records and in FGDs. CBOs are committed to participate in the project through their capacity for social organization and ownership. <p>However CBOs complained that:</p> <ul style="list-style-type: none"> Not all their members could contribute 20% share. That means poorer districts and communities cannot apply for schemes. Office bearers of CBOs also complained that payments are delayed specially in last quarter of the project and they have to visit districts HQ several times to get things moving that costs money and time of the people and affects their livelihood. 	<ul style="list-style-type: none"> Field observations, document review and interviews with the CISP management and stakeholder workshop. Visits to 29 CBOs
3.	Communities organized into CBOs or user committees to participate in and be jointly responsible for the identification, design, and implementation of Community development activities for infrastructure and services, and to be fully responsible for subsequent O&M;	<ul style="list-style-type: none"> CBOs are implementing community schemes with the support from CISP. Capacity has improved through trainings but still persistent improvements are required. CBOs discuss their needs within the community and through a consensus building exercise decide and select the sites with community agreement. Communities are recognized entities, feel strengthened and have the control on what they would like for them to change. All the CBOs have the concept that they are fully (100%) responsible for O&M. As such minimum financial problems. At the time of CAP 	<ul style="list-style-type: none"> Field observations, document review and interviews with the CISP management and stakeholder workshop. Visits to 29 CBOs

Sr. No.	Requirements under Policy Framework	Evaluation/Analysis of CISP Activities / Achievements	Supporting Evidence
		<p>development, schemes are allocated the required budget.</p> <ul style="list-style-type: none"> - CBOs have been trained for financial & stock records management. Some CBOs are maintaining very good record others need improvement. - CBOs are aware that they need to have all technical and financial systems in place to sustain their schemes and models are there. 	
4.	CBOs and user committees to be registered under an appropriate registration mechanism;	<ul style="list-style-type: none"> - Rural communities showing 500 household beneficiaries and peri-urban 1000 could apply for scheme after the registration of their community group. After receiving the application, project staff from district local government office visits communities to do socio economic survey and helps communities to finalize their priority list of schemes and enters in to partnership agreement. - 584 Community Organizations have been registered. CBOs are registered under AJK Social Welfare (Registration and Control Ordinance 1961) implemented under AJK Council's Volunteer Welfare Organizations (Registration and Control) Act 1982. 	<ul style="list-style-type: none"> - Field observations, document review and interviews with the CISP management and stakeholder workshop. - Visits to 29 CBOs
5.	Communities to contribute the land required for CISs and at least a 20 percent share of the capital costs of these schemes in a cost sharing arrangement (other than trunk infrastructure) with the project, plus 100 percent of the O&M costs of these schemes. Final cost sharing arrangements will be included in a Community Financing Agreement signed by all household members;	<ul style="list-style-type: none"> - All the CBOs have the concept that they are fully (100%) responsible for O&M and it was observed that all CBOs have O&M accounts and 30% of the CBOs have enough funds for O&M . - All CBOs are aware that they have to contribute the land for their CISs and 20% sharing of cost is from communities. - 457 CBOs have signed contracts for implementation of CISs in which cost sharing arrangements are fully spelled out and the contracts are duly signed by community members. - 349 contracts have already been completed under the project. 	<ul style="list-style-type: none"> - Field observations, document review and interviews with the CISP management and stakeholder workshop. - Visits to 29 CBOs
6.	Individual households choosing a higher level of	<ul style="list-style-type: none"> - CBOs are aware of the fact that individual households choosing a 	<ul style="list-style-type: none"> - Field observations,

Sr. No.	Requirements under Policy Framework	Evaluation/Analysis of CISP Activities / Achievements	Supporting Evidence
	service will pay a cash fee for covering the incremental capital costs;	higher level of service will pay a cash fee for covering the incremental capital costs. It was observed that none of the CBOs opted for higher levels.	document review and interviews with the CISP management and stakeholder workshop. – Visits to 29 CBOs
7.	Facilitation of access to small scale credit for home improvement, utility connections, and small business development under existing government and private programs;	<ul style="list-style-type: none"> – Project facilitates for income generation trainings for low income communities especially support to women and children (see Annex - V), however, in most of the cases facilitation for access to small scale credit was not witnessed. – Project facilitated for Income generation trainings for low income communities, Basic services and Infrastructure access provision and market linkages development. 	– Review of project documents, meetings with CISP staff and Stakeholder meeting.
8.	Use of service providers and NGOs for specific community organization and capacity building activities and other support services, as needed;	– Different community trainings through NGOs for capacity building, particularly for low income communities have been imparted.	– NGOs training report.
9.	Convergence of policies, criteria, and procedures of the proposed operation with those of the other programs undertaken by the government and/or other donors, particularly the Khushhal Kashmir Program.	– The CBOs have been strengthened through capacity building activities and now they are fully capable to negotiate plan and undertake different activities from other source of funding for their well being and social uplift.	– Project completion document and CBOs agreement with different donors.

3.3 CISP Evaluation against the Agreed Performance Indicators

CISP Performance against the agreed Performance Indicators is shown in Table 3.3. The World Bank Aide Memoire of Mid-term Review Mission dated April 26 – May 11, 2005, issued on June 21, 2005 indicates Revised Performance Indicators for CISP. Following evaluation / assessment has been carried out based on the information collected from the field, individual interviews with CISP staff, proceedings of stakeholder meeting and review of the progress reports.

Table-3.3: Evaluation against Revised Performance Indicators

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
1.	Sector Related CAS Goal: Contribute to poverty alleviation through the expansion of sustainable access of rural and peri-urban communities to basic infrastructure and services.	Sector Indicators: Reduction in rural and urban poverty	Living situation of communities improved and they are ready to get involved in IGAs which will reduce the poverty. The following activities implemented under CISP has contributed towards reduction in rural and urban poverty: <ul style="list-style-type: none"> – Registered and operational CBOs have provided platform to access training and skill development opportunities to communities through facilitation from project resources. – Project facilitated for income generation trainings for low income communities especially support to women and children (see Annex - VII). Basic services and Infrastructure access provision and market linkages developed. – The CBOs have been strengthened through capacity building activities and now they are fully capable to negotiate plan and undertake different activities from other source of funding for their well being and social uplift. – Interacted CBOs are of the view that it has been achieved in a reasonable manner. However, as yet there has been no poverty assessment report. 	Discussions with CBOs, Document Review and meetings with CISP Staff.
2.	Project Development Objective: Deliver Cost Effective and sustainable community	Outcome/Impact Indicators: Policy and institutional framework fully established	<ul style="list-style-type: none"> – The sector policies are in place and institutional framework including all state and district level organizations needed to provide planning and 	<ul style="list-style-type: none"> – Discussions with CISP staff, LGRDD staff, and officials at divisional/district level.

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
	development and community infrastructure schemes to low income rural and selected peri-urban, urban communities through (i) a decentralized institutional framework and (ii) using participatory community based approaches.	and operational and formally approved by AJK authorities.	<p>implementation services are officially established and operational and formally approved by GoAJK authorities.</p> <ul style="list-style-type: none"> – However, some operational deficiencies exist: <ul style="list-style-type: none"> ○ Implementation staff is discontented ○ Discontinuity in staff employment ○ Community Development /monitoring staff not placed at divisional level. 	– Proceedings of Stakeholder workshop.
		Number of fully functional and active CBOs organized and participating throughout the project from planning to operation and maintenance.	<ul style="list-style-type: none"> – 457 CBOs have signed the contract with the project for scheme implementation after fulfilling the eligibility criteria's. – 100% of the CBOs are aware of O/M concepts but most of them have not been trained yet. 	– Data from the field; Proceedings of the Stakeholder workshop, document review and meetings with CISP staff
		Community development and infrastructure schemes have reached # people in rural and # people in peri-urban and urban areas.	<ul style="list-style-type: none"> – Under the already signed contracts project has reached 1,071,559 people in rural and per-urban areas. 	<ul style="list-style-type: none"> – October 2008 monthly report of CISP – Feedback from CISP Project Directorate
3	Output from each Component:	Output Indicators		
	C-1 (a) Decentralized Planning and Implementation			

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
	i. Sector Policies are in place and institutional framework including all state and district level organizations needed to provide planning and implementation services are officially established and operational.	All elements of institutional framework established	<ul style="list-style-type: none"> - All elements of the instructional framework for implementation of the project have been established that includes: PSC, CISP Project Director and related staff, District level staff and CBOs 	<ul style="list-style-type: none"> - Discussions with CISP staff, - Document Review - Stakeholder Workshop
		All elements of institutional framework functional	<p>All elements of institutional framework are functional that includes:</p> <ul style="list-style-type: none"> - PSC meetings on regular basis for approvals and policy direction; - Regular meetings at secretariat /ministry level; - Monitoring and Evaluation on regular basis; - Development of Annual Work Plans; - An operational Project Directorate; - Appointment of CISP staff at district/Tehsil level; - Registration and operationalization of CBOs; - Community Development, Mobilization and Capacity Building activities; - Design and Development of CAPs, selection of CISOs and implementation of CISOs; - Decentralized Planning and Implementation process at all levels, etc; - Central and CBO level procurements being carried out according to agreed procedures; - Project Directorate's powers have been decentralized at division level and division's to district level. 	<ul style="list-style-type: none"> - Discussions with CISP staff, - Document Review - Stakeholder Workshop - Field visits

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
	ii. Strengthened capacities in planning and implementing CDD approaches at the GoAJK, district/municipal and community levels achieved.	No. of staff, CBOs receiving training out of a total of#	<ul style="list-style-type: none"> – 1387 participants from CBOs staff trained in 43 training workshops; – The CISP management feedback is that training needs were identified by training consultant and DD(HRD) in a very well planned manner conducted the trainings. In addition, two consultants on Community Development also identified the trainings and assisted for implementation. – However following were the observations from field: – Demand amongst staff for more training. – CBOs trained in HESA, needs replication. – No training to CBOs for CISs construction. 	<ul style="list-style-type: none"> – Data provided by Project Directorate and verified by CISP Staff – Field Observations. – Proceedings of Stakeholder workshop.
		Established procedures and guidelines for implementation	<ul style="list-style-type: none"> – Operational Manual (Main Guidelines), 15 March 2002 developed for project implementation – World Bank Guidelines for procurement being followed – All procedures and guidelines available 	<ul style="list-style-type: none"> – Operational Manual – World Bank Guidelines
	iii. Community infrastructure schemes designed and implemented according to agreed policy criteria, standards and procedures	No. of sites designed and implemented in a decentralized manner out of 3 planned by date.	<ul style="list-style-type: none"> – 90% CBOs are operational and decide the matters of their projects independently. – 545 CBOs exist with their CAPs in all the 8 districts of AJK. – Infrastructure design complies with LGRDD construction norms and standards. 	<ul style="list-style-type: none"> – Interviews and discussions with CISP staff – Filed Observations – Review of documents

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
			<ul style="list-style-type: none"> Established criteria for selection, design and implementation of CISs have been followed. Following are field observations: Bulk of works delayed at initial stage of the project and most of the work was completed in last year; Design and supervision lapses exist. Positive political influences exist in some CBOs 	
	iv. Participatory monitoring and evaluation systems in place	Regular feedback from community members	<ul style="list-style-type: none"> Participatory monitoring system is in place. Regular reporting mechanisms require improvement However field observations indicate the following: CBOs require training for participatory M&E Sporadic feed-back from CBOs which is often not documented Very little evidence found in CBOs for joint M&E system One way M&E, CBOs involved but much room for further improvement exists. 	<ul style="list-style-type: none"> Filed observations Meetings /Discussions with community and CISP staff
	C.1 (b): Community Development Activities			

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
	Community Based Organizations (CBOs) formally recognized and self sustaining with emphasis on the awareness of low- income women on health and hygiene, skills for livelihood improvement, etc.	<p>Number and % of CBOs registered and operational;</p> <ul style="list-style-type: none"> i. Number of CBOs with fully functional O&M bank accounts, ii. Number of CBOs that meet regularly and keep good records, iii. Number of CBOs that hold 6 monthly general body meetings for complete disclosure of information to communities and iv. Number of CBOs with 30% participation by women. 	<ul style="list-style-type: none"> - CBOs with fully functional O&M and bank accounts. Kakra Potha CBO has a proper system of O&M since 1981. System was improved by CISP. - About 90% CBOs meet on regular basis and keep record. Capacity enhancement is required in this area. - Feedback from the field is that 80% of CBOs hold 6 monthly meetings. - Feedback was received that 100% CBOs have 30% participation by women and children. Field observations indicate that Membership in the CBOs is between 10-25 members and Each CBO has 3-5 female members 	<ul style="list-style-type: none"> - Verification from field visits to 29 CBOs - Checking of CBO records - Discussion with CBOs office bearers. - Meetings and discussions with CISP staff in Project Directorate
		Number and % of men, women and children that received training	<ul style="list-style-type: none"> - Out of 6000 CBOs members, more than 4000 individual got HESA training, - 950 individual got Water Quality Monitoring and O&M training, - 200 female members got training in Nutritional practices and traditional birth attendants. - 881 member got income generations related trainings like Mushroom growing, vegetable growing, fruit processing and preservation, poultry production and marketing at household level initiatives. 	<ul style="list-style-type: none"> - Meetings and discussions with CISP staff - Document review - Review of special studies

Sr. No.	Hierarchy of Objectives	Key Performance Indicators	Evaluation/Assessment/Analysis	Supporting Evidence
			<ul style="list-style-type: none"> – 321 youth got skill development trainings in AutoCAD, Computer Hardware, telecommunication techniques, Auto Electrician, Refrigeration, Air Conditioning, Building Electrician, Gas Welding Arc/Tug/Mug, Excavator operator, Surveyor and Prima Vera discipline. – 100% CBOs got training in record keeping, financial management and conflict resolutions. 	
	C.1 (c) Community Infrastructures upgrading and services			
	Local infrastructure and services built, rehabilitated and upgraded according to agreed policy	Number and % of communities with new, rehabilitated, or upgraded infrastructure and services (106 per year)	<ul style="list-style-type: none"> – 457 CBOs with 3268 different type of community infrastructure schemes and services. 	<ul style="list-style-type: none"> – Meetings and discussions with CISP staff – Document review

3.4 CISP's Fiscal Performance

Annex-XI indicates CISP's fiscal performance.

SECTION-4: MAJOR ACHIEVEMENTS, CHALLENGES AND FINDINGS

4.1 Major Project Achievements

Impact of CISP has been significant through several achievements that are indicated below:

- Project has succeeded to change the trend of top down to bottom up planning, which is need based and community owned. In this regard policies are in place and institutional framework including all state and district level organizations required to provide planning and implementation services have officially been established and are operational.
- CISP has succeeded to introduce a transparent scheme approval system.
- The project has done a remarkable job by convincing communities to contribute 20% share, it was so effective, even some of the EQ hit area communities also gave their contribution. According to CISP management this has brought a “Silent Revolution”. Communities have developed the sense of ownership among them. This is a big step towards development at local level.
- The concept of 100% community responsibility for O&M and willingness of communities to shoulder this responsibility is a big step towards long-term sustainability of the development works. Although this area requires improvement but the project was able to lay the foundation in the right direction.
- The project has shown visible achievements on fiscal performance. All the component wise allocations were appropriately utilized in a timely manner.
- Project has overachieved its targets particularly formation of CBOs and coverage of the beneficiary population. Project also utilized savings gained due to variation in FEC.
- Most of the community infrastructure is physically visible in the coverage areas of the CBOs and community response is highly supportive and they are appreciative of the facilities made available to them that never existed before. The credit goes to CISP.
- Number of CBOs targets is over achieved and are functional as observed in their records and in FGDs.
- Gender integration is ensured in the project planning and implementation up to some extent, at least the process has been initiated at CBOs level.
- Project could achieve to convince people on developing proper waste management systems as 30% of the sampled communities are already following that could be replicated at other places.
- Project has succeeded to mobilize children to convince their parents for construction of domestic latrines.
- Project has succeeded to provide water to the maximum communities in their targeted areas through community involvement and contribution. That solves already most of the community problems related to workload, hygiene and sanitation.
- HESA trainings and awareness program with the combination of water provision and sanitation schemes has improved the community environment and sanitation situation and strengthened women’s roles in the society.
- It has mobilized communities in general from villages to districts and then capital Muzaffarabad.
- Capacity of the relevant government departments has been upgraded up to some extent.
- Living situation of communities in target district has improved significantly through different schemes of water, sanitation and roads.

4.2 Challenges Faced by the Project

- October 2005 earthquake caused a major damage to the lives and infrastructures of AKJ it also brought lot of new opportunities for the people. CISP was designed on community contribution and lot of other agencies entered in to the areas providing free services. It slowed

down the process of project implementation and took a lot of time to come back at the same pace and is one of the reasons that most targets have been achieved in the last year.

- Most of the trained staff left after the earthquake as demand was high for the trained cadre in the market and organizations were ready to pay high salaries.
- Field staff capacity has been an issue for the project in all the sectors to deal with such a big project.
- 20% community share besides land, water and other local resources was high according to the communities and staff. Consequently poorer communities were hesitant to apply for schemes.

4.3 Major Findings

A. Community Development

- Most of the CBOs complained that their payments are delayed and work can not be completed in time.
- Although the CBO's formation and registration targets have been over achieved, however, maximum achievements have been made in last year.
- Most of the trainings have been conducted for the office bearers of the CBOs with out ensuring its dissemination to the other community members. There is need to brief community members on regular basis.
- There has been very little guidance for the community development staff as there was no presence of higher level community development professionals and field staff was left on their own. There is a need to improve this aspect.
- Field staff did not have proper transport facility to fulfill their commitments at community's level. Available vehicles were mostly used by the higher officials. For the field teams vehicles were not available or if available were in bad condition.
- Although the overall policy of the project is gender friendly but absence of qualified female at Project Directorate level is one of the reasons of project being slow in achieving effective women involvement in project implementation.

B. Community Infrastructure Services

In the light of project documents, interactions with the project management, discussions with the CBOs and field study of a large variety of CISs, followings are the brief findings of the EPE team:

- General quality of civil works is of acceptable nature. There is a need to focus on concrete works aspect in future initiatives for improvement through increased supervision.
- Communities, in general, lack the working dynamics of civil construction works, for example, wet curing of cement, use of local materials and construction of retaining structures etc. There is a need to improve in this area in future particularly on-the-job training to communities and increased departmental supervision.
- It is a mandatory requirement that after a water source is identified, it is tested for human consumption. Logically, it is on the basis of test results that a source is selected for executing the CIS. On the contrary water testing has been carried out at a very late stage. Although, the feedback was that majority of the water test results indicate that the sources are suitable for drinking purposes. It is a good lesson learnt for future interventions.
- Lengthy delays in procurement of water supply pipes have been observed.
- Although HESA (health, environment, sanitation and awareness) trainings were offered by the project, however, the evidence was found that some CBOs do not have any knowledge about water borne diseases, etc. Project in its expansion phase needs to put more emphasis on this aspect.
- Irrespective of the geo-physical locations, some pipe lengths are lying naked. The likelihood is that they are vulnerable and can be easily damaged. There are CBOs that are located at heights of nearly 2,000 meters elevation, where snow-fall is heavy and winter frost is intense.

Hence, cases of pipe bursts due to freezing water are common. At the same time these bare pipes are also prone to damages due to rolling down of stones, which get triggered either because of cattle grazing or weathering affects. There is a need to focus on this aspect in future interventions.

- It was observed that some of the communities with water supply scheme were not aware for periodic cleaning, flushing and washing of storage and distribution tanks. At the same time they are equally unaware about the use of water related disinfectants, despite the facts that some serious cases of fallen and rotten animals have occurred in the past. The Project needs to cover this aspect in future as part of HESA trainings.
- It was observed that some of the communities in rural areas are using plastic waste (shopping bags, empty bottles, wrappers and other combustible waste) for fire at domestic levels or as fuel for cooking food. This is mainly being done with the sole purpose of checking the menace of marred landscape due to flying and strewn plastic waste in their areas. No one is conscious, experienced and knowledgeable about the highly dangerous and detrimental toxic impacts of the poisonous dioxins being generated from the same. According to CISP management this was not covered under the project mandate. However, it is advised that in future this aspect should be addressed being a serious environmental concern.
- Project had regularly been generating routine M&E reports about various components of the Project. It was observed that improvement is required to make it more participatory through trainings of CBOs and capacity building of project/department.
- During field visits design lapses particularly sharp edges of the PCC based roads and streets were observed. It was also observed that at some places project staff had not been able to carry out adequate supervision of the CISs being executed by the CBOs. There is a need to improve in this area for a better quality infrastructure.
- Quite a few villages and settlements had been visited which are perpetually facing water shortages and cannot meet the operational costs of lift water supply schemes. Project may consider guiding such communities in the future initiatives about rain water harvesting that has been a traditional mode in the past to cater the water needs.
- It was observed that some of the latrines are choked. Reason being the inadequate water supply and most of the users are small school children for whom the WC latrines are not practical. This is a good lesson learnt for future interventions. There is a need to improve the design of latrines keeping in view the type of users for such facilities with ensured water availability.
- It was observed that heavy reliance has been displayed by most of the CBOs for the use of non-local materials, like cement concrete. The use of local materials like common construction stones, which are available in abundance and are far more durable than concrete is minimum. This is a lesson learnt; project should put more emphasis on this aspect in future interventions.
- It was observed that although project focused on training and capacity building requirements of the project field staff, but still there is a need for improvement in this area.
- It was observed that some of the CISs could not be completed within the stipulated time bracket, as envisaged and anticipated at the time of estimates or the commencement of the execution work. Instances can be quoted where delays have occurred particularly for water supply schemes. The reason being that the projects taken up by the CBOs during the initial years were big in magnitude (PKR 10 to 20 million). The CBOs did not have the capacity to implement such big schemes that contributed towards delay in completion. Again it is a lesson learnt for future. So, the CISP has avoided proposing big projects. It is important to carryout proper assessment at the time of designing and approving the CIS.

SECTION-5: SOCIO-ECONOMIC BENEFITS AND IMPACTS OF CISP

Basic development objective of CISP was to improve the wellbeing of low income communities in rural and peri-urban areas in all the eight districts of AJK through provision / up-gradation of community infrastructure and services, and strengthening / empowerment of CBOs for sustained improvement in this direction. This end-project evaluation indicated the following:

- Community's well being has improved significantly.
- Women workload has decreased especially through bringing water and toilet facilities closer.
- Health of communities improved because of the availability of water for washing and bathing and due to the Health Environment & Sanitation Awareness (HESA) training provided to all CBOs / communities, covered as per CISP record more than 4000 individuals.
- Communities are water quality conscious for drinking water.
- Children are cleaner and have cleaner streets to play and access schools. They do not have muddy streets any more to walk through in rainy seasons.
- Families have some leisure time for themselves now.
- Walking to the mosques in the late evenings is no more a big issue for especially elderly people because of the streetlights and street pavements. People's mobility and access has significantly improved with bridges construction and link roads.
- Streets and houses now look clean because of the improved infrastructures, training and awareness campaigns on health and sanitation and improved waste management systems established.
- Women, children and elderly are all enjoying the improved environment.
- Thousands of men and women have recently being trained in income generation related fields. It will certainly have positive impact on poverty reduction if they are provided business management trainings and market linkages are developed. It is pertinent to point out that 1000 women received skill training in different enterprise development areas. A special study will be required to analyze poverty situation.
- Communities are more gender sensitive and are learning to listen to women before making important decisions.
- The CBOs are fully capable to negotiate plan and undertake different activities from other source of funding for their well-being and social uplift. Majority of them are technically and financially organized for repair and maintenance of their infrastructure schemes.
- Capacity of relevant government department (LGRDD) and CISP staff has been developed and they are able to implement infrastructure projects. The training included 5 foreign exposure visits and 36 local trainings covering extensive fields like environment, micro-credit, NRM, HRM, Financial Management, M & E, participatory infrastructure development etc. The number of beneficiaries of all trainings was around 2000.
- Millions of community members have been involved in implementation of CISP who have financially and physically contributed in different steps of the project implementation and they own the schemes constructed by the project.
- As per the project record the result of implementing community demand based approximately 6000 CISs in all 8 districts, a significant impact on the wellbeing of the communities was observed. These interventions included water supply, roads & bridges and sanitation infrastructure.
- Project provided basic trainings to the 314 youths in various disciplines and trade like surveyor, AutoCAD, computer hardware, telecom technician, auto electrician, refrigeration and air conditioning, building electricians, consumer electronics, prima vera, excavator operator and gas welding (arc, tug, mug). These trainings contributed towards human resource development. This trained skilled manpower can improve the overall wellbeing of the community.

SECTION-6: CONCLUSION

CISP envisaged addressing the key issue of delivering basic infrastructure and services to low income rural, peri-urban, and urban communities in AJK, and strengthening LGRDD and the communities for community-based development.

The objective was to improve the well-being of un-served and underserved low income communities through the delivery of cost effective and sustainable community development schemes, and basic infrastructure and services, using participatory community based approaches and eventually to achieve the project goal, i.e., *“Contribution of project towards poverty alleviation through the expansion of sustainable access of rural and peri-urban communities to basic infrastructure and services”*.

- It is concluded that the project has successfully achieved its eventual goal through the following achievements:
 - Living situation of communities improved and they are ready to get involved in IGAs which will reduce the poverty. The activities that will contribute towards reduction in rural and urban poverty include (i) Registered and operational CBOs have provided platform to access training and skill development opportunities to communities through facilitation from project resources. (ii) Project facilitated for income generation trainings for low income communities especially support to women and children (see Annex -VII). Basic services and Infrastructure access provision and market linkages developed. (iii) The CBOs have been strengthened through capacity building activities and now they are fully capable to negotiate plan and undertake different activities from other source of funding for their well being and social uplift.
 - To deliver cost effective and sustainable community development and community infrastructure schemes to low income rural and selected peri-urban, urban communities through a decentralized institutional framework and using participatory community based approaches the required policy and institutional framework is fully established and operational and formally approved by AJK authorities.
- It is further concluded that project has successfully laid down the foundation block for delivering basic infrastructure and services in low income communities and the platform prepared through CISP is ready to carry forward the uplift efforts for development from grassroots level based on CDD approaches.
- To sustain the impacts of CISP achievements and efforts and also the obligations under the Millennium Development Goals (MDGs), it is concluded that there is a need for new Project.

SECTION-7: RECOMMENDATIONS

Keeping view conclusions and the findings of this EPE following are the recommendations:

7.1 Main Recommendations

Recommendation -1: CISP has laid down the foundation and has demonstrated the approaches that eventually contribute towards poverty alleviation starting from low income rural, peri-urban and urban populace upwards to improve the well-being through the delivery of cost effective and sustainable community development schemes, and basic infrastructure and services, using participatory community based approaches. *It is strongly recommended that as an immediate measure the project should be extended for another 4 years to fine tune the achievements gained based on the lessons learnt and the experiences gained through the CISP.*

Recommendation – 2: It is further recommended that as a medium to long-term measure the successes / achievements of CISP should be integrated in the planning process of AJK for the next 12 -15 years for complete uplift, wellbeing and a step towards a developed and prosperous AJK.

Recommendation – 3: The participants in the stakeholder meeting held on 8th November 2008 (Refer to Annex – XIII for Record of Proceedings) highlighted the actual problems and experiences. The information gives the insight on practical realities during implementation of CISP. It is recommended that while designing the expansion phase of CISP due consideration should be given to the issues and concerns raised in the meeting and a proper analysis be carried out and appropriate measures be incorporated in the project document to improve the implementation process during the expansion phase.

7.2 Community Development

As result of EPE following the recommendations to fine tune the achievements under the component of community development:

- Project extension is highly recommended focusing on income generating project with components of micro credit, literacy and business management training for women and others besides getting the ongoing schemes completed. Activities other than schemes should be included in their CAPs.
- Senior level community development expert position should be created to base him/her at district or at least at cluster/markaz level and focus on strengthening the CBOs through relevant trainings and exposures.
- Proper financial capital to be established for the O&M of schemes at CBOs level with complete transparency and links with relevant trainings and exposures.
- Project extension should address the issue of safe water installation of filtration plants and training of communities in water purification at HH level.
- A higher level female position should be created in project office to address gender issues at project and community levels effectively.
- Project extension should include *The Strategy* to minimize political influence on project activities at project and CBO level to let the CBOs to grow through systematic capacity building programmes.
- CBO's quarterly review meetings held previously at district level may be reinstated to resolve issues before it gets too late. It could also serve as an opportunity for the officials who can not go to the field often to learn on progress and challenges.
- 10% contractor's profit deducted from estimated cost should be paid to CBOs as they spend a lot of money otherwise on boarding and lodging while traveling for project work and schemes related activities.

7.3 Community Infrastructure Services

In the light of findings in section-6.3, followings are the brief recommendations for potential adoption by the project implementation team and the CBOs during extended CISP:

- As per the norms of state rules/regulations, Assistant Engineer has got the 100 % supervision responsibility. Hence, his presence on site is a mandatory requirement, which needs to be ensured through advance work planning and enhanced coordination with the CBOs.
- Formal and informal trainings for civil construction need to be imparted to selected CBO members. It may be done through on-the-job trainings while executing a CIS and through one day workshops. During such sessions they may be coached about the cement mix, water-cement ratio, precautionary measures for materials selection, sand and aggregate etc, shuttering, curing time, stone built retaining structures, etc.
- During such sessions CBOs also need to be coached about general cement chemistry of wet curing and stoppage of work during frost seasons.
- Results of collected water samples need to be communicated back to the respective CBOs as early as possible. In case if some corrective measures are to be made, project team must facilitate them, forthwith.
- Once a water source has been identified, it must be tested for any contaminations, before undertaking the physical execution.
- It must be a mandatory requirement that once a CBO member has undertaken a particular training, he/she must act as a master trainer in his/her community for transferring the same to others. At the same time suitable measures may also be made for applying the same to their respective spheres.
- All the communities with water supply schemes need to be persuaded for burying their pipes completely. In this context a joint plan need to be tailored along with the respective CBO, and it must also be monitored for adherence and adoption, adopting a cascading and interlinked approach.
- Depending upon the water source and other related parameters, cleaning, washing and flushing out of storage and distribution tanks is a mandatory requirement, along with disinfection. Project team may arrange the same through district health officers, where communities may be given an annual schedule and awareness on this aspect.
- A suitable O&M system with particular focus on water supply schemes is must for sustainability. It is recommended that project should put more emphasis in future through further social mobilization by persuading the CBOs to adopt a transparent O&M system.
- Environmental education and awareness needs quite vigorous efforts, with practical steps. Burning of plastic waste at domestic level is a small example. Toxins and dioxins produced from open burning attack respiratory and nervous systems, and are also a source of cancer due to rich carcinogens². It is recommended that in future initiatives through HESA trainings, this aspect be adequately addressed.
- No indicators have been found about participatory M&E of the project. It has invariably been a one party show. None of the CBOs have ever been trained in this field.
- Design issues need to be retailored as per the ground realities and its practical implications, like champhering of sharp PCC edges etc.
- A mechanism of checks and balances need to be devised for ensuring that field staff do pay regular visits to the CBOs.
- Rain water harvesting had been an age old technique commonly practiced in many areas. In view of CGI sheet roofs, this mode has become more easy and convenient after

² CBOs at Dingroon and Dharay Mong have reported increased cases of cancer patients in the area. This menace could be one of the contributing factor for the same.

earthquake, as all the newly constructed houses are tin roofed. Hence, CBOs need to be coached and educated for this cheap mode of making good their water deficiencies.

- Experiences from other projects have displayed that WC latrines in schools are a failure. Whereas, the same are practicable for mosques where users are grown and they care for its proper operation. Dry-pit latrines are a better option for schools.
- HDPE pipes are being adopted by a number of institutions mainly due to their better practicability. Because of their flexibility, they can be laid easily along the topographic curvature. HDPE pipes can also be connected with GI pipes. Hence, deliberations need to be accorded for the use of HDPE for all future water supply interventions.
- Due to growing tendency of easy life style, heavy reliance on external construction materials is on the increase. CBOs need to be educated that local materials are far more cost effective, environment friendly, economical and durable as compared to non-local materials. In short, they have numerous advantages.
- Field staff members in any organization are the fore-runners and the flag bearers, who hold the institutional emblem and whose importance cannot be curtailed or minimized. Hence, enhancement of their capacities means better, lasting and sustainable CBOs. For all future interventions a proportionate distribution of such trainings will encourage them for a better and productive output.
- Delay in completion of any CIS will mean the denial of legitimate benefits to a common man. In order to ensure timely completion of the CISs, project needs to fix an elaborate time table, where various responsibilities are apportioned along with penalty clauses. Such arrangements will ensure timely completion, where communities will receive the timely benefits.

Annex - I : SEBCON EPE Team and Approach & Methodology for the Assignment

1.1 End of Project Evaluation Team

The following team of SEBCON consultants worked on this End of Project Evaluation (EPE).

1.	Ch. Laiq Ali	Team Leader	Overall responsibility for delivering the completed assignment. In addition, expert on decentralization and policy issues.
2.	Ms. Shahnaz Akhtar	Team Member	Social, Environment and Community Development Expert
3.	Ms. Rashida Nadeem	Team Member	Social, Environment and Community Development Expert – Collection of information from CBOs in the field.
4.	Muhammad Ayaz Khan	Team Member	Community Infrastructure Development Expert
5.	Tanveer Ahmed Opel	Team Member	Procurement / Financial Management Expert
6.	Kamran Sadiq	Team Member	Project Management Expert

Approach and Methodology

This EPE report focuses to measure the outcomes against assigned objectives. It has also been assessed whether or not the project results will maintain over the long run (sustainability). Specifically the CISP has been evaluated in terms of relevance, efficiency and effectiveness, as well as the sustainability factor.

1.2 Approach

This EPE has been carried out in a three staged phased approach. Firstly, using secondary information from CISP documents, the quantifiable achievements of the project have been evaluated against the project's targets. Various reports generated during implementation of CISP like *World Bank Aide-Memoires of Implementation Review Missions*, *World Bank Aide-Memoire of Mid-Term Review Mission* and also the CISP quarterly/annual MIS reports including process monitoring reports, special studies, CISP policy framework, PC-1, Project Appraisal Document, CISP Operational Manual (Main Guidelines), office and accounts management records, CISP procurement procedures, World Bank procurement guidelines, etc. were reviewed. This exercise helped the evaluation team in planning and designing the data collection tools to collect the quantitative and qualitative information from a select sample of key stakeholders and beneficiaries of the project. These exercises also lead the team in developing an evaluation framework in line with the relevant evaluation checkpoints. The framework covered all aspects of the evaluation along with the level of information to be collected from various stakeholders of the project including the project staff.

In second stage the team critically investigated the implementation process from both the organizational perspective as well as that of the beneficiaries/partners. At the organizational level the team investigated the conceptual clarity of the program among the relevant staff, and the planning and implementation process followed against the strategy. Moreover, the planning, monitoring and management systems were reviewed in order to examine any promoting/impeding factors on the implementation process. Similarly at the field level the team gauged project orientation, recognition and ownership among the relevant stakeholders. More specifically the team critically studied all the objectively verifiable indicators of the project goals/objectives/ outputs.

At third and last stage the quantitative and qualitative findings were compiled and a comprehensive report was developed keeping in view the evaluation findings. Following is the brief outline of the approach to specific components of CISP.

1.2.1 Decentralized Planning & Implementation

One of the objectives of the CISP is to enhance capacity of territorial, district and municipal governments to extend technical, financial and management support to community representative organizations. The first component under CISP is the decentralized planning and implementation assistance that envisaged developing the capacity of the state, district, communities/CBOs through specialized services and training assistance in institutional strengthening and through improved procedures for project implementation, monitoring and evaluation, training and capacity building activities. As part of this EPE decentralized planning and implementation component have been evaluated keeping in view the established norms and standards and the approach indicated above with particular focus on the components indicated in section 2.1 of the TORs. The analysis of the activities conducted to develop the capacity of the state, district, communities / CBOs have been carried out by collecting the primary and secondary information through discussions/meetings with the relevant officials and the related staff and review of the project documentation. To assess the capacity the following have been ascertained:

- a. Whether the specialized services and trainings provided for institutional strengthening improved the procedures for project implementation, monitoring and evaluation, training and capacity building?
- b. What was the impact in project implementation capacity due to incremental staff for state, district and at field level?
- c. The impact due to assistance for operating and recurrent costs.
- d. Whether the capacity was enhanced due to Pakistan and overseas learning visits?
- e. The actions taken as a result of studies conducted on:
 - i. Water quality testing
 - ii. Baseline/time savings including time bound knowledge attitude practice (KAP) surveys.
 - iii. Financial assistance for capacity building activities and services by consultants and other service providers (such as local consulting groups, private sector firms, NGOs, training and academic institutions)
- f. How successful was GoAJK's policy and operational framework for the delivery of affordable and sustainable infrastructure and services for the low income communities utilizing a participatory and decentralized approach.

In addition to above, the following have been assessed and evaluated by collecting the information through discussions/meetings with the relevant officials, review of project documentation and field visits, where needed:

- a. Are the sector policies in place and institutional framework including all state and district level organizations needed to provide planning and implementation services, officially established and operational?
- b. Have the strengthening of capacities in planning and implementation of CDD approaches at GoAJK, district/municipal and community levels achieved?
- c. Have the Community Infrastructure Schemes been designed and implemented in accordance with the agreed policy, criteria, standards and procedures?
- d. Are the participatory monitoring and evaluation systems in place?

1.2.2 Community Development

Qualitative and quantitative information was collected to measure the effectiveness, efficiency and sustainability of the project. Information was collected through review of CISP project document (PC-1), process monitoring reports, assessment studies, community development strategies, Environmental Management Framework (EMF), Operational Manual, contracts, study reports, promotional/training material/literature, technical documents, and other documents as deemed necessary. Information was also collected through field visits. Visiting and observing the community development schemes contributed to analyses of overall situation of the communities in the districts. In addition, meetings were held with relevant CISP staff, government officials of relevant departments, partner NGOs and community elders. At the 3rd stage focus group discussions were held with men, women, children and youth groups and individual interviews with beneficiaries of the project. The questions formulated for collection of information revolved around the following:

a. Community Development:

- Are the development schemes in line with overall government development policy? Do the concerned departments recognize and own the assets/ community development schemes completed by the project?
- Number of CBOs, user committees and women and youth groups established and recognized. Functioning of the organized groups (looking at records. What are the procedures in communities to arrive at decisions means how the needs are prioritized. Do they have procedures on conflict resolution? Procedures for women and minority group's involvement in decision making.
- Do the organized groups have their action plans and where are those? Percentage of community members aware of the action plan. Level of community involvement in planning and implementation of developmental schemes.
- Community has the procedures in place for sustaining the Community Development (CD) schemes and conflict resolution. Do they have capital (human and financial) for repair and maintenance of the schemes? Do they have financial procedures (accounting system) to maintain community financial capital and systems of accountability?
- Percentage of direct and indirect beneficiaries of the CD schemes. Procedures for participation of female member in CBOs & their contribution in decision making.
- Linkages/coordination of CBOs with agencies/institutes/departments other than CISP.

b. Environment and Health:

- Percentage of households having access to water. How close is the water source now and how do they compare it with pre-project period. What about the quantity of water for bathing and cleaning. How they compare it with pre-project period.
- Percentage of households having access to sanitation facilities in sampled areas. How communities see the improvement in infrastructure in their areas and its impact on their daily life.
- What about the community infrastructures (streets, drainage, sewerage etc) improvement
- Any negative environmental effects of the infrastructures schemes on the communities and the areas.
- Percentage of community members aware about basic health and environmental issues in the area. Do they see any improvement in their daily life due to the

improvement in infrastructures; saving time and energy for example and how they are using that saved time and energy now.

- Number of women trained in health and hygiene and what they think about the sustainability of the process of awareness raising on hygiene issues. How they compare their hygiene and sanitation practices compared to pre-project times.
- Has the bacterial contamination reduced due to controlled disposal of human waste?
- Percentage of community members benefited from adult literacy program and its impact on their economy and general living conditions.
- Percentage of women has been trained and in what trades, their access to literacy classes and credit and its impact on their family lives.

1.2.3 Community Infrastructure Development

A sequentially structured approach was adopted for evaluating the selected infrastructural schemes, where a general consensus of all the stakeholders was also obtained. The broad spectrum modality entailed the following salient features:

- Selection criteria of infrastructural schemes, including any variances, depending upon the type / nature of scheme.
- Degree / level of beneficiary community involvement. This aspect also included a counter-verification from the respective beneficiaries, including group discussions about selection criteria.
- Design aspects, including any future expansion / extension etc.
- Site selection and layout, including any consultative dialogue with the beneficiaries.
- Work execution modality, including any involvement of local beneficiaries and adjustment / accommodation of their opinions and concerns.
- General quality of work, including satisfaction of locals.
- Post-completion operation and maintenance arrangements, including roles and responsibilities of local beneficiaries.
- Level of ownership by the local beneficiaries, including their potentials for sustaining the same in a long-term perspective.

1.2.4 Finance and Procurement

Documentation Review: (With focus on Documentation of Discrepancies and Gaps Analysis)

- Planning of Activities corresponding to TORs – (Gant Charts, etc).
- Financial and Procurement Policies: Policies, SOPs, Monitoring Checklists Comparison of old and developed (if any)
- Capacity Building Trainings / Workshops: Identification of levels (Territories, Districts and Municipalities), Quantification – Finance and Procurement trainings and their effectiveness in daily official business (verification from after training reports of participants). Have these trained officials provided on-job trainings to other colleagues.
- Study of Developed OPERATIONAL, FINANCIAL & BUDGETARY policies, procedures and SOPs (both normal and emergency)
- Identification of procedures that were initially identified, documented and later rectified or improved related to Finance and Procurement areas that enhanced accountability and were seen more transparently.

- Analysis of developed/Implemented Policies, Procedures and SOPs
- Documentation of TOR components not implemented, delayed, non-effective, or ignored
- Impact of Financial and Procurement Systems re-engineering on Stakeholders and practitioners
- Identification of retained officials that were trained (quantification, period, capacity building of co-workers, subordinate, allied, or affiliated officials.
- Study of Management Information System (MIS) and how integration with Financial and Procurement Management Systems was carried out;
- Implementations of IT resources and development of conducive culture of migrated computerized resource management
- **Focused Group/Stakeholders Discussions**

Diagnostic & Key Performance Indicators from Discussions with Territorial, District and Municipal Authorities that included:

- Direct Interviews, specifically designed questionnaires and joint discussions were held to document impact of change in approach and practical development.
- Interviews of Community based organizations for evidence of impact of change in financial and procurement management
- Downstream trainings, effects of improved methods of procurement operations and financial handling
- Financial Monitoring and reporting procedures and methods and integration with MIS if developed
- Delegated authorities and responsibilities that reflect good governance in regime and practice
- Bottlenecks - reduced or increased to benchmark Improvement or otherwise
- Stakeholders concerns about accountability, transparency and flow of information and also to benchmark sustainability of the new system.
- Recording of milestones achieved so far
- Compilation of Data/Findings

1.3 Methodology

The evaluation team adopted a combined method of information review for this evaluation for both quantitative and qualitative data/information obtained from primary and secondary sources. The primary sources included individual meeting with the project stakeholders, group discussions and field observation while the secondary information was obtained from the project documents, progress and monitoring reports, etc. The evaluation team adopted the following specific methodology:

1.	Documentation Review:	The documentation review gave insight about the progress of the project both in terms of quality and quantity. The reports reviewed included quarterly, bi-annual and annual. In addition, field reports were reviewed that helped in understanding the pace and momentum of development work. Documentation review included assessment of available project data.
2.	Review of M&E Systems and Communication Channels	The channels of communication at field and head office levels, communication strategies, and reporting systems which include periodic reports were reviewed.
3.	Development and Design of Information Collection Tools	<p>Based on the initial planning meeting with the client and rapid review and analysis of secondary data/information, an Inception Report was submitted to the client detailing the following:</p> <ul style="list-style-type: none"> Information collection tools (types of questionnaires, approach in their development, etc.) Proposed information collection methodology List of individuals and community groups to be interviewed/consulted <p>Strictly limiting the volume of data generated to only information that is relevant and necessary, both primary and secondary data collection techniques were used during the data collection process in the field and in meetings with the staff and other stakeholders.</p> <p>The data collection process included both structured and semi-structured questions following standard methodologies. Evaluation tools were designed according to the evaluation framework.</p> <p>The questionnaires/checklist(s) were shared with the client and the approved questionnaires/checklist(s) were used for the evaluation.</p>
4.	Focus Group Discussions (FGDs)	FGDs were held with the existing line agencies, CBOs in the area, and the targeted community/direct beneficiaries of the project to assess the impact and efficiency of the actions taken by CISP. In these FGDs various aspects of the project strategy and field implementation was discussed in detail to ascertain project achievements as well as capture the project field staff learning, and level of ownership of the project among the community. Moreover, the evaluation team critically reviewed and discussed the community's role in designing, implementation and monitoring of the project activities and participatory approaches adopted by the project.
5.	Individual Interviews with Project Beneficiaries	Individual interviews were conducted as per data stratification. Individuals were interviewed through questionnaires. Individual interviews covered the relevance of project activities with the objectives and efficiency in terms of meeting the community needs. The interaction with direct beneficiaries helped to develop recommendations for future strategies and improvements in methodology.
6.	Project Directorate, State, Divisional and District Level Interviews	Individual interviews were conducted both at project directorate, state, divisional and district level to assess the CISP policies, procedures, individual perceptions, experience, successes/weakness etc.
7.	Stakeholder workshop/meeting at state level	At state level stakeholder workshop/meeting was held to assess the perceptions of stakeholders on different activities carried out under CISP. Stakeholder participants included, project staff from all districts, community members, officials at state level, and NGOs.
8.	Compilation and Analysis of Data	Both quantitative and qualitative information collected during the evaluation was analyzed against the project outputs, out comes and objectively verifiable indicators.

Annex – II : Baseline Situation Prior to CISP and Sampling Framework for EPE

The CISP was launched for implementation in September 2002. To assess the baseline conditions at that time PC-1(prepared in May 2002) and Baseline Study of Development Schemes/Facilities conducted by Integrated Rural Development Organization (IRDO) for CISP in May 2004 were reviewed. A brief assessment is as follows:

2.1 Baseline Conditions

CISP comprised three components that included (i) Decentralized Planning and Implementation; (ii) Community Development; and (iii) Infrastructure Upgrading and Services. Brief information on the prevailing conditions at that time is indicated below:

2.1.1 Decentralized Planning and Implementation

Planning and Implementation Process	<ul style="list-style-type: none">– Divided between state, division and district offices with top down approach.– Identification of community schemes done at the local council/markaz/district levels;
Communities that Implement the Community Schemes	<ul style="list-style-type: none">– Did not have the capacity – required strengthening;– Un-registered Project Committees comprising three members;– Multiple financial problems for close of completed schemes.
Selection of Sites	<ul style="list-style-type: none">– Selection of sites suffered from biases due to lake of proper community mobilization, organization and training.
Approval of Schemes	<ul style="list-style-type: none">– Normally done at the state level.
Implementation	<ul style="list-style-type: none">– Normally done with the active involvement of district offices.

2.1.2 Community Development

Community Based Organizations (CBOs)	<ul style="list-style-type: none">– Un-registered (Project Committees);– Formal CBOs to implement schemes evolving but at very low pace;
Water and Sanitation Committees (WSCs) and Informal Groups	<ul style="list-style-type: none">– Existed in about 500 villages;– Proper auditing of accounts in WSCs did not exist;– Women representation – almost non-existent
Capacity to Develop Community Action Plans (CAPs)	<ul style="list-style-type: none">– Almost non-existent – minimal;
Sustainability of Schemes	<ul style="list-style-type: none">– Lack of trained community workers / leaders;– No awareness / funds availability for Operation and Maintenance of Schemes;– Minimal sustainability

Use of Government Development Funds	– No authority to use government development funds at community / user groups level.
Availability of Trained Communities / Manpower	– Non-existent – no trained communities / manpower on issues like health, hygiene, sanitation, organizational matters, awareness campaigns, etc.

2.1.3 Infrastructure Upgrading and Services

The extent, age and condition of infrastructure varied from community to community that ranged from essentially non-existent to dilapidated and poorly maintained.

Water Supply Schemes	<ul style="list-style-type: none"> – Mostly spring based in Northern parts of AJK; – Ground Water (dug well, hand pump, and boreholes) in Southern parts of AJK; – About 40% population without piped water facilities; – Maintenance generally below the standards; – Un-official connections responsible for decrease in delivery pressure, and leakage in the supply network generally a significant problem; – Distribution network in urban and densely populated areas mostly along sewage drains and highly vulnerable to contamination through leaking joints; – Water quality not fit for drinking in some cases.
Sewage and Storm Water Drainage	<ul style="list-style-type: none"> – Katcha and Pucca drains mostly along roads, streets and pathways; Generally inadequate in size and poorly maintained, discontinuous (not interconnected), had no outfall, and waste water treatment, generally overflowing into streets forming puddles of stagnant water at low points; – Discharge of human waste into drainage channels, mostly in urban slums and peri-urban areas.
Sanitation Facilities	<ul style="list-style-type: none"> – Mostly rudimentary; – Most of the households without latrines, residents usually use adjacent fields; – Some households where latrines existed, they were poorly maintained and in highly pathetic conditions; – Overall availability of latrines in households about 40%. In rural areas below 20% and availability of Public / Community latrines almost non-existent.
Solid Waste Management	<ul style="list-style-type: none"> – Mostly un-organized; – Deposits along roads/streets and public places; – Scattered in streets through wind, exposed to scavengers and animals; – Unhygienic and unsightly conditions in the communities.
Roads, Streets and Bridges	<ul style="list-style-type: none"> – Access to and within communities mostly paved (brick, stone, concrete, blacktop);

- Minor street and access ways in rural communities mostly katcha.
 - Paved streets generally inadequately maintained many required repair and reconstruction.
 - Unpaved paths and streets not usable during rainy season, and highly dusty during summers – pedestrian and vehicular access difficult;
 - Access difficulties for communities living across rivers and streams due to non availability of nearby crossings;
 - Link roads not available in most rural areas;
 - Access to remote areas difficult due to inadequate foot bridges and pathways.
- Tagging / Numbering of Streets
- No organized system of identifying houses and properties existed in low income communities living in urban, peri-urban and slum areas.
- Institutions
- Government departments and local councils responsible for delivery of infrastructure unable to achieve targets due to insufficient management skills and lack of resources.

2.2 Baseline in 2004

According to Baseline Study of Development Schemes/Facilities in AJK by IRDO, following table indicates the position at glance in respect of each sector and district.

Number of Schemes by Type and District in AJK										
Districts	Type of Schemes									Total
	Water Supply	Sanitation	Roads and Communication	Health	Education	Street Lights	Soil Conservation	Irrigation	Recreation	
Muzaffarabad and Neelum	1,599	618	1,084	119	1,234	2	171	169	18	4,978
Bagh	596	224	348	76	635		12	4	4	1,899
Poonch	953	305	549	83	748	2	12	3	3	2,658
Sudhnoti	391	84	253	46	410	1	1			1,186
Kotli	1,861	285	1,157	133	917	1	58	14	4	4,430
Mirpur	567	273	1,308	75	535	23	28	11	22	2,842
Bhimber	994	166	1,072	81	534	3	102	194	1	3,147
AJK (Total)	6,961	1,955	5,735	613	5,013	32	384	395	52	21,140

2.3 Sample for End of Project Evaluation

A sample size considered representative was finalized after discussions with the CISP management and keeping in view extremely hard pressed timeframe available for collection of field data/information from all the eight districts of AJK. An agreed schedule for field visits is given below:

Sr. No.	Division	Name of District	No. of Days	No. of CBOs to be Visited	Beneficiary Population			
					Urban	Rural	Total	Percentage
1.	Muzaffarabad	Neelum	14 - 17 OCT 2008	2	5,194	27,200	32,394	3.90
2.		Muzaffarabad		3	21,400	142,800	164,200	19.78
3.	Poonch	Bagh	20 - 23 OCT 2008	2	13,530	95,200	108,730	13.10
4.		Poonch		2	14,010	95,200	109,210	13.16
5.		Sundhuoti		2	7,980	47,600	55,580	6.70
6.	Mirpur	Kotli	27 - 31 OCT 2008	3	19,770	129,200	148,970	17.95
7.		Mirpur		3	56,836	74,800	131,636	15.86
8.		Bhimber		2	11,280	68,000	79,280	9.55
		Total:		19³	150,000	680,000	830,000	100.00

³ Evaluation Team by working extra hours managed to visit 29 CBOs

Annex – III : Observations on Decentralized Planning and Implementation Process

1.	Capacity Assessment		Evaluation/Analysis
	a.	Whether the specialized services and trainings provided for institutional strengthening improved the procedures for project implementation, monitoring and evaluation, training and capacity building?	The assessment is that trainings, consultancy support, interaction with World Bank evaluation and monitoring missions, and exercises like strategic planning positively contributed in improving the efficiency and skills of the project staff. As a result staff capabilities has enhanced particularly for project implementation, M&E and capacity building areas.
	b.	What was the impact in project implementation capacity due to incremental staff for state, district and at field level?	267 incremental staff positions were supported through project funds. The project staff with 20 years experience (interactive) to call upon impacted positively. LGRDD capacity to implement community infrastructure projects (like CISP) enhanced. With this incremental staff project was more responsive (effective) in responding to the emerging day to day project requirements for effective implementation.
	c.	The impact due to assistance for operating and recurrent costs.	Ownership of the community helped to bear O&M and also cut down the expenses of Govt. considerably.
	d.	Whether the capacity was enhanced due to Pakistan and overseas learning visits?	Knowledge base and experiences gained due to overseas and local visits enhanced the capacity. Sharing of experiences had a positive impact on the project implementation and the performance improved.
	e.	The actions taken as a result of studies conducted on:	
	i.	Water quality testing	The feedback from Project Directorate is that water quality software and manual has been developed that maintains a database and provides guidelines for source protection and massive awareness about water quality. 1300 water samples have been collected from 650 Water Supply Schemes (WSS) – two samples from each WSS (one at source and one at end use point). Analysis of 29 parameters is being carried out. Results are expected by 15 November 2008. Accordingly project plans to share the results with WSS user communities along with remedial measures where water quality is not fit for drinking.
	ii.	Baseline/time savings including time bound knowledge attitude practice (KAP) surveys.	<ul style="list-style-type: none"> – Time saved spent on economic pursuits. – Knowledge improved, trainings changed the attitude and practices.
	iii.	Financial assistance for capacity	Local NGOs, service providers were engaged

		building activities and services by consultants and other service providers (such as local consulting groups, private sector firms, NGOs, training and academic institutions)	to build the capacity of CBOs. Trainings were supported through community development component of the project. That created lot of awareness, and capacity of communities was enhanced.
	f.	How successful was GoAJK's policy and operational framework for the delivery of affordable and sustainable infrastructure and services for the low income communities utilizing a participatory and decentralized approach.	Participatory and decentralized approach was visible during CISP implementation. The approach was widely accepted and considered very effective. Feedback is that a similar approach should be followed for other projects like CISP Part-Z and AJKCDP etc. (participatory and decentralized approach is missing in these projects). Following the uniform approach will be more useful and effective.
2.	Policies and Institutional Framework		
	a.	Are the sector policies in place and institutional framework including all state and district level organizations needed to provide planning and implementation services, officially established and operational?	More support is required to fine tune the existing policies. Registration authorities are in place. District and State level District Working Parties and Project Steering Committee need to be strengthened.
	b.	Have the strengthening of capacities in planning and implementation of CDD approaches at GoAJK, district/municipal and community levels achieved?	Capacities in planning and implementation of CDD approaches were more effective in rural communities. Whereas urban component requires improvement.
	c.	Have the Community Infrastructure Schemes (CISs) been designed and implemented in accordance with the agreed policy, criteria, standards and procedures?	The designs of CISs were finalized after discussing various options with CBOs. Indigenous knowledge and technologies were incorporated. Workmanship in rural areas need special training especially after earthquake, design considerations for provision of earthquake resistant infrastructure is the requirement.
	d.	Are the participatory monitoring and evaluation systems in place?	A loose participatory M&E system is in place, and requires improvement.

Annex – IV : Field Observations on the Component of Community Development

Summary

The AJK - CISP project has strong emphases on community development activities. These include community mobilization for the formation of community based organizations (CBOs), their capacity building and formation of Community Action Plans (CAPs). Memorandum of Agreements (MOAs) is signed between the project and CBOs to under take the infrastructure schemes.

Project has helped the communities to establish 584 CBOs in 8 districts of AJK. Level of their maturity differs. Out of total established CBOs 545 have established their Community Action Plans (CAPs), 454 have signed the contract with the project for schemes implementation where as 349 have already completed the contracts. The team visited 28 CBOs in 8 districts and confirmed that CISP has done a wonderful job to at least initiate the process of community development through their own participation and has succeeded to develop several successful models.

CBOs have been trained in organizational management, record keeping, operations & management of schemes and health, environment and sanitation awareness activities. CBOs have been able to contribute 20% of schemes cost mostly in cash but also in labor. CBOs members were also given exposures to other similar development projects which proved to be quite successful in educating the participants.

Based on sampled CBOs visited by the team, 68% of the CBOs have members who attended HESA trainings. This is the only training where 50% of the CBOs had women among the total trained. Women groups have been organized around the stand posts. 100% of the groups interviewed were aware of their personal, domestic and community hygiene. The combination of water provision, awareness trainings and street pavements were the motivating elements for communities to demonstrate hygienic practices. Since streets are paved our village looks clean and people are automatically motivated not to through garbage in the streets in one of the meeting female participant mentioned. 224 women have been trained in mother and child health that has direct impact on women and children health.

Although the CBO formation and registration targets have been over achieved but the maximum achievements have been made in last year. It would not be fair not to extend the project when most of the work has already been done and strengthening of efforts is that will ensure the sustainability of the process. In the extension phase gender component would need special focus, more facilitation in their work at project and community levels.

EPE Team carried out field visits to all the eight districts in AJK. Details on Community Development activities carried out under CISP for each district based on the information from sampled CBOs through FGDs is give below:

1.	Neelum
	District Profile
	Neelum district is located in the northern most part of AJK, having the largest geographical area spread of 3,621 km ² . On the other hand, although Neelum has the largest area it is the most thinly populated district in the State. It has a population of 159,000 having a density of 42 persons per km ² with the highest growth rate of 2.80 percent per annum. By virtue of its steep mountainous topography, there are round the year snow clad towering heights, forest laden slopes, vast grazing pastures and sparkling white water streams, which provide a unique attraction to down country tourists. Winters are harsh and hostile, where road communication often gets blocked that adds to the difficulties of local populace and living conditions are tough. There is general scarcity of cultivable lands except some of the flat valley beds. Hence, population of Neelum Valley is poor and vulnerable to shortages of various commodities, including food.

	Community Development	
	The evaluation team held focus group discussions with two sampled CBOs in district Neelum. Both showed their general satisfaction on the selection of schemes and implementation process. However the situation remains still poor in this district. Presently, project does not have any female staff and the work started late in this district as Neelum is a newly established district.	
	Community Mobilization	Capacity Building
	<p>Neelum people remain disconnected from other world for about six months in a year due to the harsh weather conditions. An important point to note is that economic situation of the communities does not encourage people to participate in CISP schemes because of the requirement of contributions. The status of community mobilization in the district is given as follows:</p> <ul style="list-style-type: none">Target for CBOs formation and registration was completed with establishment of 38 CBOs against the target of 17. All 38 have made their CAPs.Out of 38 registered CBOs 23 have signed the contracts/MOAs with the project for the implementation of schemes and 19 have already completed their contracts.In the district, 13 user committees have been established and are being trained on their roles and responsibilities.Average membership consists of 24 per CBO, 2-3 members are females per CBO.Mainly the CBOs have been established during the period from 2004-2006.Any active person who is ready to devote his/her time can represent his/her ward in CBO as a member.CBO members (men & women) meet once a month to discuss issues mainly related to schemes.Beneficiaries are contributing 20% of the scheme cost; fixed amount per House Hold is collected from the community as their individual contribution for the development schemes. The community share was also contributed in-kind through labor and cash.Hardly 50% of CBO members were aware of their CAP and very few were aware on what is written in their CAPs.Communities mentioned that they hardly have conflicts among them but in case one occurs then traditional conflict resolution systems are used to resolve the conflicts.Women participation is less in CBO meetings and other developmental activities.The decisions taken are recorded in CBO registers and kept with secretary of the CBO.	<ul style="list-style-type: none">Only one male member from the visited CBOs had received training in health, environment and sanitation awareness.It was that CAPs were developed without any training for the CBOs.CBO members recognize the significance of provided training as high priority for their communities.CISP activities started late in this district Neelum. According to Community development office of Neelum, 53 women have recently been trained in mashroom growing and 50 women and 200 men have been trained in water quality testing. It was also told that CBO members have visited other areas of AJK as part of learning visits.

	<ul style="list-style-type: none">Office bearers are selected through consensus and an active member automatically becomes a chairperson.Constructed schemes were of high priority for all the CBOs.																						
	<i>A community member said that before CISP we always had accidents, falling of people from the slippery rocks and getting fractures was common but now the conditions have improved with the availability of pathways and the incidents related to fractures have significantly decreased.</i>																						
2.	Muzaffarabad																						
	District Profile																						
	By virtue of housing the seat of governance for the State of AJK, Muzaffarabad District has its own importance. Besides, it is one of the most populous districts, housing a population of 770,000 which resides in an area of 2,496 km ² , having a growth rate of 2.80 % with a population density of 307/km ² . By virtue of its steep mountainous topography, there are round the year snow clad towering heights, forest laden slopes, vast grazing pastures and sparkling white water streams, which provide a unique attraction to down country tourists. Winters at higher elevations are harsh and hostile, where road communication often gets blocked, which adds to the difficulties of local populace. Whereas, valleys at lower elevation are pleasant in winters and hot in summers. Owing to steep mountainous terrain limited agricultural lands are available only in valley beds, where bulk of the agriculture is rain based. Hence, population is poor and vulnerable to shortages of food and other commodities.																						
	Community Development																						
	The evaluation mission held focus group discussions with 3 sampled CBOs (Heer Kotly Tariqabad and Sari Bechar) in Muzaffarabad. 2 Visited sample CBOs were rural and 1 per-urban. The CBOs showed their general satisfaction on the scheme's selection and implementation.																						
	Community Mobilization	Capacity Development																					
	<ul style="list-style-type: none">90 CBOs were established and registered against the target of 90.82 have signed the contracts/MOAs with the project for the implementation of schemes and 44 of them have already completed their contracts.Average membership consists of 27 per CBO, 6 members are females per CBO.Women appeared to be the strongest in this district compared to other district.All 3 sample CBOs have been established in 2004.Any active member who is ready to devote his/her time can represent his/her ward in CBO.CBO members (men & women) meet once a month to discuss issues mainly related to schemes. At one place it was also observed that meetings are held on need base.Beneficiaries are contributing 20% of the scheme cost in cash, kind and doing labor work.All 3 visited CBOs have been registered and have their Community Action Plans.	<div>Summary of Achievements<table><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>90</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>90</td></tr><tr><td>3</td><td>CAPS Developed</td><td>82</td></tr><tr><td>4</td><td>Contracts signed</td><td>72</td></tr><tr><td>5</td><td>Contracts completed</td><td>44</td></tr><tr><td>6</td><td>Population covered</td><td>1,071,559</td></tr></table></div> <p>CBO members have been trained in Record keeping, organizational management and HESA.</p> <ul style="list-style-type: none">One out of 3 sampled CBOs (33%) have member trained in organization / CBO management.All 3 CBOs (100%) had male members trained in health, environment and sanitation awareness.CBO members recognize the provided training as of high priority for their communities.According to CISP management 200 women have been training in the area of vegetable growing that was confirmed by the CDO. The	Sr. No.	Details	Numbers	1	Target	90	2	CBOs formed and registered	90	3	CAPS Developed	82	4	Contracts signed	72	5	Contracts completed	44	6	Population covered	1,071,559
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	<ul style="list-style-type: none"> – About 50% present in the meeting could tell exactly what is written in CAPs. – On average 61% of the community Action plans have been achieved. CBOs changed their CAP after the earthquake as the priorities changed in that situation. – Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc. – Women are actively and efficiently involved in consensus building exercises in CBO meetings. – The decisions taken are recorded in CBO registers and kept with secretary of the CBO. – All 3 sample CBOs were confident that they would be able to sustain without external support, as they have financial capital, trained manpower and people willing to work together. – Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. – Constructed schemes were of high priority for all the CBOs. 	CDO said that to promote IGAs 4 trainings having 50 women per group in vegetable growing have been carried out and also said that women trained in these groups will be given demonstration plots.
	<p><u>One of the CBO member said,</u></p> <p>It was only because we were organized before the earthquake we could obtain lot of support from government, NGOs and other humanitarian organizations for our communities. If we were not a CBO then no one would have trusted us.</p>	
	<p><u>Perceptions About Seri Bachhar</u></p> <p>It was noticed that there is a lot of awareness among the community members. People are brave and have the commitment to work hard and help themselves at CBO level. They work on the basic principal “God help those who help themselves”. It is a happy pleasant community to meet with. They are looking forward for help from Government and Funding Agencies to strengthen their local capabilities and plan to establish a Vocational Training Center with their own help and the help from donor agencies. Community shared the comments from different officials visiting them for time to time, some of the comments are: (i) Due to CISP support and activities there is a change in communities particularly awareness, health and hygiene areas. (ii) Comments indicate that CBO members are active and hardworking, have received appreciation from different levels. And are willing workers and show ownership to their work.</p>	
3.	Bagh	
	District Profile	
	<p>Bagh District is one of the eight districts of AJK. The district that has been part of Poonch District was created in 1981. The district is bounded by Muzaffarabad to the north, with Poonch district to the south, and with Poonch District of the Indian-administered Jammu and Kashmir to the east and is bounded to Punjab (Pakistan) in the west. The total area of the district is 1,368 square kilometers. Bagh district is linked to Muzaffarabad by two roads, one via Sudhan Gali (80km) and the other through Kohala (97km). It is situated 46km from Rawalakot. The district is well known for its confectionery and bakery products.</p>	

	Community Development																										
	The evaluation mission held focus group discussions with two (Besara and Bees Bagla) sampled CBOs in Bagh, both CBOs showed their satisfaction on the scheme's selection and implementation.																										
	Community Mobilization		Capacity Development																								
	<ul style="list-style-type: none">- Social Mobilization for formation of CBOs is complete with formation & registration of 112 CBOs against the target of 60.- 92 out of 112 registered CBOs have signed the contracts/MOAs with the project for the implementation of schemes and 68 of them have completed their contract.- Membership consists of 7-12 members per CBO, 2-3 members are females per CBO.- Most of CBOs have been established during the period 2003 – 2004 respectively in this district.- Any active member who is ready to devote his/her time for the community is eligible to become a member.- CBO members (men & women) meet once a month to discuss issues mainly related to schemes.- Beneficiaries are contributing 20% of the scheme cost, (over 80% in cash where as nearly 20% in labor and materials). Fixed amount per House Hold is collected from the community as their individual contribution for the development schemes. Participation and contribution of low-income group is ensured through a traditional self-help system where a rich person contributes on behalf of a person, with limited income.- Both the CBOs were aware of their Community Action Plans, which are written but are held in the departments. So that means general members do not have access to their own CAP. 100% knew exactly what is written in CAPs. According to the FGD results of the district 80% of community plans have been achieved.- Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc.- Women are effectively participating in consensus building exercises in CBO meetings.- The decisions taken are recorded in CBO registers and kept with secretary of the CBO.- Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. It all depends on his performance and taking people along.	<table><tr><th colspan="3">Summary of Achievements</th></tr><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>60</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>112</td></tr><tr><td>3</td><td>CAPS Developed</td><td>92</td></tr><tr><td>4</td><td>Contracts signed</td><td>92</td></tr><tr><td>5</td><td>Contracts completed</td><td>68</td></tr><tr><td>6</td><td>Population covered</td><td>173,118</td></tr></table>		Summary of Achievements			Sr. No.	Details	Numbers	1	Target	60	2	CBOs formed and registered	112	3	CAPS Developed	92	4	Contracts signed	92	5	Contracts completed	68	6	Population covered	173,118
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<ul style="list-style-type: none">- Most of the trainings are attended by the office bearers of the CBOs with limited responsibilities of passing on the information and knowledge to others.- 100% of the sampled CBOs had members who got training in record keeping.- 100% had trained members in water testing (2 members per CBO). They also had on average 7 members (4 males & 3 females) who attended health, environment & sanitation awareness trainings organized by the project.- CBO members recognize the provided training as of high priority for their communities.- According to CISP management, recently 200 women have been trained for fruit preservation and processing as a step towards IGA.																											

4.	Poonch (Rawalakot)																										
	District Profile																										
	From the end of the 17th century to 1837 Poonch was ruled by the Muslim Rajas of Loran. It then fell into the hands of Raja Faiz Talab Khan of Rahuri. In 1846 after the Treaty of Amritsar, it was handed over to Mahrajah Gulab Singh. He handed over Poonch and some other areas to his nephews, Jawahar Singh and Moti Singh with some legal stipulations. Poonch was annexed and converted into a Jagir by Mahrajah Hari Singh in 1935-36 by deposing the Raja of Poonch. The Dogras always found it difficult to rule in Poonch. In 1947, the people of Poonch started an armed struggle against the Dogra and Indian forces. Rawalakot is the district headquarters and is situated in the heart of district Poonch. The altitude of this beautiful saucer-shaped valley is 1615m, and is situated 76 Km from Kohala. During summer, the place becomes full of green grass and beautiful flowers including many varieties of roses.																										
	Community Development																										
	The evaluation mission held focus group discussions with 3 (Paniola, Rant & Tarani Tarar) (one urban and 2 rural) sampled CBOs. They showed their satisfaction on the scheme's selection and implementation in general, specific findings and observations are given below.																										
	Community Mobilization		Capacity Development																								
	<ul style="list-style-type: none">43 CBOs have been established against the target of 60 in district Rawalakot (Poonch).All the CBOs have been registered and have developed their CAPs and signed the contract for the implementation of schemes where as 36 have already completed their contracts.Membership consists of 7-12 members per CBO, and 2-3 members are females per CBO.Most of the CBOs in district have been established after 2004.Any active member who is ready to devote his/her time for the community is eligible to become a member.CBO members (men & women) meet once a month to discuss issues mainly related to schemes.Beneficiaries are contributing 20% of the scheme cost, (over 80% in cash where as nearly 20% in labor and materials). Fixed amount per House Hold is collected from the community as their individual contribution for the development schemes. The evaluation mission held focus group discussions with 3 (Rant, Paniola and Trar Trani) sampled CBOs in Poonch, all 3 CBOs showed their satisfaction on the scheme's selection and implementation.All the three visited CBOs were aware of their Community Action Plans, which are written but are held in the department. About 52% knew exactly what is written in CAPs. According to the FGD results of	<table><tr><th colspan="3">Summary of Achievements</th></tr><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>60</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>43</td></tr><tr><td>3</td><td>CAPS Developed</td><td>43</td></tr><tr><td>4</td><td>Contracts signed</td><td>43</td></tr><tr><td>5</td><td>Contracts completed</td><td>36</td></tr><tr><td>6</td><td>Population covered</td><td>116,828</td></tr></table>	Summary of Achievements			Sr. No.	Details	Numbers	1	Target	60	2	CBOs formed and registered	43	3	CAPS Developed	43	4	Contracts signed	43	5	Contracts completed	36	6	Population covered	116,828	<ul style="list-style-type: none">67% of the sampled CBOs had members who got training in record keeping. Others got on the job training by COs.From the sampled, 100% CBOs had on average 7 members (4 males & 3 females) who attended health, environment & sanitation awareness trainings organized by the project.CBO members recognize the provided training as of high priority for their communities.According to CISP management, 100 women have been trained at household level in the area of poultry development to promote IGAs.
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	<p>the district 60% of community plans have been achieved.</p> <ul style="list-style-type: none"> – Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc. – Women are effectively participating in consensus building exercises in CBO meetings. The decisions taken are recorded in CBO registers and kept with secretary of the CBO. Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. It all depends on his performance and taking people along. 																									
5.	Sudhanoti																									
	District Profile																									
	Pullandri is the headquarter of district Sudhanoti. It is at an elevation of 1372 meters and is at a distance of 97 kilometers from Rawalpindi via Azad Pattan, and is also connected with Rawalakot by 64 kilometers long metalled road. There is a PWD Rest House located at the hilltop, giving a wonderful view of the picturesque landscape and green mountains all round. All the basic facilities of life are available.																									
	Community Development																									
	The evaluation mission held focus group discussions with 3 sampled CBOs (Dara Mung, Dhingro and Bhetran Saidan) in Sudhonti. The CBOs showed their general satisfaction on the scheme's selection and implementation																									
	Community Mobilization	Capacity Development																								
	<ul style="list-style-type: none"> – 50 CBOs were established and registered against the target of 30. – 27 registered CBOs have signed the contracts/MOAs with the project for the implementation of schemes and all 27 have completed their contracts. – Average membership consists of 10 per CBO, 2 members are females per CBO. – Mainly the CBOs have been established in 2003-2004. – Any active member who is ready to devote his/her time can represent his/her ward in CBO. – CBO members (men & women) meet once a month to discuss issues mainly related to schemes. At one place it was also observed that meetings are held on need base. – Beneficiaries are contributing 20% of the scheme cost; 15% was contributed cash by the community and for 5% they had to work. – All 3 visited CBOs were aware of their Community Action Plans. 	<table border="1"> <thead> <tr> <th colspan="3">Summary of Achievements</th></tr> <tr> <th>Sr. No.</th><th>Details</th><th>Numbers</th></tr> </thead> <tbody> <tr> <td>1</td><td>Target</td><td>30</td></tr> <tr> <td>2</td><td>CBOs formed and registered</td><td>50</td></tr> <tr> <td>3</td><td>CAPS Developed</td><td>34</td></tr> <tr> <td>4</td><td>Contracts signed</td><td>27</td></tr> <tr> <td>5</td><td>Contracts completed</td><td>27</td></tr> <tr> <td>6</td><td>Population covered</td><td>125,657</td></tr> </tbody> </table> <p>Trainings in Record keeping, organizational management and HESA were organized by the project.</p> <ul style="list-style-type: none"> – Out of 3 CBOs, visited 2 (66%) have trained members in record keeping. – All 3 CBOs (100%) had male members trained in health, environment and sanitation awareness – CBO members recognize the provided training as of high priority for their communities. – According to CISP management, 100 women have been trained at household level in the area of poultry development to promote IGAs. 	Summary of Achievements			Sr. No.	Details	Numbers	1	Target	30	2	CBOs formed and registered	50	3	CAPS Developed	34	4	Contracts signed	27	5	Contracts completed	27	6	Population covered	125,657
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	<ul style="list-style-type: none"> – About 80% present in the meeting could tell exactly what is written in CAPs. According to the FGD results of the district 80% of community plans have been achieved. – Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc. – Women are indirectly involved in consensus building exercises in CBO meetings. Men do discuss at home but it was doubtful if women will be sitting and debating in the meetings. – The decisions taken are some times recorded in CBO registers and kept with secretary of the CBO. Some of the records were not complete but members say that they hold meetings. – 1 CBO out of 3 had some financial capital to be utilized for communal purpose. – No user committee was reported established or trained in 3 CBOs – Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. – Constructed schemes were of high priority for all the CBOs. – Staff is not clear on community contribution; they were giving confusing statements on front of community members. 	
	<p>A female CBO member said,</p> <p><i>We never thought in our lives, we would once stop fetching water. This is nice only with the water coming to the village so many of our problems have been resolved.</i></p>	
6.	Kotli	
	District Profile	
	<p>Kotli is the first northerly district in the southern administrative division of AJK. After Muzaffarabad, it is the 2nd most district supporting a population of 690,000 souls, living in an area of 1,862 km², having a growth rate of 2.59 % with a population density of 370/km². In this way it is the 2nd largest district of AJK, where 92 % population is rural. In terms of ground layout, its mountainous topography has a north – south roll, southern part getting into mild undulations. Winters at higher elevations are mild. Whereas, valleys at lower elevation are pleasant in winters and hot in summers, where valley beds are almost frost free. Most of the lands are rain dependant, but good agriculture practices have been the past means of sustenance. Due to current trend of off-farm working, mostly in UK and Middle East, farm dependence is reducing. Hence, economic prosperity is bringing a major transformation in the society.</p>	
	Community Development	
	<p>The evaluation mission held focus group discussions with 8 (2 urban & 6 rural) sampled CBOs in Kotli. Visited CBOs were, Bandali, Mithrani, Fatehpur Nikal, Ashqiali, Mandi Peeran, Chakmir, Fatehpur and Sarsawa. CBOs showed their general satisfaction on the scheme's selection and implementation, specific findings and observations are given bellow.</p>	

Community Mobilization			Capacity Development																							
<ul style="list-style-type: none">- Social Mobilization for formation of CBOs is complete with formation & registration of 137 CBOs against the target of 80.- Out of total registered 137 CBOs 105 have signed contracts/agreements with the project for the implementation of schemes where as 83 have already completed their contracts.- Membership consists of 10-12 members per CBO, 2-3 members are females per CBO.- 80% of the CBOs in Kotli were established during the period of 2004 and 2005 and 10% in 2002 and 10% in 2008.- Any active member who is ready to devote his/her time for the community is eligible to become a member. CBO members (men & women) meet once a month to discuss issues mainly related to schemes.- Beneficiaries are contributing 20% of the scheme cost, (over 80% in cash where as nearly 20% in labor and materials). Fixed amount per House Hold is collected from the community as their individual contribution for the development schemes. Participation and contribution of low-income group is ensured through a traditional self-help system where a rich person contributes on behalf of a person, with limited income.- All visited sample CBOs were aware of their Community Action Plans, which are written. They knew what is exactly written in their CAPs. On average CBOs in Kotli have achieved 80% of their CAPs.- Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection and during implementation.- Women are effectively participating in consensus building exercises in CBO meetings. The decisions taken are recorded in CBO registers and kept with secretary of the CBOs.- Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. It all depends on his/ her performance and taking people along. Some of the CBOs did not have chance to elect their office bearer but most active person becomes an office bearer of the CBO.	<table><tr><th colspan="3">Summary of Achievements</th></tr><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>80</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>137</td></tr><tr><td>3</td><td>CAPS Developed</td><td>137</td></tr><tr><td>4</td><td>Contracts signed</td><td>105</td></tr><tr><td>5</td><td>Contracts completed</td><td>83</td></tr><tr><td>6</td><td>Population covered</td><td>203,918</td></tr></table>		Summary of Achievements			Sr. No.	Details	Numbers	1	Target	80	2	CBOs formed and registered	137	3	CAPS Developed	137	4	Contracts signed	105	5	Contracts completed	83	6	Population covered	203,918
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<p>Trainings have been provided by the project in record keeping, organizational management, water quality testing and O&M of schemes. Most of the trainings are attended by the office bearers of the CBOs with limited responsibilities of passing on the information and knowledge to others.</p> <ul style="list-style-type: none">- None of the CBO member got any training in preparing CAP among the sample CBOs, they have their CBO CAPs but prepared with out training with the help of LG staff.- On the average 50% of the sampled CBOs have members who got training in record keeping.- 3 out of 8 (37.50%) CBOs have trained members in water testing (1 member per CBO).- CBO management training was attended by 3 out of 8 (37.50%) sample CBOs at District Kotli. Others got on the job training.- CBOs of Kotli also have on average 4 members, mostly females who attended health, environment & sanitation awareness trainings organized by the project.- CBO members recognize the provided trainings as of high priority for their communities.- Total number of trainings for the CBOs was not sufficient to accommodate all the CBOs in the trainings and would need to continue providing CBOs with trained manpower to equip them with trained human resource.- According to CISP management, recently 85 women have been trained in the area of Mother and Child Health care, in these trainings each women was also provided with																										

		the printed material to strengthen their capabilities.																								
7.	Mirpur																									
	District Profile																									
	Mirpur district comprises partly plain and partly hilly areas. Its hot climate and other geographical conditions closely resemble those of Jhelum and Gujrat, the adjoining districts of Pakistan. The people of this area are basically farmers. Since the 1960s, a large number of people from this district have gone abroad, especially to the United Kingdom and the Middle East, for economic reasons. As such they are today the major foreign exchange earning source for Azad Kashmir and Pakistan. Around 50,000 people were moved from this district in the mid-sixties to make way for the construction of Mangla Dam. Most of these people settled in new Mirpur whilst some moved to Pakistan and the UK. Mirpur city is situated at 459m above sea-level and is linked with the main Peshawar-Lahore Grand Trunk road at Dina. The building of the new city in late sixties paved the way for new Mirpur situated on the banks of Mangla lake. The city was well planned and the buildings are mostly of modern design. Mirpur is developing into an industrial city very rapidly. Textile, vegetable ghee, logging and sawmills, soap, cosmetics, marble, ready-made garments, matches, rosin, turpentine and Vespa scooter industrial units have already been established in the area.																									
	Community Development																									
	The evaluation mission held focus group discussions with 4 (Islam Garah, Kakara Town, Amb and Samawal Sharief) sampled CBOs in Mirpur, all 4 CBOs showed their general satisfaction on the scheme’s selection and implementation, specific observations and findings are given bellow.																									
	Community Mobilization	Capacity Development																								
	<div><div><ul style="list-style-type: none">– 59 CBOs have been formed and registered against the target of 46 and all have developed their CAPs– 45 registered CBOs have signed the contracts/MOAs with the project for the implementation of schemes and 33 have already completed the contracts.– Average membership consists of 13 per CBO including 2 females per CBO in sampled CBOs visited by the mission.– Among the sampled CBOs 50% have been established in 2008 and other 50% in 2003 and 2004 respectively.– Any active member who is ready to devote his/her time can represent his/her ward in CBO.– 75% of the CBO regularly meet once a month to discuss issues mainly related to schemes where as 25% CBOs meet when need accurse to discuss and take decisions on communal matters.– Beneficiaries are contributing 20% of the scheme cost; fixed amount per House Hold is calculated and CBO asks people who live abroad to send that money and this way CBOs could raise upto 35%.</div><div><table><tr><th colspan="3">Summary of Achievements</th></tr><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>46</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>59</td></tr><tr><td>3</td><td>CAPS Developed</td><td>59</td></tr><tr><td>4</td><td>Contracts signed</td><td>45</td></tr><tr><td>5</td><td>Contracts completed</td><td>33</td></tr><tr><td>6</td><td>Population covered</td><td>105,071</td></tr></table></div></div>	Summary of Achievements			Sr. No.	Details	Numbers	1	Target	46	2	CBOs formed and registered	59	3	CAPS Developed	59	4	Contracts signed	45	5	Contracts completed	33	6	Population covered	105,071	<div><p>Trainings in Record keeping, organizational management, HESA and water quality testing were organized by the project.</p><ul style="list-style-type: none">– One CBO out of four sampled have received no training at all where as the other 3 have attended one training or the other.– All 4 CBOs (100%) have members trained in organization / CBO management and record keeping.– Total visited CBOs of district Mirpur obtained water quality testing training and almost all people were well aware about the training.– 3 CBOs out of 4 (75%) have</div>
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	<ul style="list-style-type: none"> – All sample CBOs visited by the mission were aware of their Community Action Plans that they have one. – From the present CBO members in the meeting 65% could tell exactly what is written in CAPs. According to the FGD results of the district 55% of community plans have been achieved as per communities perceptions. – Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc. – Women are indirectly participating in consensus building exercises of CBO, as they are not culturally expected to sit in the males meeting. – The decisions taken are recorded in CBO registers and kept with secretary of the CBO. – Office bearers are selected by the members of the CBOs with out determining for how long the person is going to be the office bearer. It all depends on his performance and taking people along. – Documentation was very good in CBOs of the district Mirpur. – Only district where 75% of the CBOs have their CBO fund to be utilized for communal purposes and O/M of schemes. – Staff of the district is qualified, motivated and committed and has very good relations with communities. – Constructed schemes were of high priority for all the CBOs. 	<p>members trained in health, environment and sanitation awareness.</p> <ul style="list-style-type: none"> – CBO members recognize the provided training as of high priority for their communities. – According to CISP management, 70 women were trained in the area of Mother and Child Health care.
	<p><i>A disabled (blind) CBO member said Major impact of the project is on my life. I always thought I am not clean because of the dirty water standing around in the street and I always walked in to such places but now I am not afraid of walking in the streets as they are not wet.</i></p>	
8.	Bhimber	
	District Profile	
	<p>Bhimber is the southern most district of AJK, having a geographical area spread of 1,516 km², which sustains a population of 370,000. It has a population density of 244/km² with an annual growth rate of 2.6% and household size of 6.7. Its topography is generally flat with very mild undulations, non-perennial water channels and dead ground. Owing to harsh and long summers, dry and arid country side, bulk of agricultural practices are rain dependant, thereby adding to the difficulties of local populace. However, a limited number of farmers do resort to tube well based irrigated agriculture. Quite congruent to such climatic and soil settings, there is considerable amount of foliage cover which is dominated by acacia species. Bhimber town, the district headquarter is located on the border with Azad Kashmir and Pakistan at a distance of about 50 km from Mirpur, Azad Kashmir and about 166 km from Islamabad / Rawalpindi, Pakistan. Bhimber is also known as Bab-e-Kashmir (Door to Kashmir), due to its geographical location of the city. The area is very rich in archaeological remains due to its strategic location, it lies on the route that was followed by the Mughal Emperors for their frequent visits to the Kashmir Valley. In Tehsil Bhimber there is village named "Gurah Lillian" which has many bricks making plants and plays a crucial roll in the development of whole the district. In District Bhimber, there is a tribe system. Mostly people believe in caste system. They marry within their castes. Rare chances are present to marry with other castes. Main tribes are Jaats, Raja, Gujar, Malik and Mirza etc. are the biggest tribe in the region. Politically Jaats, Raja and Mirza lead the whole area. The primary language is Pahari/Punjabi.</p>	

	Community Development																										
	The evaluation mission held focus group discussions with three (Bhring, Kadhala & Kot Chibban) sampled CBOs in Bhimber, all the three CBOs showed their satisfaction on the scheme's selection and implementation.																										
	Community Mobilization		Capacity Development																								
<ul style="list-style-type: none">Documentation was very good in CBOs of the district Bhimber. CBO had its fund to meet emergency needs of the village; they also had communal IGAs where the income went into a bank account.Staff of the district is qualified, motivated and committed and has very good relations with communities.Formation & registration of 70 CBOs against the target of 42 completed, process goes on to strengthen CBOs.All 70 registered COs have developed their CAPs.Out of 70 registered CBOs 50 have signed the contracts/MOAs with the project for the implementation of schemes where as the 39 have completed the contracts.There was no User committee established in the CBOs to take care of user charges and O/M of schemes.Average membership consists of 22 per CBO, 2 members are females per CBO.Mainly the CBOs have been established in 2004-2006.Any active member who is ready to devote his/her time can represent his/her ward in CBO.CBO members (men & women) meet once a month to discuss issues mainly related to schemes. At one place it was also observed that meetings are held on need base.Beneficiaries are contributing 20% of the scheme cost; fixed amount per House Hold is collected from the community as their individual contribution for the development schemes. Richer people pay more and poorer pay less.All 3 visited CBOs were aware of their Community Action Plans (CAPs).About 80% present in the meeting could tell exactly what is written in CAPs. According to the FGD results of the district 80% of community plans have been achieved.Traditional conflict resolution systems are being used to resolve the conflicts and disputes over scheme selection etc.	<table><tr><th colspan="3">Summary of Achievements</th></tr><tr><th>Sr. No.</th><th>Details</th><th>Numbers</th></tr><tr><td>1</td><td>Target</td><td>42</td></tr><tr><td>2</td><td>CBOs formed and registered</td><td>70</td></tr><tr><td>3</td><td>CAPS Developed</td><td>70</td></tr><tr><td>4</td><td>Contracts signed</td><td>50</td></tr><tr><td>5</td><td>Contracts completed</td><td>39</td></tr><tr><td>6</td><td>Population covered</td><td>113,593</td></tr></table>		Summary of Achievements			Sr. No.	Details	Numbers	1	Target	42	2	CBOs formed and registered	70	3	CAPS Developed	70	4	Contracts signed	50	5	Contracts completed	39	6	Population covered	113,593	<p>Trainings in Record keeping, organizational management, HESA and water quality testing were organized by the project.</p> <ul style="list-style-type: none">All 3 CBOs (100%) have members trained in organization / CBO management.Out of 3 CBOs, visited 2 (67%) have trained members in record keeping.One CBO (33%) out of 3 sample CBOs of district Bhimber have a person trained in water quality testing.All 3 CBOs (100%) had members trained in health, environment and sanitation awarenessCBO members recognize the provided training as of high priority for their communities.Recently an introductory meeting was held with CDP and hopes to develop meaningful contacts soon.According to CISP management, 60 women were trained in area of Mother and Child Health care. The participants of these trainings were also provided with the printed material that proved very useful.
	Summary of Achievements																										
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6	Population covered	113,593																									

	<ul style="list-style-type: none"> – Women are effectively participating in consensus building exercises in CBO meetings. – The decisions taken are recorded in CBO registers and kept with secretary of the CBO. – Office bearers are elected by the members of the CBOs with out determining for how long the person is going to be the office bearer. It all depends on his performance and taking people along. In reply to a question when they plan to change their office members, they replied that they do not need to change and will not. Do so. – Constructed schemes were of high priority for all the CBOs. 	
	<p>AN EIGHTY YEAR OLD MAN</p> <p>At village Kot Jaba said that previously people like in his age use to fall in the streets and break their legs and then never could stand up again. Now hopefully such incidences will not happen. Another CBO member said this is the first time so much work has been done in their village.</p>	

Annex – V : Field Observations on Support to Women and Children Activities (SWCA)



1.	Neelum
	<ul style="list-style-type: none"> – It was revealed that women participation in meetings and other developmental activities remains weak. – 100 women have been trained in the area of mushroom growing to promote IGA in the area. – None of the women in the sampled villages has reported their participation in exposure visit. – Most important is that the process of development and women involvement has been initiated. It could further improve gradually with the appointment of local educated female staff, as the potential exists.
2.	Muzaffarabad
	<ul style="list-style-type: none"> – All 3 sampled CBOs visited by the mission had female members who are participating actively in the CBO activities and contributing in decision making especially related to schemes. – In CBO Seri Bichar women are actively involved in growing vegetables and managing vocational center where lot of women are getting trained in skills, 20 women in this village are actively involved in developmental activities and they also claim that their income has increased. – 2 NGOs among the sample have linkages outside the project and have examples of obtaining help. – None of the woman in the sample villages has reported her participation in exposure visit.
	<p>CASE STUDY</p> <p>My name is Khalida and I live in Sari Bichar. I am member of CBO in my village. We the female members of the CBO are not only to fulfill the requirement of the department but we are working effectively together with our male CBO members to develop our village. We faced a problem in the beginning with our male CBO members. They tried to prioritize road as first priority scheme and women wanted water first. We said this is not possible that first scheme could be road. Male CBO members agreed finally after several discussions to the water scheme with the condition those females will support them in implementing road scheme later. Once our water scheme was implemented females pooled some money together and started working on road construction. Males then joined us later and we together succeeded to construct two and half KM link road to our village. We have succeeded to get vegetable growing training and demonstration plots from another NGO. We are managing a vocational training center for women in our village.</p>

3.	Bagh
	<ul style="list-style-type: none"> – Each CBOs visited by the mission had women (2 to 3 each) members. They are actively participating in their monthly meetings and contributing in decision making especially related to schemes. – Women are involved in collection of user charges, which they are doing very well. 33% of the trained community members are women in HESA. Women also participated in water quality testing trainings. These trainings have positive impact on women and children lives. Women also proved to be better in disseminating their learned skills. – There has been little effort to trained women in income generating related skills and their linkages with credit institutions. Community members were found to have link with NRSP (NGO working in micro credit) for the support in credit but with out training in micro enterprise development it is not encouraged to facilitate credit facility to the groups or individuals. – Whatever little IGAs they have, women reported some increase in their income as they could now save some time because of the improvement in their infrastructures. – Communities in Bagh have links with WFP, UNICEF, and Save the Children and have acquired number of projects through these contacts. – None of the woman in the sample villages has reported her participation in exposure visit.
4.	Poonch (Rawalakot)
	<ul style="list-style-type: none"> – All three sampled CBOs visited by the mission had strong women (3 out of 10) members. – They are actively participating in their monthly meetings and contributing in decision making especially related to schemes. – 40% of the trained community members are women in HESA. That has positive impact on women and children lives. – According to CISP management to promote IGAs, women have been trained in the areas of poultry development at household level. However, the training in micro enterprise development and linkages with credit institutions requires more focus. – None of the woman in the sample villages has reported her participation in exposure visit.
5.	Sudhnoti
	<ul style="list-style-type: none"> – All 3 sampled CBOs visited by the mission had female members representation who are at the moment participating indirectly in their monthly meetings and contributing in decision making especially related to schemes. – Female member have received House Hold Poultry training, organized by the project. – Component of income generating is weak. Women have not been given any training in micro enterprise development and linkages with credit institute remain uncovered. – None of the woman in the sample villages has reported her participation in exposure visit.
	<p>IN REPLY TO A QUESTION</p> <p>If there is a difference in women participating in making important decisions, a community member stated that at least a process has been initiated where men are realizing that it is important to ask women before taking important decisions. Hopefully one day they will also involve us from the very beginning.</p>
6.	Kotli
	<ul style="list-style-type: none"> – Each CBOs visited by the mission had women (2 to 3 each) members. They are actively participating in their monthly meetings and contributing in decision making especially related to schemes.

	<ul style="list-style-type: none"> – Women are involved in collection of user charges, which they are doing very well. – 90% of the trained community members are women in HESA. – Women have participated in water quality testing trainings. These trainings have positive impact on women and children lives. Women also proved to be better in disseminating their learned skills. – There has been little effort to train and engage women in income generating related skills and their linkages with credit institutions. – None of the woman in the sample villages has reported her participation in exposure visit.
7.	Mirpur
	<ul style="list-style-type: none"> – This component remains weak and needs more attention. – All 4 sampled CBOs visited by the mission had few but strong women (2 each CBO) members. They are indirectly participating in community's decision-making process. – Only one visited CBO has females trained in HESA. It was told that training for women has been scheduled in the area of Mother and Child care. – There has been little effort to train and engage women in income generating related skills and their linkages with credit institutions. The project needs to put more focus in this area in future. – None of the woman in the sample villages has reported her participation in exposure visit or established any linkage with institutes that could help CBOs in designing and implementing women related project.
	<p>CASE STUDY</p> <p>My name is Rashida Bibi, I live in village Samawal at district Mirpur. I was born, raised and married in the same village. I was a child since I started fetching water. We are a big family and being eldest among the children I spent most of my time on the way to fetch water. Now I have six children of my own and in the age of forty I see change in my village for women for the first time. This is so nice to think we have the facility now and do not need to fetch water. We do not need to go out for washing clothes and clean our children. This is all done at home now. We can keep an eye on our children; my elder daughter broke her arm twice in my absence while I was away for fetching water. I was so tired that some times I could not cook any thing for my children. It was because of the distance for water and also we had to wait for our turn to fill up our pots. Children and the house was still not clean despite of me being busy in fetching water all the time. Now I have started learning sewing and saving the money paid to tailors. We thank God and then CISP for this facility.</p>
8.	Bhimber
	<ul style="list-style-type: none"> – All 3 sampled CBOs visited by the mission had few but strong women (2 each CBO) members. They are actively participating in their monthly meetings and contributing in decision making especially related to schemes. – 40% of the trained community members are women in HESA. That has positive impact on women and children lives. – There has been little effort to train and engage women in income generating related skills and their linkages with credit institutions. – None of the woman in the sample villages has reported her participation in exposure visit.

Annex – VI : Field Observations on Health Environment and Sanitation Awareness (HESA) Activities



1.	Neelum
	<ul style="list-style-type: none"> – CBO members who attended trainings in HESA said it was very useful in helping to improve their overall hygienic situation of the district. – The participants in the meeting were generally aware of importance of basic health and hygiene practices like washing hands at critical times, cleaning teeth and taking bath etc. – It was found that waste management practices are weak that require attention. The community could learn from other district where some CBOs are dumping their waste in a hole to convert it into fertilizer – It was noticed that over all situation within the community has improved due to CISP interventions like construction of pathways.
2.	Muzaffarabad
	<ul style="list-style-type: none"> – 100% of the CBOs had members who attended trainings in HESA and they ranked this training as very useful. – 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them.. – Only one CBO among the sample had proper waste management system. – Overall community environmental /sanitations situation has improved since 80% families have their latrines at home and more continue to construct. People give this credit to the Project who constructed latrines at Mosques and girls schools and that motivated the communities for domestic latrines through children. – School enrolment has increased in schools and especially of girls.
3.	Bagh
	<ul style="list-style-type: none"> – According to the participants of FGDs at 2 sampled CBOs, increase in water quality and its availability near the house have improved the community's, domestic and personal hygiene. Awareness on water quality for drinking purpose further emphasized on the subject – Among the participants, 100% replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them. – One out of 2 (50%) of the communities in Bagh reported that their waste management has improved since they dig a hole and dump the garbage in to use it as a fertilizer later. – Bagh was one of worst hit districts of AJK in the earthquake of 2005. So as they all had to

	<p>reconstruct their houses after the earthquake and lot of financial and technical support was also available, awareness raised by the project impacted here and they all opted for domestic latrines construction while constructing their houses.</p> <ul style="list-style-type: none"> – While comparing their environmental sanitation situation with pre earthquake period they felt very happy that overall community situation has improved at HH and community level. 100% of the families have their latrines at home. – Latrines near the mosques and in girl's schools have been constructed mainly by the project that increased the girls' enrolment in schools. It was also discussed and realized that children especially the girls were the main drivers of the campaigns of domestic latrines construction at Bagh. – Communities are very happy with the out comes of the project as water is the basic necessity that solves 90% of their issues. It was difficult to construct the latrines and keep environment clean with scars water quantity. – Water supply has been the number 1 priority for most of the communities especially women at Bagh district. They place domestic latrines at second and link roads the next priority.
	<p><u>CBO MEMBERS FEEL THAT</u></p> <p><u>THERE IS A GREAT DIFFERENCE IN FACILITIES</u></p> <p><u>NOW AS COMPARED TO PRE-PROJECT PERIOD.</u></p> <ul style="list-style-type: none"> ○ After the earthquake they had to bring all the construction materials on their shoulders where as now they can get trucks to their villages. ○ Women are in good mood, as they do not have to fetch water from far and save time for the families and for themselves. ○ Children are clean and healthy and attending schools regularly.
	<p><u>CASE STUDY</u></p> <p>My Name is Raja Irfan Khan and I am vice president of Bees Bagla CBO of my village. We established CBO mainly to acquire schemes from CISP. In the earthquake of October 2005 my village suffered from heavy human and materials loss. We the CBO members got together and started a move to first deal with emergency and later for rehabilitation of the village. We could secure food items from WFP for at least 6 months for the whole village. HH items from many NGOs and UN agencies. We fixed quickly tented school for children and got furniture from Save The Children UK. We got roads constructed; drinking water to the village and village got lot of attention only because we had CBO. If we did not had CBO we would have been same like other individuals, sitting and waiting for the help to arrive. Because we were organized and recognized by the government and other humanitarian agencies we were able to help ourselves and take care of other village people. Based on my experience I am recommending that all the communities should organize themselves to have respect and recognition and get all their problems solved.</p>
4.	Poonch (Rawalakot)
	<p>According to the participants of FGDs at three sampled CBOs, increase in water quantity and its availability near the house have improved the community's, domestic and personal hygiene.</p> <ul style="list-style-type: none"> – Awareness on water quality for drinking purpose emphasized on making people conscious of their health. – HESA training raised the awareness on health and hygiene issues of the communities. – Women groups have been organized around the stand posts and given the information on sanitation issues. There was clear difference among the community member's knowledge and confidence that attended the sessions of environmental sanitation and of those who did not attend.

	<ul style="list-style-type: none"> – 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them. – Their waste management has improved since they dig a hole and dump the garbage in there to use it as a fertilizer later. – Overall community environmental/sanitations situation has improved since 50% families have their latrines at home. Communities of Poonch give this credit to the project because project constructed latrines near the mosques and in girl's schools that increased the girls enrolment in schools. At the same time they got used to it and started motivating their families to construct toilets. Communities are very happy with the outcomes of the project as water is the basic necessity that solves 90% of their issues. – Water supply has been the number 1 priority for most of the communities at Poonch. They place domestic latrines at second and link roads the next priority. Generally communities are happy with the roads; they said there is a great difference in facilities now compared to project prior period.
	<p>Case Study</p> <p>My Name is Sadia Jalil and I am living in PANIOLA village. I am member of CBO in my village. We had lot of problems in this village and water was the main issue for us. We were very happy to hear about CISP Project of local government. We approached them and asked for the help in CBO formation as per criteria for partnership. We got socio technical survey done to get support for schemes. Water was our first priority, which serves over 170 HH in my village now. This was the biggest issue for my village people and us as women. Our girls hesitated to attend school due to the absence of latrines in school. CISP helped us to get them constructed and now our girls go to school and environment around the school and village has also improved.</p> <p>Our children had difficulties to go to school as the path way was too short, project helped us to widen that and now our children are safe to walk to school. I on behalf of all my female community members thank local government and world bank for this great help to secure our and our children's health and ultimately lives. I hope you will continue your support to us in constructing water storage at village level, waste management, and water filtration plant and health & hygiene trainings for women and for income generating project for women in my village.</p>
5.	Sudhnoti
	<ul style="list-style-type: none"> – CBO members ranked the provided trainings in HESA as very useful. – 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them.. – Their waste management is very weak, that needs attention. They could learn from other district where some CBOs are dumping their waste in a hole to convert it in to fertilizer. – Overall community environmental /sanitations situation has improved since 80% families have their latrines at home and more continue to construct. People of Sudhoti give this credit to the Project who constructed latrines at Mosques and girls schools and that motivated the communities for domestic latrines through children. – School enrolment has increased in schools and especially of girls. A female CBO member stated,
	<p>One of the CBO Members Stated</p> <p>Change in my life is small but will have big impact on future generations. I wanted my children to wash hands before, but looking at water scarcity, I often preferred that they should not wash hands but I use to feel guilty.</p>

6.	Kotli
	<ul style="list-style-type: none"> – Increase in water quantity and its availability near the house have improved the community's, domestic and personal hygiene. – Awareness on water quality for drinking purpose further emphasized on the subject, HESA training raised the awareness on health and hygiene issues of the communities. – Women groups have been organized around the stand posts and given the information on sanitation issues. There was clear difference among the community member's knowledge and confidence that attended the sessions of environmental sanitation and of those who did not attend. – 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them. – 50% of the communities in Kotli reported that their waste management has improved since they dig a hole and dump the garbage in to use it as a fertilizer later. 25% reported that they burn the HH waste and 25% just throw it out in the street.
	<p>A CBO Member said</p> <p>As streets are paved our village looks clean and people are automatically motivated not to through garbage in the streets in one of the meeting female participant mentioned.</p>
	<ul style="list-style-type: none"> – Over 50% of the population has now constructed domestic latrines. Awareness raising campaigns by the project has positive impact especially on this sector.
	<p>Husan Bano Says,</p> <p>It is so nice to have latrines at home before we went out in the field for defecation and were afraid of animals, bad people and it was even verse in rains when crops were wet and muddy.</p>
	<ul style="list-style-type: none"> – It was difficult to construct the latrines and clean us with out water. People say that only water coming closer has improved their overall situation. They spend less time on fetching water, that means have more time for children and other family members. As the water quantity is good, they wash more often, change their cloths more often compare to earlier years.
	<p>A CBO member at Mondri Piran,</p> <p>I wish you visited our place before project times. The streets were muddy, smelling and we could hardly walk. Children and women had tough time as children had no place to play and women would beet them up when children came full of mud back. Women hardly had water to wash children so often.</p>
	<ul style="list-style-type: none"> – Water supply has been the number 1 priority for most of the communities of the district. Generally communities are happy with project outcome; they said there is a great difference in facilities now compared to pre-project period. After the earthquake they had to bring all the construction materials on their shoulders where as now they can get trucks to their villages.
	<p>Case Study</p> <p>Fauzia and Saima, we are school teachers and also the CBO members in our village. Before CISP, we had children coming to school late, as they had to fetch water or stay at home to look after the younger ones till mothers have fetched water.</p> <p>2. They did not come if we had rain or came with lot of mud with shoes.</p> <p>3. Children were not clean as there was not enough water to wash them often and streets</p>

	<p>were full of drainage water standing around.</p> <p>We have now streets paved, water supply working and drainage systems improved. That changed the life for all of us now since children are regular and in time. Our students are clean and it is easy for us to ask them to take bath, to clean their teeth and wash hands more often as they have enough water and closer to the houses. As a teacher I can say that this project has significantly contributed to improve the education system in our village. It is a long-term impact of the project on our future.</p>
7.	Mirpur
	<ul style="list-style-type: none"> – CBO members ranked the provided trainings in HESA as very useful. – 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them.. – Out of 4 samples CBOs 2 (50%) have proper waste management system where as the other 2 just throw it out. – Overall community environmental /sanitations situation has improved since families have started working on domestic latrines. People of Mirpur give this credit to the Project who constructed latrines at Mosques and girls schools and that motivated the communities for domestic latrines through children. – CBOs have a system of paying to a sweeper for cleaning streets. – Enrolment has increased in schools and especially of girls since the latrines been constructed.
	<p>A CBO Member States</p> <p>Difference in this project and others is that we feel part of it as we are involved in all the steps including need identification, planning and implementation. Most importantly we have invested the money and time on it.</p>
8.	Bhimber
	<ul style="list-style-type: none"> – CBO members ranked the provided trainings in HESA as very useful. – In all 3 sampled CBOs, 100% of the participants replied that they wash their hands at critical times, brush their teeth and take bath more often compared to earlier years when they were less aware of their health issues and water was not enough to clean them. – Their waste management is very weak, that needs attention. They could learn from other district where some CBOs are dumping their waste in a hole to convert it into fertilizer. – Overall community environmental/sanitation situation has improved since 50% families have their latrines at home and more continue to construct. People of Bhimber give this credit to the Project who constructed latrines at Mosques and girls schools and that motivated the communities for domestic latrines through children. – School enrolment has increased in schools and especially of girls according to teachers and parents in CBO meetings.
	<p>ONE CBO MEMBER SAID</p> <p>Our life quality has improved since the project came to our village. He further said that transport comes to the village, now for the sick we even bring the transport close to house. Our workload has reduced, we have the awareness of cleanliness and our children look clean. Most importantly our family fights have decreased.</p>

Annex – VII : CISP Response to Environmental Compliance

1.	General
	<p>At the time of project preparation GoAJK had assigned developing the Environmental Management Framework (EMF) to AJK EPA, who were to work full time. However, subsequently it was prepared by the Bank, as a best practice example. Because of small nature of infrastructural interventions, only minor impacts were expected. It was rather expected the such like interventions will have a positive environmental impact. For instance, some of the main environmental health improvements expected under the water supply and sanitation component include: (i) time and energy savings for women and children by bringing sources of water closer to the home; (ii) increased water supply for bathing, washing, and cleaning; (iii) improvements in hygiene and sanitation practices; and (iv) reduced bacterial contamination due to controlled disposal of human waste.</p> <p>Typical investment components are expected to include: (i) water supply; (ii) latrines and public toilets; (iii) drainage; (iv) low-cost sewerage; (v) internal pathways and footbridges; (vi) street paving; (vii) street lighting and sweeping; (viii) primary solid waste collection; and (ix) community centers and meeting rooms. The primary solid waste collection and any basic infrastructure will be linked to the municipal/city collection system overall trunk infrastructure and will form part of the memorandum of agreement (MOA) between the community and the municipal/city government. These small-scale infrastructures are not expected to generate major negative environmental effects. Therefore, it has been declared a <u>Category “B”</u> project.</p> <p>However, a number of potential adverse impacts were anticipated for the investments which are not properly planned, sited, designed, constructed, and operated and maintained. Such negative impacts included: (i) excavation, fill and disposal of materials; (ii) disturbance and safety hazards during construction; and (iii) induced erosion caused by construction activities and improper drainage. For water supply and sanitation schemes negative impacts may include: (i) contamination of the water source; (ii) hydraulic interference between existing and new sources; (iii) inadequate drainage and waste-water disposal causing cross-contamination of water supplies as well as mosquito breeding; and (iv) inadequate protection of water sources from bacteriological and chemical contamination. Environmental issues at policy and implementation levels include: (a) water quality testing and monitoring, and institutional measures to ensure that safe water is available to the community, including village-based water quality control programs, (b) sustainability of yield from water sources and potential for conflict with existing and/or downstream users; and (c) catchment protection, watershed management, and promotion of integrated management of local water resources.</p> <p>For addressing these issues, project had formulated an EMF, with the main objectives to (i) ensure project compliance with the GoP, AJK and the Bank's environmental regulations; and (ii) enhance the design of community infrastructure plans and sub-schemes. To this end, special emphasis was placed on "mainstreaming" environmental considerations by taking the following actions:</p> <ul style="list-style-type: none"> — To ensure ownership, and to promote continuous dialogue on environmental issues during project preparation and implementation, the EMF was developed by GoAJK, using its own capacity and resources. The Head of the EPA, GoAJK, has been made a full member of the Project Management and Coordination Committee (PMCC); — Environmental capacity within both LGRDD (Assistant Director Environment - ADE) and the three Municipal Corporations (Muzaffarabad, Mirpur, Kotli) (Environmental Officers - EO) will be created to support project design, implementation, and monitoring. A training program and materials will be developed for use by project staff and communities; — CISP will connect with ongoing and future environmental activities by GoAJK and will build upon them (e.g., water quality survey, environmental awareness program, solid waste management program, etc.);

	<ul style="list-style-type: none"> — CISP will gradually introduce systematic water quality testing and monitoring, which is not currently performed in AJK; and — The community development component of CISP will include hygiene and environmental sanitation awareness programs. <p>The EMF included following components (i) description of baseline environmental conditions in AJK; (ii) a review of the policy, legal and administrative framework for environmental protection and assessment; (iii) environmental issues, and current and future strategies and initiatives by AJKEPA, (iv) potential environmental impacts and mitigation measures by sub-project type; (v) environmental management plan (EMP), that includes procedures and implementation arrangements for environmental screening, review and assessment; environmental supervision, monitoring and auditing; capacity building, training and technical assistance; institutional linkages and strengthening; and financial requirements; (vi) various checklists, formats and guidelines.</p> <p>The environmental management process will include the following steps: (i) project identification; (ii) screening and categorization of sub-schemes (Environmental Category E1, E2, or E3); (iii) environmental assessment (EIA for Category E1, Limited EA for Category E2, and environmental review for Category E3); (iv) application of mitigation measures; and (v) environmental supervision and monitoring during construction, and operation and maintenance. Each CI schemes selected by communities will be evaluated and assessed for its environmental impact during field appraisal before it is approved for implementation. The roles and responsibilities for environmental management under CISP are described in the table below:</p>	
	TASK	Responsibility
	<ul style="list-style-type: none"> — Coordination and Policy Formulation — Approval of the Annual Work Plan 	<ul style="list-style-type: none"> — Project Steering Committee (PSC) under the ACS of the P&D Department
	<ul style="list-style-type: none"> — Overall management of the program Development of policies, approval of sub programs and schemes, and work plan of the implementing agencies 	<ul style="list-style-type: none"> — Project Management and Coordination Committee (PMCC) of which the Director of AJK Environment Protection Agency (AJKEPA) is a member.
	<ul style="list-style-type: none"> — Screening of schemes to determine environmental category, mitigation measures, monitoring arrangements & if scheme affects ESAs. 	<ul style="list-style-type: none"> — District/Municipal Level Field Staff, with involvement of CBOs and communities. Assistance/review by Environmental Officers (EOs) and Assistant Director Environment (ADE)
	<ul style="list-style-type: none"> — Environmental Review (ER) of sub-projects 	<ul style="list-style-type: none"> — District/Municipal Level Field Staff, with involvement of CBOs and communities. Assistance/review by EOs/ADE
	<ul style="list-style-type: none"> — Limited Environmental Assessment (LEA) 	<ul style="list-style-type: none"> — EOs/ADE with involvement of field staff and CBOs (EPA to assist as needed)
	<ul style="list-style-type: none"> — Environmental Impact Assessment (EIA) 	<ul style="list-style-type: none"> — EPA/ contractor
	<ul style="list-style-type: none"> — Technical Assistance 	<ul style="list-style-type: none"> — Environmental Specialist (ES consultant) and EPA
	<ul style="list-style-type: none"> — Training and Capacity Building 	<ul style="list-style-type: none"> — Training Coordinator (LGRDD), with assistance from ADE, EOs, ES

		consultant and EPA
	<ul style="list-style-type: none"> – Environmental Supervision and Monitoring 1. Continuous 2. Quarterly 3. Six monthly 4. Mid-term review 	<ul style="list-style-type: none"> 1. District/Municipal level field staff 2. ADE/EOs and M&E Unit of CISP 3. EPA 4. Independent audit
	<p>The above mechanisms and institutional arrangements for environmental screening and evaluation, along with M&E system that will monitor environmental compliance, reflect the adequacy of the environmental management process to be adopted for the Project.</p> <p>The key stakeholders are the participating low income communities in AJK, to be assisted by their CBOs, contracted NGOs, and clearly designated local government staff and officials from the district and state departments of LGRDD, and the AJK-EPA.</p> <p>The processes involved in the preparation of the EMF included:</p> <ul style="list-style-type: none"> – Discussions with the staff of LGRDD and MCs to assess current organizational arrangements, organizational requirements, and training needs; – Consultations among the relevant sectoral agencies of GoAJK, LGRDD, NGOs, CBOs, and the communities; – Site visits to communities / scheme sites to identify and assess the environmental impact of different interventions made under previous similar projects; and – Discussions with communities and project staff to identify and assess the environmental impact of different interventions made under other similar projects. <p>At the time of project preparation, upon completion of the draft report, two workshops for stakeholders, including NGOs, CBOs and representatives of the government and communities, were organized. It was expected that there will be more consultations on the EMF with the stakeholders at the district level during and after launch of the project.</p> <p>Based on the identified environmental issues and impacts that need to be addressed and resolved during the different stages of subproject design and implementation, a list of indicators has been developed during the preparation of the EMF. In addition, the agencies responsible for environmental monitoring at different levels have been identified. A three-level environmental monitoring plan has been proposed, with a continuous and quarterly monitoring to be done internally, and another six monthly monitoring to be conducted by an external agency (EPA). The timetable and levels of monitoring proposed are: (i) quarterly environmental monitoring by the M&E unit of CISP involving ADE/EO; and (ii) 6-month environmental monitoring by EPA as the external agency and by the project authorities. An independent audit will be carried out for the mid-term review of the project.</p> <p>All the periodic progress monitoring reports prepared by the project staff will have a built-in section on environmental indicators to be reviewed by the M&E unit.</p>	
2.	Targeted Outputs	
	<p>In the light of this perspective, project was expected to do the followings⁴:</p> <ul style="list-style-type: none"> – Institutional placing of ADEs at LGRD divisional and at three MCs levels, and EOs at districts level, respectively. – Water quality survey. – Environmental awareness program. – Solid waste management program. 	

⁴ Project Appraisal Document, Section 5, page 23 – 26, and Annex 12.

	<ul style="list-style-type: none"> – Systematic water quality testing and monitoring. – Hygiene and environmental sanitation awareness programs. – More consultations on the EMF, during project execution phase. – Six monthly monitoring by AJK EPA. <p>In addition, these aspects also stand clearly reflected and supported in the PC-I document of May 2002⁵. In addition to reiterating above mentioned aspects of the project, Mid Term Review Mission of 26 Apr – 11 May 2005, points out followings⁶:</p> <ul style="list-style-type: none"> – Major environmental threats are arising out of water quality, soil erosion due to poor construction and sewage effluent disposal. – Environmental awareness on threats and mitigation measures is still low among CBOs. – CBOs' orientation training on environmental awareness about threats and mitigation measures. – Information materials – booklets, posters and pamphlets on good environmental measures, e.g. protection of water sources, use of sanitation facilities etc should be produced and distributed. – UNICEF kits are being used for water testing, which may not be adequate for detecting arsenic and heavy metals. Hence, a laboratory may be employed for the needful. – Project envisaged close coordination with AJK EPA, which appears to be limited. – Hence, a short-term consultant should be hired to review the overall project implementation. – Employment of EOs at district level was envisaged, which have not been employed and this work is being done by engineers. – Orientation training of district staff in environmental compliances. – Repairing and cleaning of pipes, water storage facilities and sand filtration system. – Protection of water sources from animal contamination. – Adequate soil erosion protections.
3.	Achievements
	<p>During the course of implementation process of various components, project has made significant progress for the attainment of above enumerated targets, which are briefly summarized as under:</p> <ul style="list-style-type: none"> – A combined checklist for social and environmental monitoring had been developed, which is being filled and implemented by the district level field staff on regular basis. It is a universal checklist covering all of infrastructural interventions, irrespective of their types and categories. – Project has conducted series of sessions of two day workshops on <u>water quality monitoring</u> and mitigation, and <u>hygiene and sanitation education</u>. – Urdu language publications have been produced for (i) water quality manual, (ii) hygiene and sanitation and (iii) pictorials about mother and child care. – This was the first community development project in AJK which paid significant attention to environmental issues.

⁵ PC-I, Section 33, Part "D" (Environmental Aspects), page 34 – 36.

⁶ MTR paragraph 21, page 7 and Annex 8.

	<ul style="list-style-type: none"> – During recent days extensive water samples had been collected with the assistance of communities from all the eight districts of AJK for physical, chemical and bacteriological examinations. For this purpose an elaborate sample data and reference form has also been developed. – Project had done its home-work for segregating of infrastructural interventions in various environmental categories, as per WB criteria, including environmental review and assessment form for E-2 and E-3 sub-projects. – CBOs' training workshops for Health, Environment, Sanitation and Awareness (HESA) had been arranged where 50% participants were the women.
4.	Missing Links
	<p>Despite significant achievements by the project, following have been the shortfalls in attaining the targeted objectives as envisaged and expected at the design stage:</p> <ul style="list-style-type: none"> – Project could not succeed in complete deployment of EOs at divisional and three MCs levels, and EOs at districts level, respectively, as envisaged in the project appraisal, PC-I and various supervision mission reports. – Despite commitments by the GoAJK, EPA failed to carryout any monitoring of the project during its six years long implementation phase.
5.	Field Observations
	<p>In the light of targeted objectives, field level impediments during the course of project implementation on a wide frontage of eight districts, and natural calamity of Oct 2005 EQ, followings are brief observations of the EPE team:</p> <ul style="list-style-type: none"> – Amongst certain visited CBOs, water related cases of serious nature have been noted, where classical example is Dhingroon in Sudhnoti. CBO complained of developing small perforations in aluminum water collection utensils, a testimonial that some chemical is reacting with the metal. – It was observed that CBOs had been coached, educated, trained and groomed in cleaning and flushing of water tanks, along with its disinfection. Serious instances noted by EPE team have been of water contamination due to falling rats at Heer Kutli, Muzaffarabad, and Trar Tarani, Poonch – Rawlakote. – Protection of water source gives due emphasis, where it is close to rich sources of contaminants. In this considerable laxity has been observed by the project, where typical examples are Dharay Mong, Sudhnoti, and Besarrah, Bagh. Both sources are prone to animal dunk contamination⁷. This aspect needs further attention in follow-up projects. – At Dadyal, Mirpur, bath-room, kitchen and WC sewerages had been mixed and disposed in a natural perennial hill torrent without treatment or passing through filtration bed⁸. – Except HESA and water quality, CBOs have not been educated about other environmental awareness issues on threats and mitigation measures. Typical example being open burning of plastic waste at domestic levels where all the family members are crouched around the fire place at food timings. This may be one of the contributing factors that areas of such like practices, Dhingroon, Dharay Mong and Paniola, are reported to have the highest rate of malignancy patients^{9,10}. There is a need to increase efforts on information dissemination through publication of suitable materials on different

⁷ Photo documentation of these water sources can be seen at infrastructure related component.

⁸ This practice is against the traditional cultural norms as well as the NEQS. This is the situation in an enlightened area of known socio-economic prosperity, which may be used as a yard-stick for drawing comparisons with other poor communities of AJK. Pictorial elaborations can be seen in infrastructure related component.

⁹ This aspect needs further research, preferably through respective DHOs.

¹⁰ This is also a testimonial for inadequate M&E at the field levels.

	<p>environmental aspects. However, aspect of solid waste disposal needs more attention.</p> <ul style="list-style-type: none"> – It became evident right at the outset of implementation phase that AJK EPA will not be in a position to honor their commitments for six monthly monitoring of the project. This aspect had adequately been highlighted by various review missions of the Bank. Despite this fact, ADEs at divisional level and EOs at district levels had not been deployed. – Project had to undertake large varieties of different infrastructural interventions, each having its own environmental implications. For example road related environmental threats are much different with solid waste disposal. Hence, in view of such contrasts, it would have been more appropriate to develop a set of checklists which are tailored as per the variety of different infrastructural interventions. Whereas, project felt contented with a universal checklist, dealing with all. – Despite good general foliage cover throughout AJK, soil erosion is a problem in some areas of freshly disturbed strata. This aspect had been acknowledged at many forums. Tree plantations on such sites and along the walkways, is a widely accepted cheap modality, which also has many other tangible benefits. However, no visible efforts for such interventions had been seen in any of the visited CBOs. – A general lack of linkages between project management, CBOs and other environment related state functionaries has been observed. No visited CBO has been found interacting with forest or health departments, at least at the district levels. – Due to the shortage of specialized environmental staff field environmental monitoring is weak, it was difficult for one AD to monitor the environmental compliance progress on more than 450 sites that are spread all over AJK.
6.	Feedback from Project Directorate
	<ul style="list-style-type: none"> – The feedback from Project Directorate is that water quality software has been developed that maintains a database and provides guidelines for source protection and massive awareness about water quality. 1300 water samples have been collected from 650 Water Supply Schemes (WSS) – two samples from each WSS (one at source and one at end use point). Analysis of 29 parameters is being carried out. Results are expected by 15 November 2008. Accordingly project plans to share the results with WSS user communities along with remedial measures where water quality is not fit for drinking. Project management further emphasized on the aspect that this type of large scale (all over the AJK) water sampling and analysis is a unique example in the region, which will help to develop most reliable quantitative and qualitative database in drinking water sector. Also GPRS coordinates for all 650 water supply schemes would be maintained. – An AJK Sanitation Policy has been formulated through a wide range consultative process that was approved by the GoAJK and cabinet in end September 2008. This policy is remarkable achievement for water and sanitation sector issues and in future bylaws would be formulated for this sector.

Annex – VIII : District-wise Observations and Findings/ Feedback on Exposure / Learning Visits

1. Neelum

It was found that exposure / learning visits were organized for CBO member to the similar projects to other districts with similar environment. One member each from both the sampled CBOs participated in exposure visits. According to the participants in the meeting the visits proved to be quite useful to get different ideas and insight that helped them while implementing their own schemes.

As per the statement of community development officer Neelum, 20 CBO members have benefited from exposure & cross visits to other districts of Kashmir, OPP Karachi and Gilgit.

2. Muzaffarabad

Exposure and Cross-visits were organized for CBO member to the similar projects to other districts with similar environment. 1 CBOs out of 3 (33%) could send their members to participate in exposure visits, which proved to be quite useful to get different insights and help them with different ideas.

3. Bagh

Exposure/learning and cross visits were organized for CBO member to the similar projects to other districts with similar environment. One out of 2 (50%) CBOs among the sampled ones could send their representative on exposure trips, which proved to be quite useful to help them with different ideas.

4. Poonch (Rawalakot)

Exposure/cross visits were organized for CBO member to the similar projects to other districts with similar environment. 60% of the CBOs (one member each) participated from district Rawalakot among the sampled CBOs. According to the participants, visits proved to be quite useful to get different insights and help them with different ideas.

5. Sudhnoti

Exposure /cross visits were organized for CBO member to the similar projects to other districts with similar environment. 2 CBOs out of 3 (66%) could send their members (one member each) to participate in exposure visits, which proved to be quite useful to get different insights and help them with different ideas.

6. Kotli

Exposure /cross visits were organized for the staff of CISP and CBO member to the similar projects to other districts with similar environment. Among the 8 CBOs visited 3 (37%) had members who visited other projects to learn about community development. CBO Members commented that visits were useful to help them in developing different ideas. More visits should be organized to give more people chance to learn from others.

7. Mirpur

Exposure/cross visits were organized for CBO members to the similar projects to other districts with similar environment. 75% of the CBOs from the sample participated in exposures, which proved to be quite useful to get different insights and help them with different ideas.

8. Bhimber

Out of the 3 sampled CBOs, 2 (67%) could send their representatives (1 member from each CBO) for exposure to the similar projects of other districts. According to the feed back from the CBO members during the focus group discussions, the visits proved to be quite useful for the members. They got different insights on how other people are dealing with similar developmental issues. They shared lot of new ideas with other CBO members on their return from the trips.

Annex – IX : Capacity Building Activities under CISP



1. Skill Development Trainings

Skill Development Trainings							
Sr. No	Institute	Course Name	Duration	No. of Trainees	Course duration		Cost (Prospectus + Tuition Fee + Hostel + Stipend) in PKR
					Start Date	End Date	
1.	NLC Mandra	Surveyor	6 months	42	07 JUL 2008	7 DEC 2008	1,434,300
2.		Excavator	3 months	32	07 JUL 2008	30 SEP 2008	804,800
Total A				74			2,239,100
1.	NISTE Islamabad	AutoCAD	6 months	47	05 JUN 2008	25 OCT 2008	3,010,350
2.		Computer Hardware	6 months	40	05 JUN 2008	25 OCT 2008	2,562,000
3.		Telecom Technician	3 months	30	16 JUN 2008	15 SEP 2008	961,500
4.		Auto Electrician	3 months	20	16 JUN 2008	15 SEP 2008	641,000
5.		Refrigeration & Air Cond.	3 months	17	16 JUN 2008	15 SEP 2008	544,850
6.		Building Electrician	3 months	43	01 AUG 2008	25 OCT 2008	1,378,150
7.		Consumer Electronic	3 months	32	01 AUG 2008	25 OCT 2008	1,025,600
8.		Prima Vera	3 months	4			96,000
9.		Welding Gas/Arc	3 months	14	01 AUG 2008	25 OCT 2008	658,700
Total B				247			10,878,150
1.	Support to Women and Children Initiative	Nutrition Mother, Child Heath	1 month	200			3,994,000
2.		Fruit Preservation Processing and Marketing	45 days	200	15 OCT 2008	30 NOV 2008	3,197,000
3.		Mushroom Growing and Marketing	45 days	200	15 OCT 2008	30 NOV 2008	3,146,000
4.		Vegetable Growing and Marketing	45 days	200	15 OCT 2008	30 NOV 2008	3,007,000
5.		Poultry Production and Marketing	45 days	200	15 OCT 2008	30 NOV 2008	2,613,000
Total C				1000			1,957,000

1	HESA	Personal Hygiene – domestic & Env. Hygiene Water Borne Disease - Water Quality Sanitation – Excreta Disposable	2 days (31 Markaz, 2 Events each)	4000	-	-	9,627,000
Total D				4000			9,267,000
1.	Water Quality	Person water importance water borne disease, water contamination, purification methods, household measures, economic importance	1 Day	250	-	-	11,700,000
Total E				250			11,700,000
1	O & M of WSS	Gravity WSS – Pumping WSS – O & M Issues		750	-	-	
Total F				750	-	-	0
(Total A + B + C + D +E+F)				4491			50,401,250

2. Trainings, Workshops and Visits Held under CISP

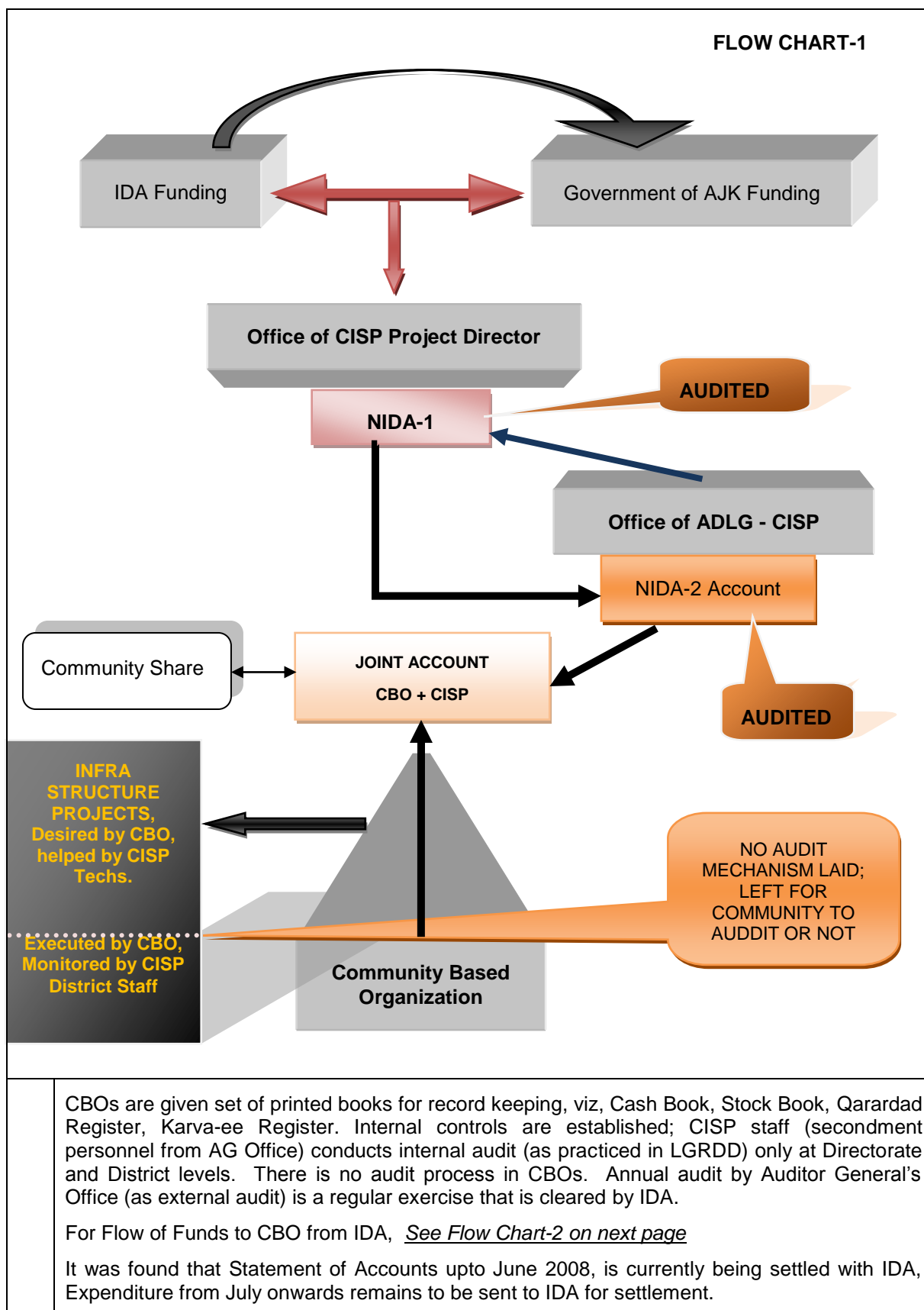
Sr. No.	Theme	No. of Events	Participants Staff + CBOs
1.	Project Start Up Workshop	1	87 +5
2	Information Strategy Workshop	1	40 +20
3	Training Need Assessment Workshops	2	70 + 20
4	Socio Economic Data Analysis	1	60
5	Process Monitoring Workshop	3	86 + 7 (CISP/ LGRDD/CBOs)
6	Financial Management Workshop	1	60 (CISP Staff)
7	Procurement Procedures	6	227+174 (CISP + CBOs)
8	Procurement Procedures Workshop (By W. Bank)	1	48 (CISP/ LG/L/Council Staff)
9	Water Quality Testing Workshops	7	380+22 (CISP/CBOs)
10	Water Quality Workshop (By WASEP)	2	49+6 (CISP Staff)
11	Multi Sectoral Team Learning Workshops	4	120 (CISP/ LG/CBOs)
12	Outward Bound Activity /Workshop	2	60 (CISP/LGRDD/CBOs)
13	Management Information System (MIS) Workshop	1	45 (CISP/ LGRDD/CBOs)
14	Review Trg. Need Assessment Workshop	7	121 (CISP Staff + CBOs Presidents)
15	Baseline Survey Study (Questionnaire Finalization Workshop)	1	40 (Sec/DG/APD's/DDS/ADS/PM'S)
16	Hands on Training on MIS Modules	3	36 (DPO + AEs + Cos +O/S +CA's)
Total		43	1783
Foreign Training/Visit			
17	Public Private Partnership Polices (PPP) & Strategies IP3 Institute Washington DC	1	3 (Sec/Dir/APD (C))
18	Public Private partnership (IP3) Cape Town South Africa "Serving Media" "Serving the Poor"	1	4 (DDCD/AAC/Chief P&D/Sec LGB)
19	"Awareness Building Stakeholder Consultation and Media" IP3 Washington DC	1	1 APD (T)
20	Study Visit to Philippines	1	4 (Worthy PM, Sec. LG/Principal Sec. P.M.

Sr. No.	Theme	No. of Events	Participants Staff + CBOs
21	Study Visit to Max Lock Centre Regarding IP 3	1	3 (C/S, Sec./ADLG)
22	Study Visit to "NEPAL"	1 (10 days)	9 (DD (D.V.), DD DD (CD) DD (M & E,) AD, (Env.), AE, AD, XENs
23	Study Visit to "Australia"	2 (10 days each)	4 (Sect. DG, DD (HRD), PD APD (T) DDE(NV), DD(CD), DD(M/E)
Total		5	15
Local Institution Training (ESMA)			
24	Micro Credit and Enterprises Development	1	2 (CISP)
25	Introduction to Natural Resource an their Management	1	2 (LGRDD)
Total		2	4
Local Institution Training (NCRD)			
26	Participatory Methods & Techniques for Community Mobilisation	2	6 (CISP)
27	Safe Drinking Water and Liquid Based Management	2	3 (CISP)
28	Sustainable Environment Management	1	4 (CISP)
29	Rural Development Protects Planning	1	1 (LGRDD)
30	Human Resource Management	1	2 (LGRDD)
31	Training of Trainers in Rural Development	1	2 (LGRDD)
Total		8	18
Training (s) Workshop (s) /Visits Conducted After September 2004			
32	Training on Financial Management/Procurement	7 (2days)	Staff+CBOs (240)
33	Community Act on Planning training	7 (1day)	Staff+CBOs (240)
34	Team Building Training	2 (4days)	Staff (44)
35	Training on "Right Based Advocacy for Change"	1 (3days)	Staff (0)
36	Enumerators Training for Baseline Survey Study in AJK	1 (1day)	Staff (SUC+Pas) (250)
37	Foreign visit/Training (Spain)	1 (15days)	04 (Sec.Fin/Sec LG/Sec KANA/Addl.Sec.EAD)
38	GIS Training for Capacity Building	1 (10days)	01 DD (M&E) DPO, CDO, AEs, O/S, C/A's
39	Hands on Training on MIS modules	4 (8days)	48 (DDs, AD's, AEs, CDOs, AEs, O/S, C/A's.
40	Training on Monitoring & Evaluation	2 (5days)	50 (DDs, AD's, AEs, CDOs, Chief Officers, AD Env., Officer, XENs)
41	Participatory Reflection and Action (PRA)	2 (3 Days)	60 Community Organizers
42	Participatory Development – Planning, Organization, Monitoring and Evaluation Techniques (Facilitated by IDC)	1 (6 days)	24 (Div. Director, AOs, FAO, Chief Officer, Budget Officer, Secy. MC, Asstt. Area Officer, Auditor & Accounts Clerk
43	Financial management	1 (6 days)	15 (DDCD, CDO, CO, AE, Chairmen CBO's)

Sr. No.	Theme	No. of Events	Participants Staff + CBOs
44	Cross Visit OPP. And Training on OPP Strategies (Hyg. Edu. + Micro Credit System + Low Cost Designing)	1 (3 days)	15 (DDCD, CDO, CO, AE, Chairman CBOs)
45	Training on Financial Management Procurement/Community Action Planning Training	7 (2 days)	Staff + CBOs (219)
46	Training on " Financial Management"	1 (7 days)	24 (DDs, Ads, CO, AO, SA, Acct. Clerk)
47	Training on "Procurement Management"	1 (4 days)	24 (ADP (C), DDCD, Div. Dir. DD M)
48	Training on " Management Skill and Proposal Writing"	1 (4 days)	25 (XENs, PMs, Ads, Aes, Statistical Officer, F & A Officer, Chief Officer M/C MZD, Accounts Officer)
49	Study Visit to "Quetta Balochistan"	1 (4 days)	12 (DD CD, AD, AD Ein, Chief Officer M/C MZD, CDO, F & A Officer Training Assistant, President CBOs)
50	Training on Health Environment Sanitation Awareness	2 (2days) 31 Markaz	2170 (CBOs + CISP Staff)
51	Cross Visit Across AJK	1 (24 days)	120 (CBOs + CISP Staff)
52	Skilled Development Trainings NISTE, NLC Mandra	10 (3-6 Months)	315 (CBOs)
53	Study Visit to Northern Areas	1 (7 days)	15 (DD (CD), Cos Sub Engineer CBOs President)

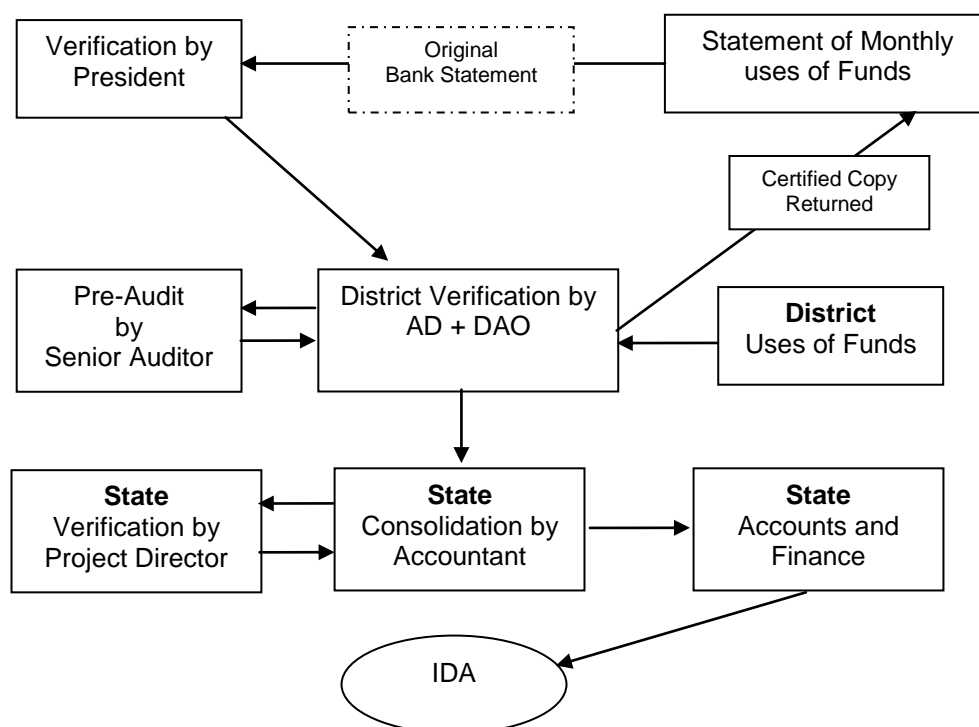
Annex – X : CISP Financial Management and Procurement Practices

1.	CISP Financial Management
	<p>CISP's Financial Management is governed by a system described and detailed in Financial Information System that is well detailed in the form of a manual named as Financial Information System Manual (FISM). This manual adheres to IDA requirements, the Accountant General's office of GoAJK and government's control over flow of funds and taking over the accounting and reporting system of government projects by government staff. Secretary LG&RDD, Government of AJK approved this manual and Accountant General; GoAJK consented for adoption and implementation in CISP.</p> <p>FISM describes organization's structure of Accounting Section, procedures, job descriptions and format of account books to record accounting transaction, reporting system, budgeting and auditing arrangements. FISM also provides room for computerized accounting system, which is not implemented so far. FISM apart from detailed Financial System comprehensively addresses Procurement and Contract Administration procedures, Asset Management, Staffing, Staff remunerations, administrative and operational expenditure. Annexure portion covers variety of formats for financial management activities.</p>
	A. Flow of Funds
	<p>Two types of flow of funds exist in CISP:</p> <ul style="list-style-type: none"> – Bottom-up: Community Share (20% of scheme/s value) in Joint Bank Account with CISP Project. – Top-Bottom: From CISP Directorate (NIDA-1account) to CISP Joint Account via District Accountant (NIDA-2 account) <p>The process adopted is in accordance with Project Agreement and Project Appraisal Document as of May 9, 2002.</p> <p><u>See Flow Chart-1 on next page</u></p>



Flow Chart-2

FLOW CHART

**B. Internal Controls**

Internal Controls are well defined with responsibilities and authorities clearly marked for office bearers.

C. Asset Management

Asset Management and control is handled at Directorate level and Accounts Officer in Project Directorate maintains record. Record register includes vehicles, equipment and other fixed assets. Project Accountants are custodian of assets in Directorate and District Offices.

2. Procurement Management

CISP has two systems of procurement one at headquarters and at community level.

- Project headquarters follows IDA procurement guidelines as required in Project agreement and guidelines provided in FISM
- “Saaman Key Khareedarey Ka Tareek-a-Kar” developed for CBOs as guidelines for procurement of goods and services. This document has set of templates for use during execution of project activities.
- Major procurement actions are executed in Directorate that includes procurement of consultant services, staff hiring, vehicles, equipment, furniture etc. for project operations.
- Pipes and fittings are the only commodity that is procured for CBOs’ consumption. Eight contracts have been executed, that were vetted by WB with issuance of NOCs, as the process and documentation was in accordance with IDA guidelines.

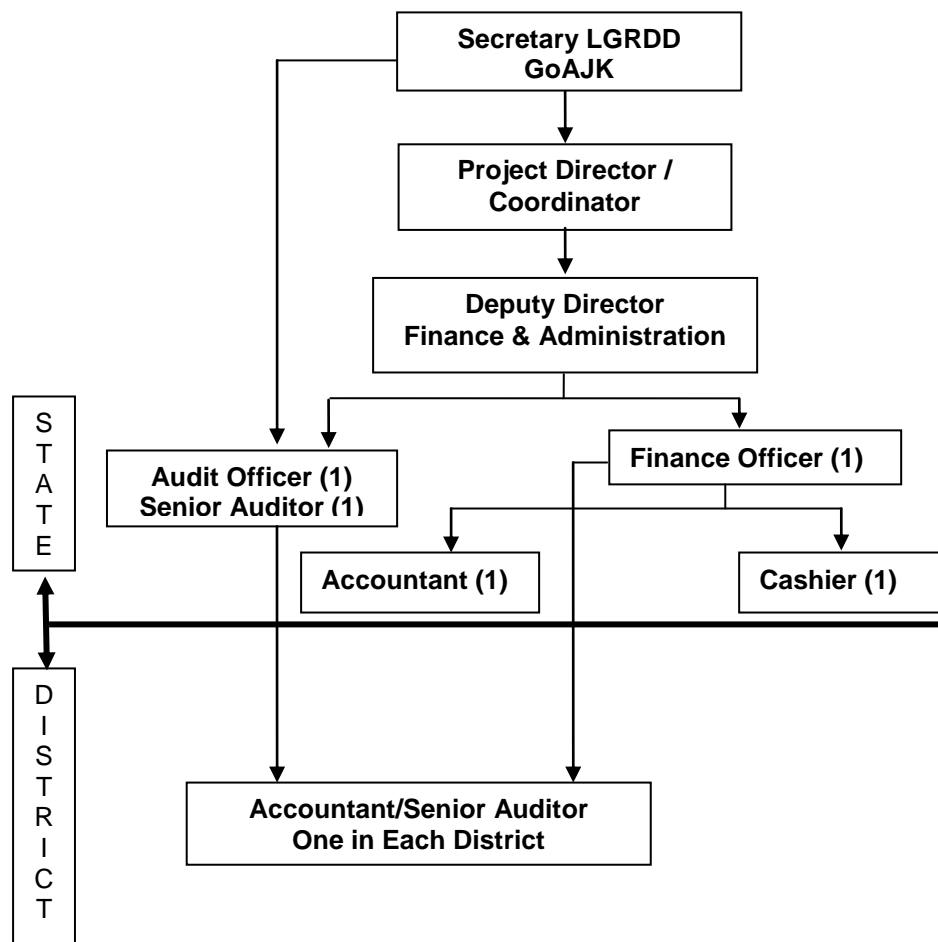
3. Decentralization

Decentralization in financial and procurement matters has been observed, but not to an extent that PAD deems. Decentralization and empowerment has been delegated down to district level. Districts have financial and technical powers.

4.	Capacity Building & Trainings
	<p>CISP was well budgeted for capacity building of existing staff as well as hiring of new staff as project employees. Project moved to capacity buildings by arranging tailored-to-project trainings, participation in seminars and workshops, study tours both in country and abroad.</p> <p>Similarly, capacity building of CBO members who signed Memorandum of Agreement (MOA) with CISP had the opportunity to benefit from trainings. This was very important for CBO members so that they could follow the basic formalities of bookkeeping, inventory management and record keeping. Besides operational systems, selective members from partner CBOs were trained in many other social, hygiene related trainings and study tours.</p>
5.	Staffing and HRM
	<p>This issue is of a critical/serious nature for project authorities in post-earthquake scenario, when local and international NGOs, donors and charity organizations came in for relief, recovery and rehabilitation process. Retention of experienced staff was impossible as they moved out of the project for better salaries and perquisites offered by humanitarian organizations.</p> <p>There has been other issue of grade differences between same titled officials hired as contract employees for the project. This variety of salary grades exist within the districts and vary from district to district. This can be met to an extent by revision of salary structure or appreciation of allowances.</p> <p>Availability of official transportation is another issue of high importance that is a bottleneck in the working of staff whose work demand frequent movement within the communities and is located in urban setup where public transport costs time also targets or deliverables cannot be met. CISP should aggressively act on availability of official transport to the field workers.</p>
6.	Institutional Capacity Building & Development of Systems
	<p><i>Refer to PAD, page 19; last paragraph, "The project was supposed to provide link through their CBOs and their NGOs in assisting households to obtain home improvement loans, including micro credit loans through the existing local banks and other non-banking financial institutions. These will not be promoted through the project, but would be linking these groups through existing channels".</i></p> <p>This is has not been observed during the field visits.</p> <p>It is recommended that:</p> <ul style="list-style-type: none"> – Full time qualified auditors should be hired in PD Office and District Offices, who are mandated with pre-audits responsibilities. – Full time mobile trainer/s hired who are tasked with training of CBO for compliance of policies and procedures
Constraints, Bottle-necks and Weaknesses Observed	
1.	Financial Management
	<p>Financial Information System Manual prepared under the guidelines of Project Agreements, incorporates Government and World Bank requirements of Financial Management for CISP. The system is re-engineered to make all the processes smooth and overcome bottlenecks.</p> <p>CISP staffing at senior positions is of personnel who were experienced with WB's reporting requirements, disbursement procedures and submission of Withdrawal Application and maintenance of special accounts.</p>

Flow Chart-3

ACCOUNTS DEPARTMENT Organizational Chart



It was not possible to study minutely each function, however, discussions with district accountants in Rawalakot, Mirpur and Project accountant in Muzaffarabad, then with Project Accounts Officer in Directorate made it possible to go through the entire practice of the Financial Management System, verifiable from FISIM.

The finance section is supervised by Deputy Director (F & A), follow in the hierarchy are Finance and Accounts Officer (1), Accountant (1), Audit Officer (2) (secondment positions from AG, GoAJK), cashier (1), computer operator (1) followed by District Accountants/ Senior Auditors (8); secondment positions from AG office. Each of the positions job has specified job descriptions.

Financial and Accounting Control Procedures have been established that scopes Internal Controls, Financial Controls, Bank Accounts, Advances, Disbursements, Administrative Controls (procurements, Payroll, etc.), Accounting Controls, Assets Management, and Financial Reporting (Pre and Post Audit, Procurement Controls).

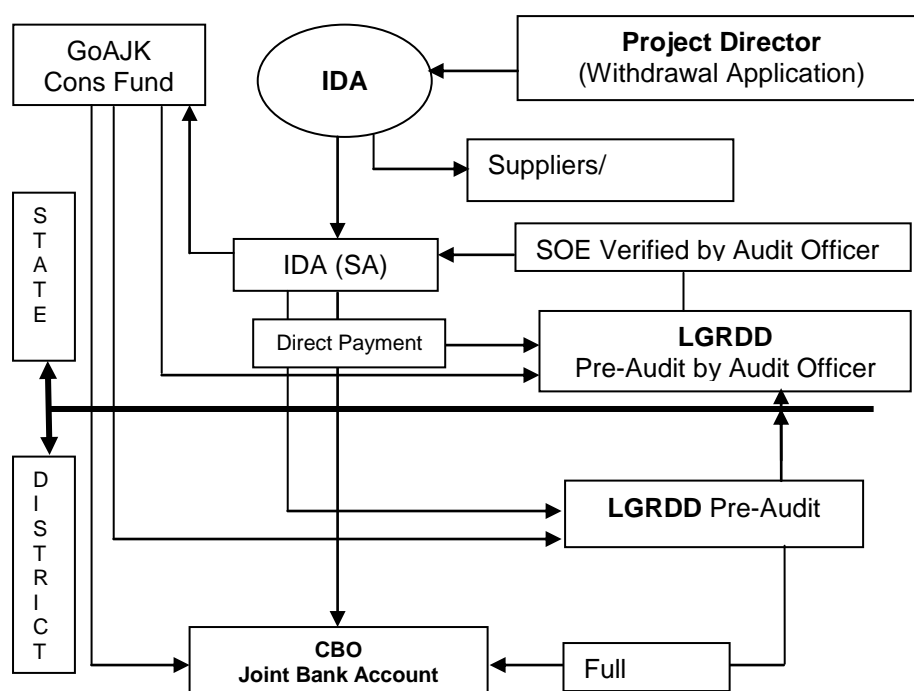
Flow of funds process segments budget from GoAJK's Annual Development Program as an identifiable single head budget item, showing separately local and foreign sources of funds. Govt. of AJK arranges for 20% of annual requirements in the shape of "Revolving Funds" of the CISP budgeted requirements. These are lapsable funds with the close of financial year. Funds initially provided are adjusted as their share for completed schemes.

Bank account is opened in the National Bank of Pakistan's Upper Bazar Branch, Muzaffarabad (NIDA-1) and all the district headquarters (NIDA-2) operated by Assistant Directors. Another special account to handle US Dollar contribution from IDA is operative with National Bank of Pakistan, Main Branch, Muzaffarabad, this is replenished on with-drawl Application basis or whenever the 20% of the account is utilized, whichever occurs first.

Project Accountant prepares certified monthly consolidated summarized Statement of Uses of Funds by components and sub-components activities. Head of Accounting section links and categorizes into civil works, goods and equipment, consultant services, trainings and incremental staffing cost.

Flow Chart-4

Funds Flow Chart



Accounting policies and procedures detail guidelines for financial policies about project records, procurement policies and procedures (system of purchase orders, cash purchases, traveling approvals, advances, preparation and payment of salaries, recording expenditures, budget availability reviews, pre-audit, authorizations. Also payment of funds, Issues of Replacement Cheques, Un-presented Cheques, bank receipts, special account payments, with-holding of applicable taxes, books of account, bank reconciliation, compiling and checking CBOs' account statements submitted by districts, accounting procedures by CBOs and source documents like cash receipt vouchers, cash payment vouchers, bank receipt vouchers and journal vouchers.

Chart of accounts is a logical and scientific arrangement with flexibility for incorporating new accounts without disturbing the original scheme of account. Its significant feature is numeric coding, which can be incorporated in any computerized accounting system. This system works on assigning of codes for each head, and can accommodate insertions with flow of numeric coding.

Budgeting and Forecasting is done from bottom-up flow of information (from districts to headquarters) merged with government policies (push-down flow). Districts draw their planning on monthly basis, based on feasible CBO schemes and is sent to Project Directorate to incorporate these monthly plans into annual planning and that forms the basis of budgeting at CISP directorate level. However, project cost is budgeted in the PC-1 document that details and borders annual budgeting.

Delegations of Financial powers (approve and pay) has been established with thresholds in categories of works, procurement of goods, consulting services (training, community development etc.) and incremental staff and other operational cost to Chief Officer / Assistant Director, Director/Coordinator and Administrative Head of CISP . Similarly, technical sanctions have been delegated to Assistant Engineers, Superintending Engineers and Executive engineers according to nature of work.

Financial Monitoring and Reporting is carried out in the form of submission of Financial Monitoring Reports (FMR) and Annual Financial Statements (AFS) in accordance with IDA and

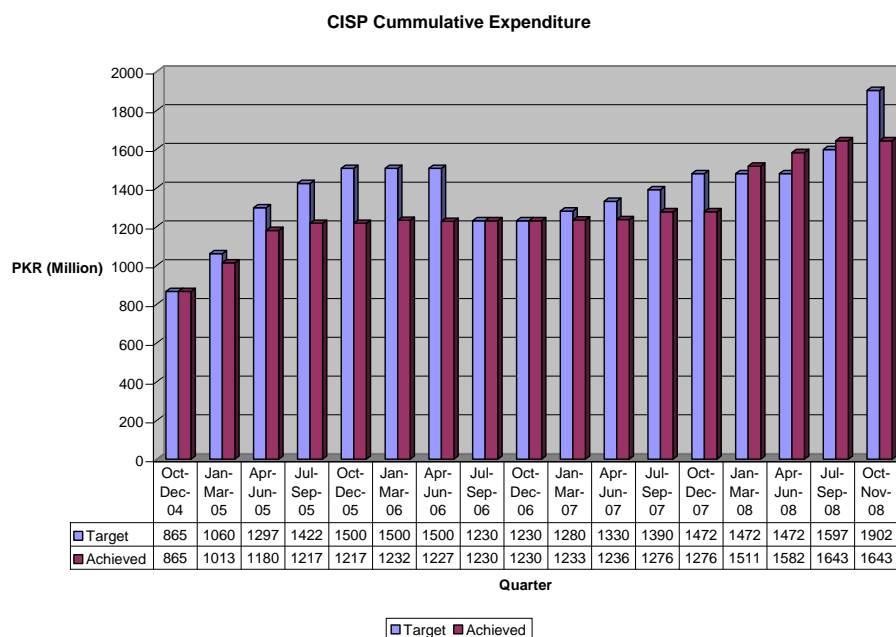
	<p>AG Office requirements. FMRs, comprise of quarterly total project reports that are submitted to The World Bank on quarterly basis.</p> <p>Field visits have given totally a different picture from the directorate and district offices. Most of the CBOs visited (selected by CISP staff) did not even met the minimum standards of accounting, inventory management, procurement and record keeping. However, there were some extra ordinary examples of record maintenance and adherence to best practices of accounts, inventory and procurement.</p> <p>– One example from of one of the best record keepers is presented in the annexure section.</p>
	Auditing
	<p>Auditing of CISP is done annually by Auditor General's office of AJK (as external auditors); however, there is a system of pre-audit in practice that is done through secondment auditors from Accountant General Office.</p> <p>Audit exercise by Auditor General's office is mandatory for all government offices, which is done annually in Directorate and District Offices.</p> <p>It has been observed that audit paras raised in annual audit are taken to Departmental Accounts Committee (DAC), and then unsettled paras are forwarded to Public Accounts Committee (PAC). Audit reports of previous years were observed and found that there were no serious concerns of mis-conduct, mis-appropriation or fraud. Mostly, there were incidents of mistakes like overpayments in staff salaries, misuse of vehicles, government tax collected not deposited in treasury or non-deduction of GST or other taxes from purchases in Directorate. An incidence of vehicle purchase in FY 2003-04 was reported for not publicizing of tender; these are examples of procedural mistakes and were mostly observed in the early years of the project. However, in the later years of the project as systems and practices educated the staff, discrepancies have reduced.</p> <p>While moving in the field and observing CBO record books, it was found that there is no mechanism of audit of CBO account. However it has been observed that all of the CBO accounts a being maintained jointly both by one government employee and community. CBO Officials are elected due to their influence, good reputation, leadership qualities or strength of "Bradarees".</p> <p>Again referring to PAD Annex 6.4, Financial Management, Accounting Policies and Procedures, subsection '6.4.5' and page '74, <i>"The CBO will be required to maintain only cashbook for the Joint Scheme Bank Account. They will submit all original document and bank statements (plus one set) to Senior Auditor for pre-auditing the expenditures to enable them to claim expenditure on the approved scheme. However, once a payment is made, the original documents will be retained at the District level by the department accountant for post audit purposes. A bank account for the O&M expenditures is being maintained separately and retained by the CBOs"</i>, which is now replaced with Measurement Book (MB) as per Government of AJK Rules.</p>
2.	Procurement
	<p>CISP was authorized to procure goods, services and works under IDA guidelines. Procurements actions are conducted at two levels:</p> <ul style="list-style-type: none"> a) Centralized procurements b) CBO procurements
	Centralized Procurements
	<ul style="list-style-type: none"> A. Pipes and pipe fittings B. Consultant Services C. Vehicles D. Equipment and Furniture

	<p>Pipes and pipe fittings were procured through eight (8) contractual a) agreements, these agreements were issued NOC prior to award by WB. Goods procured and delivered. Referring to 6.4.10, Impact of Procurement Arrangements, Page 75, first line, "The CBOs will be represented in the procurement evaluation committees". During the field visits, ONLY ONE OR TWO CBO officials confirmed their participation, others totally denied any involvement in the process whereas nearly all CBOs have consumed pipes and pipe fittings.</p> <p>Re-Referring to PAS, Annex 6, Para 6.13 of "Civil Works" section, "The CBOs will be responsible for carrying out the works themselves (without sub-letting the works to private contractors.....)".</p>
3.	Decentralization
	Decentralization upto district level is being practiced.

Annex – XI : CISP Fiscal Performance

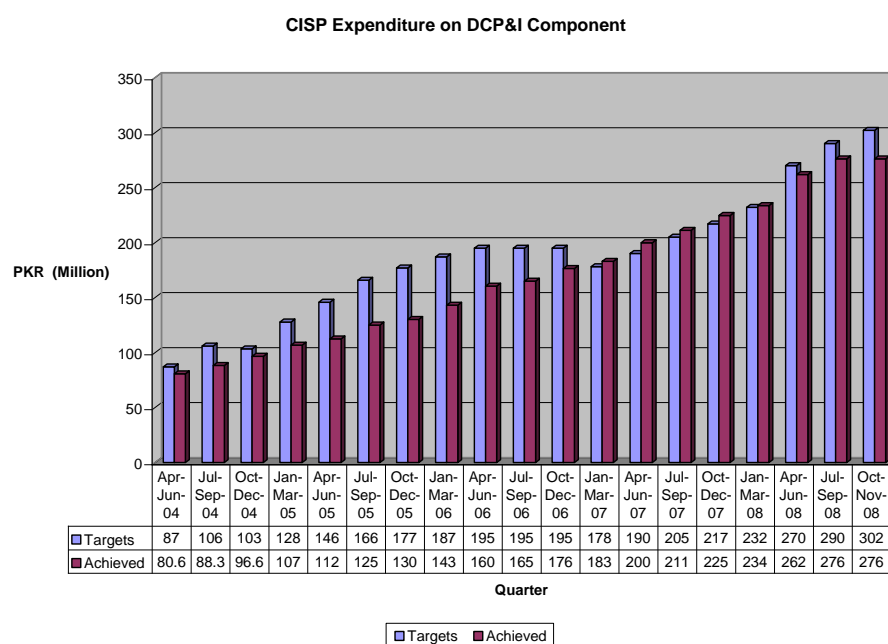
1. CISP Quarter-wise Cumulative Expenditures

Cumulative expenditures of CISP indicate that most of the targets were achieved as planned except the period from June 2005 to June 2006.



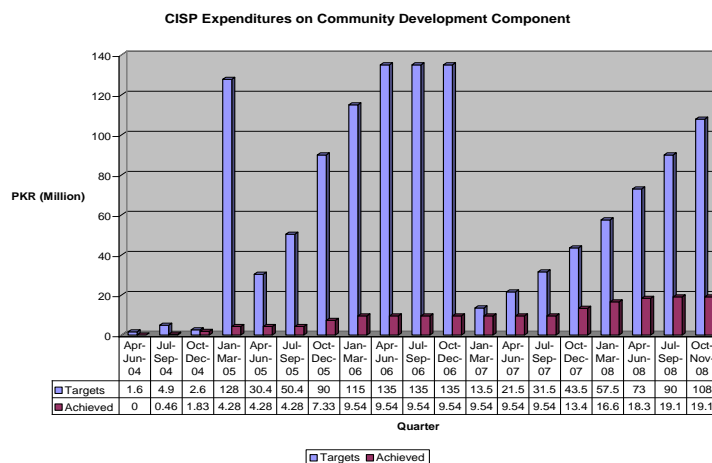
2. CISP Quarter-wise Expenditure on DCP&I Component

Cumulative expenditures of CISP indicate that most of the targets were achieved.



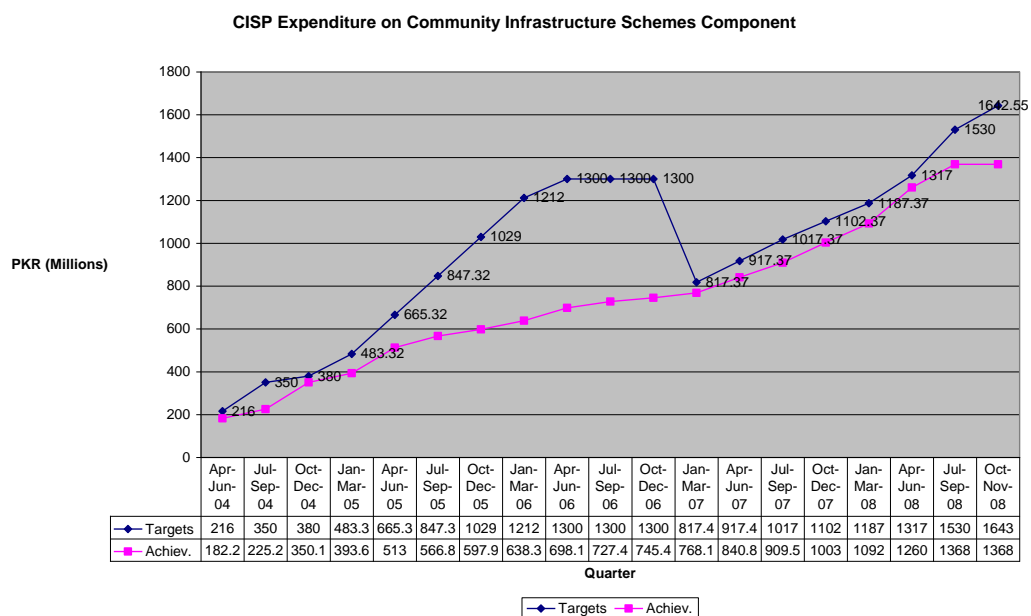
3. CISP Quarter-wise Expenditure on Community Development Component

Most of the targeted expenditures remained under spent. Overall most important sub-component of Community Development, Support to Women and Children remained weak, which could also be verified from expense reports of the project where this very important component has been under spent. Women focused activities are not part of CBO's CAPs. Main emphases of the CBOs are on schemes where women are important beneficiaries. This is now the right time for women to utilize their saved time for more productive activities. To achieve all that women would need to establish separate CBOs to identify their problems and have debates until they find a workable solution. It would be difficult for women to voice out on their needs or participate effectively in joint CBO meetings. Male and Female CBOs need to be linked and joint action plans prepared at community levels. Women are interested in income generating activities, which should be based on market study. Once the skills have been developed or refined, quality control measures taken then they need to be linked with market channels.



4. CISP Quarter-wise Expenditure on Community Infrastructure Schemes

The following graph indicates that 83.26% target has been achieved.



Annex – XII : Field Observations on Community Infrastructure Schemes

Summary

66 CISs were visited in 29 CBOs in all the eight districts of AJK. The type of schemes included:

- Gravity and Lift type water supply schemes
- Street pavements
- Approach roads
- Storm Water Drains
- Footpaths
- Community Latrines at schools and mosques
- Hand Pumps
- Walkways
- Causeways
- Retaining Walls
- Street Lights
- Dust Bins / Solid Waste Disposal
- Sewerage Lines, etc.

Generally following were the observations:

- General quality of civil works is of acceptable nature.
- Communities, in general, lack the working dynamics of civil construction works, but good examples of concrete works, use of local materials and construction of retaining structures are there.
- It is a mandatory requirement that after a water source is identified, it is tested for human consumption. Logically, it is on the basis of test results that a source is selected for executing the CIS. On the contrary water testing has been carried out at a very late stage.
- Due to lengthy delays in procurement of water supply pipes and fittings, some of the CBOs lost their interest for on time completion of their schemes.
- Although HESA (health, environment, sanitation and awareness) trainings were offered by the project, however, the evidence was found that some CBOs do not have any knowledge about water borne diseases, etc.
- Irrespective of the geo-physical locations, the pipe lengths are partially buried. It was also observed that naked pipes cross the roads at several locations. The likelihood is that they are vulnerable and can be easily damaged. There are CBOs that are located at heights of nearly 2,000 meters elevation, where snow-fall is heavy and winter frost is intense. Hence, cases of pipe bursts due to freezing water are common.
- It was observed that most of the communities with water supply scheme were aware of periodic cleaning, flushing and washing of storage and distribution tanks. At the same time they were unaware about the use of water related disinfectants.
- Despite of the fact that during post-completion era, all the O&M responsibilities devolve on the respective CBO, who have the complete ownership of their CISs. However, it was observed that some of the CBOs need to improve their O&M system.
- It was observed that some of the communities in rural areas are using plastic waste (shopping bags, empty bottles, wrappers and other combustible waste) for fire at domestic levels. This is mainly being done with the sole purpose of checking the menace of marred landscape due to flying and strewn plastic waste in their areas. No one is conscious, experienced and knowledgeable about the highly dangerous and detrimental toxic impacts of the poisonous

dioxins being generated from the same.

- CBOs themselves are responsible for the execution of related civil works of their CISs. For this purpose they are required to engage skilled and unskilled labor from market sources. CISP needs to improve the monitoring in this area.
- Project had regularly been generating routine M&E reports about various components of the Project. It was observed that improvement is required to make it more participatory through trainings of CBOs.
- During the field visits it was observed that most of the works have been completed as per approved drawings, and after the EQ most of the damages are restored as per scheme requirements to make them functional.
- It was observed during the field visits that few villages and settlements are perpetually facing water shortages and cannot meet the O&M costs of lift water supply schemes. CISP needs to look into this aspect.
- It was observed that some of the latrines are choked. Reason being the insufficient water supply and most of the users are small school children for whom the WC latrines are not practical. CISP needs to improve in this area.
- It was observed that although project focused on training and capacity building requirements of the project field staff, but still there is a need for improvement in this area.
- It was observed that some of the CISs could not be completed within the stipulated time bracket, as envisaged and anticipated at the time of estimates or the commencement of the execution work. Instances can be quoted where delays have occurred particularly for water supply schemes. The reason being that the projects taken up by the CBOs during the initial years were big in magnitude (PKR 10 to 20 million). The CBOs did not have the capacity to implement such big schemes that contributed towards delay in completion.

List of the CBOs with type of CISs developed in them is given below:

Division	Sr. No.	Name of District	CBOs			Type of Community Infrastructure Scheme Visited
			SN	Urban/Rural	Name of CBO	
MUZAFFARABAD	1	Neelum	1.	R	Sada Bahar Development Organization - Lawat	<ul style="list-style-type: none"> – Street Pavement – Approach Road
			2.	R	Nagdar Education and Economic Development Organization (NEEDO)	<ul style="list-style-type: none"> – Water Supply (Gravity Type)
	2.	Muzaffarabad	1.	Peri-Urban	Tariqabad	<ul style="list-style-type: none"> – Street Pavement. – Storm Water Drain. – Road
			2.	R	Heer Kutli	<ul style="list-style-type: none"> – Water supply (Gravity Type). – Street Pavement.
			3.	R	Seri Pachhar	<ul style="list-style-type: none"> – Water Supply (Gravity Type).
	3.	Bagh	1.	R	Beese Baghla	<ul style="list-style-type: none"> – Water Supply – Footpath
POONCH (RAWLAKOT)			2.	R	Besara	<ul style="list-style-type: none"> – Water Supply – Community Latrines

Division	Sr. No.	Name of District	CBOs			Type of Community Infrastructure Scheme Visited
			SN	Urban/Rural	Name of CBO	
	4.	Rawlakot	1.	R	Panilola	<ul style="list-style-type: none"> Water Supply Footpath Community Latrines
			2.	R	Rant	<ul style="list-style-type: none"> Link Road
			3.	Peri Urban	Friends Welfare Organization: Tarani Tarar	<ul style="list-style-type: none"> Water Supply
	5.	Sudhnoti	1.	R	Dharay Mong	<ul style="list-style-type: none"> Water Supply (Gravity Type). Road.
			2.	R	Dhingroon	<ul style="list-style-type: none"> Water Supply (Lift). Road. Community Latrines.
			3	R	Baitran Syedan	<ul style="list-style-type: none"> Water supply (Gravity Type). Hand Pump.
MIRPUR	6.	Kotli	1.	R	Haider Ali Dev: Org: Ashkiali	<ul style="list-style-type: none"> Water Supply (Gravity). Street Pavement. Mosque Latrines. Hand Pump.
			2.	R	Mandi Peeran	<ul style="list-style-type: none"> Street Pavement. School Latrines.
			3.	R	Malik Sharif Community Dev: Org: Chak Mir	<ul style="list-style-type: none"> Street Pavement. School Latrines. Road
			4.	R	Sarsawa Khas	<ul style="list-style-type: none"> Roads. Street Pavement.
			5.	R	Tanzeem-e-Millat, Nakyal	<ul style="list-style-type: none"> Drain. Street Pavement.
			6.	R	Misry Khan Welfare Society	<ul style="list-style-type: none"> Road. Walkways.
			7.	R	Barali Gala, Mithrani	<ul style="list-style-type: none"> Road. Causeway.
			8.	R	Welfare Org:, Bandli Mai Toti, Khui Ratta	<ul style="list-style-type: none"> Hand Pump. Road.
	7.	Mirpur	1.	R	Islamgarh Dev: & Welfare Society	<ul style="list-style-type: none"> Street Pavements. School Latrines. Street Lights. Dust Bins.
			2.	R	Anb Welfare Society, Dadyal	<ul style="list-style-type: none"> Street Pavements. Sewerage Line.
			3.	R	Kakra Potha Welfare Society	<ul style="list-style-type: none"> Street Pavements. Water Supply (Tube Well).

Division	Sr. No.	Name of District	CBOs			Type of Community Infrastructure Scheme Visited
			SN	Urban/Rural	Name of CBO	
						– Rain Storm Drain.
				R	Samawal Sharif	– Water Supply (Tube Well).
			4.	U	Nanghi	– Black Topped Roads.
	8.	Bhimber	1.	R	Bhring	– Street Pavement. – Road. – Hand Pump. – School Latrines. – Causeway.
			2.	R	Kaghala	– Street Pavement. – Hand Pump.
			3.	R	Kot Chibban	– Road. – Street Pavement. – Retaining Wall.

District-Wise Demographic Characteristics

DISTRICTS	AREA (SQ KM)	POPULATION (Millions)	GROWTH RATE (%)	DENSITY/ km ²	AVG. HH SIZE
Neelum	3,621	0.159	2.80	42	7.1
Muzaffarabad	2,496	0.770	2.80	307	7.1
Bagh	1,368	0.460	2.00	336	7.4
Poonch (R.Kot)	855	0.490	2.24	573	7.6
Sudhnoti	569	0.262	1.99	460	7.3
Kotli	1,862	0.690	2.59	370	7.3
Mirpur	1,010	0.395	2.09	391	6.8
Bhimber	1,516	0.370	2.60	244	6.7
Total	13,297	3.596	2.41	270	7.2

Field Observations and Findings

Main aim and objectives of the field visits were to:

- Ascertaining the quality of civil works;
- General layout of the CISs;
- Roles and responsibilities shouldered by the project team and many other allied aspects of the same.



At the end of all such visits CBO members, along with the project staff, were briefed about the observations and findings accordingly. Field observations and findings on CISs as a result of field visits in all the eight districts are indicated below:

1. District Neelum			
	(i)	CBO – Sada Bahar Development Organization - Lawat	Lawat is a small hamlet of scattered HHs located in the relatively narrow part of Neelum Valley. The village is about 20 – 25 km away from Athmuqam, the district capital. This CBO has undertaken six street pavements, 2,225 meters (7,300 rft), and one approach road, only. The total CIS package has a cost of Rs.1.830 millions, which includes a community share of Rs.303,505. Execution work on street pavements had been completed just recently. Whereas, road work is still being carried out. This is the farthest CBO visited by EPE team. The observations and findings on CISs of this CBO are as follows:
		Street Pavement	Within the small and semi-scattered hamlet pedestrian paths are winding through agriculture lands, which often get muddy and slippery during rains and snow season. Hence, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics of their village, as the streets can be kept clean through regular sweeping and there is no mud.
		Approach Road	A small segment of this population is also living across the Neelum River, who walk across the hill torrent by a suspension bridge, along with their draught animals. Hence, a small existing approach road over steep gradient is being repaired with PCC (plain cement concrete). This arrangement will facilitate the communities for transporting their commodities from main road right up to home abutment of the bridge by hired jeeps.
	(ii)	CBO – Nagdar Education and Economic Development Organization (NEEDO)	Nagdar Village is downstream of Lawat by about 5 – 6 km. It has an identical rural character like Lawat, located in similar settings. This CBO has undertaken a sizeable quantum of 25 CISs, which is comprised upon 18 footpaths entailing 4,603 meters (15,100 rft), and one approach road of 2.00 km, five water supply schemes and 10 community latrines. All the CISs have a total cost of Rs.7.344 millions, which also includes community share of Rs.1.347 millions. Due to inclement weather and time constraints, CISs of this CBO could not be visited.
2. District Muzaffarabad			
	(i)	CBO – Tariqabad	This is an urban CBO located almost within Muzaffarabad city. They have affectively utilized their presence in the State capital by securing funds for 69 roads and street pavements. The total package has a cost of Rs.15.734 millions, which also includes a community share of Rs.4.735 millions. Execution work on most of the street pavements had been completed; a few remainders are being done now.
		Street Pavements	Beneficiary population of this CBO is strewn across steep mountain slopes, where houses are built on leveled terraces. All the street pavements and roads are PCC based, which provide inter-street and intra-street connectivity to the populace. Same holds true for roads, providing connection with the main roads leading to city center. Prior to this facility, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics to the community, as the streets can be kept clean through regular sweeping and there is no mud.



	(ii)	CBO – Heer Kutli	Heer Kutli is amongst the first few villages in the beginning of Neelum Valley, about 8 – 10 km away from Muzaffarabad. This CBO has undertaken 15 CISs, which is comprised upon 18 footpaths, two water supply schemes and community latrines. All the CISs have a total cost of Rs.6.936 millions, which also includes community share of Rs.922,966. During the course of field visit following two CISs of this CBO has been visited:
		Water Supply (Gravity Type)	<ul style="list-style-type: none"> – CISP during their EQ relief work has facilitated this CBO for completing the pending work of their water supply so that they may start using it. They succeeded in their endeavors, with major interventions to provide missing links in the GI pipes through coupling HDPE pipes and distribution valves etc. In this way beneficiaries are using this facility for the last more than two years. – Main transmission line (about 3 km) has been laid in a very tough terrain after the EQ with the follow-up efforts of community. Pipe network has been rehabilitated and the community is successfully operating the scheme.
	(iii)	Seri Bachhar, Chanal Bang	Seri Bachar is down-stream of Muzaffarabad by about 8 – 10 km. This CBO has undertaken 09 CIs, which are comprised upon 07 water supply schemes, community latrines and a road, entailing a total cost of Rs.5.180 millions including the community share of Rs.760,111. During the course of field visit following one of their water supply schemes has been visited:
		Water Supply (Gravity Type)	It is a gravity flow based water supply scheme, where a natural spring at considerable height has been tapped as the water source. Construction of tank was completed before the earthquake. The work remained pending till recent times, pipe laying being completed in the recent times. As yet there is no roof on storage and distribution tank. The stone masonry built distribution tank did sustain minor EQ damages. Startup task is 90% complete.
3.	District Bagh		
	(i)	CBO – Beese Bagla	Beese Bagla CBO is located at a height of nearly 2,000 meters, about 35 – 40 km away from Bagh, the district headquarter. CISs under this CBO include both water supply and footpath
		Water Supply	Execution work was started a few months before the earthquake (EQ). However, owing to this natural calamity, as yet the water supply scheme has not been commissioned. Therefore, presently no dividends are being derived by the community. Following are the general observations:
			<ul style="list-style-type: none"> – This CBO has built an additional water storage tank of 10,000 gallons at their own expenses. It was constructed with cement and stone masonry, much prior to EQ. It did not sustain any EQ damages, thereby a testimonial for the good quality of civil works. – A new RCC tank has just been built by the project, which has apparently good finishes. – Distribution and wash-out valves are yet to be installed on the new tank.


		Footpath	CBO has constructed a PCC footpath for internal circulation of pedestrians within the village. Followings are the general observations:
			<ul style="list-style-type: none"> – CBO has made an extra heavy reliance on exotic construction materials, like cement etc, completely disregarding the locally available natural construction materials like slate stones. – Concreting quality needs improvement.
	(ii)	CBO - Besara	Besara CBO is located at the left bank of Mahl River, the central discharge tributary of the district, barely about 8 – 10 km away from the district capital, Bagh city. Following two CISs have been visited at this CBO:
		Water Supply	This is a Lift Water Supply Scheme (LWSS), which has just been completed but as yet has not started serving the populace. A successful trial run of its pumping equipment has recently been done. The LWSS is equipped with a 15 HP electric motor pump, along with a standby arrangement. Followings are the general observations:
			<ul style="list-style-type: none"> – The storage tank of 10,000 gallons, constructed with cement – stone masonry, was built before the EQ. It did not sustain any EQ damages, thereby a testimonial for the good quality of civil works. An additional room has recently been built during post-EQ time for housing the pumping equipment. – Part of storage tank and pump house is built on the excavated spoil, which is eroding away due to over-flow and other natural phenomena. Hence, it is mandatory to take adequate precautionary measures.
4. District Rawlakot (Poonch)			
	(i)	CBO – Paniola	This CBO is located at a height of nearly 1,700 meters, about 20 – 25 km away from Rawalakot, Following three CISs were visited at this CBO:
		Water Supply	This is a new CIS at the final stages of its completion. An RCC storage and distribution tank has been constructed with reasonable finishes.
		Mosque Latrines	A set of six latrines is under construction at the main Paniola mosque. CBO has been given necessary instructions for various aspects, including post-completion O&M, hygiene and sanitation.
	(ii)	CBO – Rant	This is a small CBO which is located in a remote valley, about 15 – 20 km away from the district capital. Rant is a small village with scattered HHs, strewn over the pine clad hills. They have carried out a total of five CIs, 04 roads and one community latrine project, all entailing a total cost of Rs.4.192 millions, which also includes community share of Rs.759,686. Only two road CISs of this CBO have been inspected:
		Link Road	Primarily these are small link roads connecting the population with black-topped road. Excavation work has been done by hand digging with picks and shovels, entailing lengths of 1.38 km and 2.09 km. Hence, excavated spoil has been very limited. Followings are the general observations:
			<ul style="list-style-type: none"> – CBO has been advised for filling the voids with common earth.



			<p>This arrangement will provide natural inter-locking, thereby making it monolithic. This arrangement, besides safeguarding the road surface, will also provide smooth riding surface as it will reduce the roughness factor.</p> <ul style="list-style-type: none"> Owing to vegetative supportive soils and favorable climatic conditions of the area, it is expected that common grasses and other weeds will further improve the inter-stone bonds. This arrangement will further ensure a long life of the road.
	(iii)	CBO – Friends Welfare Organization: Tarani Tarar	<p>This is an old CBO which started its work about 10 years ago in partnership with NRSP. Trar Trani is a small village barely 5 – 6 km away from Rawalakot. They have carried out a total of three CIs, one water supply scheme and two community latrine project, all entailing a total cost of Rs.5.135 millions, which also includes community share of Rs.231,153. Only water supply scheme of this CBO has been inspected</p>
		Water Supply	<p>This is nearly 10 years old water supply scheme, which was built by the community with assistance of NRSP. Current intervention under CISP is a mere up-gradation, involving its redesigning and changing of rising main for bringing it to a uniform standard, as the old line had variances of pipe sizes. It is a spring based lift scheme, where the source is also being shared by another community. Followings are the general observations:</p>
			<ul style="list-style-type: none"> CBO has used the old stone masonry built collection and storage tank, which did not sustain any EQ damages. The tank has a CGI sheet roof. The adjoining pump-house had minor damages, which has been rebuilt. Rising main pipe line has been changed, bringing it to a uniform dimensional level. By virtue of being a common source amongst the two communities, amicable adjustments have been made, which are working well. Nearby village is using water during the day time. Whereas, from dusk to dawn it is the right of Trar Trani. CBO has employed an attendant for operating the pumping system, who is being paid through collection of user fee at a flat rate of Rs.150/HH/month. It has been complained that this money is barely enough to meet the running costs.
			<p>All the findings were brought to the knowledge of CBO members, who were also advised for the suitable remedial measures. About water shortages they were asked for considering rain water harvesting arrangements, as nearly 75 % houses in the village had CGI roofs. Project officials were requested for arranging their training through District Health Officer of Poonch.</p>
5. District Sudhnoti (Plundri)			
	(i)	CBO - Dharay Mong	<p>Dhara Mong is a small village parched on the top of a terraced mountain slope, which is well known for its green foliage and a mixed pine and scrub forest cover. This CBO has undertaken 13 CIs, 05 water supply schemes, 03 roads and 05 community latrines. All the CIs entail a total cost of Rs.4.362 millions, including community share of Rs.0.810 million.</p>


		Abdul Majid Shaheed Road	This is a 3.70 km road, which leads to scattered population of central and lower Mong. It did sustain minor EQ damages mostly in the shape of landslides and some collapsed retaining walls, which were restored through additional allocation of funds.
			Photograph -1: ROAD WITH RETAINING WALL
			
			<ul style="list-style-type: none"> Due to EQ road was damaged. The road has been restored with a very good retaining structure.
	(ii)	CBO - Dhingroon	Dhingroon is almost the last major village of Sudhnoti District, just close to Rawalakot, capital of Poonch. The village is nearly located at the hill top, though offering a commanding view but facing severe water shortages. This CBO has undertaken 25 CISs, 10 water supply schemes, 07 roads and 08 community latrines. All the CISs entail a total cost of Rs.16.895 millions, including community share of Rs.2.583 million. Following three CISs of this CBO have been visited:
		Water Supply (Lift Type)	It is a spring based lift water supply scheme, where water is being pumped through electrically operated system. A stone masonry storage and distribution tank has been built prior to EQ. It did not sustain any EQ damages. Followings are the general observations:
			<ul style="list-style-type: none"> Water source is located in a deep valley. It is a natural spring, where from it is being pumped right up to storage and delivery tank. Further supply to consumers is being done by gravity. CBO has complained for facing water shortages due to frequent and lengthy power breakdown. Now they are gearing their resources for installing diesel operated pumping engines.
			Photograph -2: A Stone Masonry Water Storage Tank
			


			<ul style="list-style-type: none"> - Distribution valves are installed and are secured in a locked wooden box, keys being in the possession of operator who manages the system as per the given time. Community has engaged an operator at a salary of PKR 3000 per month. There are 150 HH that receive water supply from this source and each HH contributes PKR 150 per month for O&M.
		Phal More – Rodan Road:	This is a 1.70 km road, which leads to a small population center of Village Rodan.
	(iii)	CBO – Islahi Committee, Baitran Syedan:	This village is a small settlement just a few kilometers away from Palandari, capital of Sudhnoti. This CBO has undertaken 15 CIs, 07 water supply schemes, including hand pumps, 02 roads and 06 community latrines. All the CIs entail a total cost of Rs.4.127 millions, including community share of Rs.0.640 million. Two CIs of this CBO have been visited:
		Water Supply	It is a spring based gravity water supply scheme. A stone masonry storage and distribution tank has been built prior to EQ. It did not sustain any EQ damages. Followings are the general observations:
			<ul style="list-style-type: none"> - Water source is located in a higher valley. It is a natural spring, where from it is being transported right into storage and delivery tank. - Water supply system is operating prior to EQ. It did not sustain any major damages and is operating without any major interruptions.
6.	District Kotli		
	(i)	Haider Ali Development Organization, Ashkiali	This is rural CBO is located close to Kotli city. The total package of their 18 CIs has a cost of Rs.5.608 millions, which also includes a community share of Rs.870642. It includes one road, 12 footpaths, 02 water supply schemes, hand pumps, drainage, and community latrines. Execution work on all had been completed. Following four CIs have been visited:
		Street Pavements	Beneficiary population of this CBO is strewn across foot slopes of mountainous terrain, where houses are built on leveled terraces. All the street pavements and walkways are PCC based, which provide inter-street and intra-street connectivity to the populace. Same holds true for roads, providing connection with the main roads leading to city center. Prior to this facility, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics to the community, as the streets can be kept clean through regular sweeping and there is no mud.
			<ul style="list-style-type: none"> - CBO has made extra heavy reliance on exotic construction materials, like cement etc, completely disregarding the locally available natural construction materials like slate stones. - Quite a few streets can also take light vehicles, as there are hardly any steps. - A drain has also been built for discharging the spring water.


			Photograph – 3: Street Pavements & Walkways (Connecting Two Settlements)
			
		Rain Storm Water Drain	Drainage has been built by constructing a retaining wall and a small RCC bridge. A PCC slab has also been casted on the same, which also makes it a footpath. Followings are the general observations:
			Photograph – 4: Box Culvert & Retaining Wall
			
			<ul style="list-style-type: none"> – This is a good work, which is serving dual purpose. – Locally available stone has been used for abutment and retaining walls. – Quality of workmanship is good. – Reasonable amount of water is flowing in the <i>nullah</i> that can be utilized by the community for adjacent agriculture fields.
		Water Hand Pump	It was very interesting to visit a water hand pump in a highly mountainous area. Followings are the general observations:
			<ul style="list-style-type: none"> – Hand pump has been installed in a cultivation field. For locating the pertinent site the project staff has engaged a local water diviner. – It is a functional pump, where respective beneficiaries have also installed a motor. Water is being used by adjoining houses. – Hand pump has a solid PCC base with good quality of workmanship.



			Photograph – 5: Hand Pump
			
		Water Supply Scheme	It is a spring base gravity flow based water supply scheme, serving to a large part of the village. Primarily it is up-gradation of an old scheme. Tank did not sustain any EQ damages.
	(ii)	Nazir Welfare Association, Mandi Peeran	<p>This is urban CBO and is right at the outskirts of Kotli city. They have undertaken 10 CIs, which are comprised 09 upon footpaths and one school latrine. All the CIs have a total cost of Rs.1.515 millions, which also includes community share of Rs.248,382.</p> <p>The village is located on a lower platform, which is an abandoned flat land – being a flood plain of Poonch River. Hence, its alluvial deposit has rich and fertile soil. Due to this reason Mandi Peeran has been very famous for cash crops of a variety of vegetables. However, owing to changing life style patterns today these practices are gradually being discarded. During the course of field visit following two CIs of this CBO has been visited:</p>
		Street Pavements	<p>Within the semi-scattered hamlet pedestrian paths are winding through cultivation fields, which get muddy and slippery during rains and snow season. Hence, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics of their village, as the streets can be kept clean through regular sweeping and there is no mud. Followings are the general observations:</p>
			<ul style="list-style-type: none"> – All the street pavements are wide enough for taking vehicular traffic. CBO has erected barriers for stoppage of large vehicles and loaded tractor trolleys, a good check for safeguarding the premature wear and tear of the PCC slab. – PCC sides have sharp edges. Whereas, the same should be blunt and chamfered. Most of the cemented walkways are passing through cultivation fields.

			Photograph – 6: Street Pavement
			
			<ul style="list-style-type: none"> – Though on its face value concrete seems of an acceptable quality. – PCC pavement does have a side drain for carrying excess rain storm water from the road, which is being kept clean by the residents.
		School Latrines	The CBO has also built a set of two latrines at the village state run middle school for boys. Followings are the general observations:
			<ul style="list-style-type: none"> – Latrines are kept under lock during school closure. At the time of this visit they were found in an immaculate state of maintenance. School has no perimeter wall. – Besides WCs, both the latrines have also been fitted with wash-hand basins, which were found neat and clean.
			Photograph – 7: Immaculately Neat & Clean Latrine
			
			<ul style="list-style-type: none"> – Wash-hand basin effluent is being discharged in the fields, not allowing it to get mixed with WC sewerage. – Latrines floor area has proper slope where water stagnation was not found. – Septic tank has been built, also has vent pipe.


			Photograph – 8: Well Maintained Latrines
			
			<ul style="list-style-type: none"> – CBO is maintaining regular liaison with school management who are constantly being asked for upkeep and maintenance of the latrines. – Latrine had been white-washed and doors painted.
			At the end of field visit CBO members, along with the accompanying project officers, were informed about all the findings. They were commended for their good work.
	(iii)	Malik Sharif Community Development Organization, Chak Meer	Chak Meer is a small village located diagonally opposite Kotli city, across Poonch River. This CBO has undertaken 12 CIs, which are comprised upon 07 street pavements, one road, hand pump and community latrines, entailing a total cost of Rs.4.480 millions including the community share of Rs.762,309.
	(iv)	Sarsawa Khas	Sarsawa Khas is a sizeable village of Kotli District, located on a raised platform of Poonch River. This is an extra special CBO who has signed the largest package agreement towards the terminal end of the project just in Mar 2008. Total share of their CIs has been to the tune of Rs.22.952 millions, where community share has been for Rs.3.160 millions. Their all the 37 CIs are based upon street pavements, which they have completed within shortest possible time.
		Street Pavements	The mammoth size work has been undertaken under a crash program, which has been completed within the stipulated time bracket.
	(v)	Tanzeem-e-Millat Welfare Society, Sikandarabad, Fatehpur Thakyal	Fatehpur Thakyal is a tehsil of Kotli District which is close to LOC. Its old name is Nakyal. This CBO has an urban character, which has undertaken 16 CIs, except a small drainage scheme, all others are based on walkways, footpaths and street pavements. All of these CIs entail a total cost of Rs.2.804 millions, including community share of Rs.412,405. Following two CIs of this CBO have been visited
		Street Pavements	All the street pavements are within the town, providing accessible inter-connection links to various places.


		Storm Drain	A small PCC rain storm drainage channel has been built for discharging the rain effluents from the black-topped road and some multi-storied building structures.
	(vi)	Misri Khan, Mathrani	This is a small mountainous village almost at the LOC. Village is located at a gully in mountainous area with good vegetative cover and stable soil strata. CBO has undertaken 15 CIs, all based on inter-village communication links like small roads, footpaths and walkways, entailing a total cost of Rs.6.683 millions with a community share of Rs.1.138 millions. One of their following CI has been visited
	(vii)	Braly Gala, Mathrani	This is a small mountainous village almost at the LOC, which is marginalized due to its location. Village is located across a mountainous stream with good vegetative cover and stable soil strata. CBO has undertaken just 02 CIs, a small link road and a causeway over a perennial stream. Their total package entails a cost of Rs.1.5566 millions with a community share of Rs.275,161. One of their following CI has been visited:
		Causeway	It is an RCC structure built over a perennial water channel which carries significant discharge during summer monsoons when it becomes impassable for quite a few days. Through this structure the village will have an all time safe link with the main black-topped road. Followings are the general observations:
			<ul style="list-style-type: none"> – A good quality work has been done by a poor community. – CBO members have contributed more than their share for purchasing extra steel bars for adequate reinforcement of the structure. – Four RCC pipes have also been kept in the bottom, which provide adequate room for normal discharge. Any surplus water will pass over the roadway. – CBO does have a plan for extending it upto the main road, where work has already started. – A stone soling 0.5 km road has already been built through CISP funding upto their village. They do plan a PCC overlay on selected parts of the road.
			Photograph – 9: Causeway and the Road
			



			
			<p>Owing to stable soil strata CBO has been advised not to waste cement for PCC works on their road. They should just fill the loose voids with common earth.</p> <p>This CBO has good potential for further welfare work of their respective community. They need some patronage by the project</p>
	(viii)	Mai Toti Welfare Organization, Bandy	General area of Village Bandy is located in the low foothills of Kotli, where valley bed becomes quite wide. Hence, despite being rain dependant, reasonably good agriculture is being practiced in this part of the district. It is an old CBO, which has undertaken 26 CISs, 01 water supply schemes, 13 street pavements, 01 community latrines, 04 roads and 06 hand pumps. All the CIs entail a total cost of Rs.8.322 millions, including community share of Rs.1.645 million. Following two CISs of this CBO have been visited:
		Road	This is a small road, which leads to a small settlement of the main village.
		Water Hand Pump	It was very interesting to visit a water hand pump in a highly mountainous area. Followings are the general observations:
			<ul style="list-style-type: none"> – Hand pump has been installed in a sub-valley. For locating the pertinent site the project staff has engaged a local water diviner. – It has been found functional, with an installed electric motor. – Base of the hand pump is of good quality PCC.
			CBO members were informed about the findings, where suitable remedial measures were also proposed. Maximum emphasis has been laid for organizing a transparent O&M system, including accountability of the respective committee. Despite an old CBO there are no user committees for any of their CISs.
7.	District Mirpur		
	(i)	Islamgarh Development & Welfare Society, Islamgarh	This is peri-urban CBO located close on the main highway, leading from Mirpur to Kotli. A sizeable population of this town is in western and Middle Eastern countries. Hence, they are well known for their economic prosperity. Total package of their 13 CIs has a cost of Rs.6.798 millions, which also includes a community share of Rs.684,678. It includes 09 street pavements, 02 drain, street lights, dustbins, and school latrines. Execution work on all had been completed. Following four CIs have been visited:

		Street Pavements	<p>This town has an urban living character, where population is concentrated within city. All the street pavements provide inter-street and intra-street connectivity to the populace. Some streets have also been widened enough to perform the functions of a road, which have been built in the shopping area providing connection with the main road. Prior to this facility, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics to the community, as the streets can be kept clean through regular sweeping and there is no mud. Followings are the general observations:</p>
			Photograph – 10: Street Pavement
			
			<ul style="list-style-type: none"> – On its face value concrete seems of an acceptable quality. – Expansion joints in the PCC slab have been provided in an orderly manner, with care and diligence. – PCC pavement does have a side drain for carrying excess rain storm water from the road, which is being kept clean by the residents. – Despite their good work, there are no street based user committees for any potential O&M works.
		Dust Bins	<p>CBO has installed fixed dustbins at the pre-selected places, mostly in front of shops. The collected garbage is removed by the municipality for its further disposal. Prior to this facility, most of the shop-keepers did not have any good arrangement in front of their shops, where scattered garbage was creating an ugly scene. This intervention has certainly improved the city aesthetics. For this purpose CBO is maintaining a regular liaison with the town committee. Followings are the general observations:</p>
			<ul style="list-style-type: none"> – Dustbins have been installed on a reasonably strong angle iron frame, where its base has permanently been fixed in cement grouting.
			Photograph – 11: Dust Bin
			

			<ul style="list-style-type: none"> – Main collection pot is fixed in the frame on a hinge, which cannot be removed. It is emptied by tipping it in another collection and removal barrow. – Some shopkeepers have resented its installation in front of their shops as it is also perceived to be an aesthetic hazard. – Community in general lacks a civic sense for making the best use of such like facilities. Hence, there is a general need for taming them for the same.
		Street Lights	<p>CBO has also installed street light in the town, mostly in front of shops. It has been pre-negotiated with the respective shopkeepers for paying the bill. Shopkeepers in turn have made an arrangement with the night guard for switching on the lights at dusk and switching it off at dawn. Such an arrangement is working fine, without any impediments. In this way there are improved city aesthetics as well as the night time security. For this purpose CBO is maintaining a regular liaison with the shopkeepers. Followings are the general observations:</p>
			<ul style="list-style-type: none"> – Good quality lights of long-life have been procured. – In case of any damages, it will be made good by the respective shopkeepers.
			<p>CBO members were informed about the findings, where suitable remedial measures were also proposed. Maximum emphasis has been laid for organizing a transparent O&M system, including accountability of the respective committee. Despite an old CBO there are no user committees for any of their CISs.</p>
	(ii)	Amb Welfare Society, Dadyal	<p>A few leading bankers are of the opinion that overseas remittances of this small town are equivalent to the entire remittances of AJK. Keeping in view well being of the town, this statement is very true. A large population of this town is in western and Middle Eastern countries. Hence, they are at least of AJK fame for their economic prosperity. Total package of their 04 CISs has a cost of Rs.2.417 millions, which also includes a community share of Rs.365,851. It includes 03 street pavements and a sewerage scheme. Execution work on all had been completed. Following four CISs have been visited:</p>
		Street Pavements	<p>This town has an urban living character, where population is concentrated within city. All the street pavements provide inter-street and intra-street connectivity to the populace. Prior to this facility, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics to the community, as the streets can be kept clean through regular sweeping and there is no mud. Followings are the general observations:</p>
			<ul style="list-style-type: none"> – Concreting work is of good quality, where mixer machine has been used along crush aggregate and good quality sand. – Expansion joints in the PCC slab have been provided in an orderly manner, with care and diligence. – Some of the PCC pavements do have a side drain for carrying access rain storm water from the road, which is being kept clean by the residents.

			<ul style="list-style-type: none"> – Despite their good work, there are no street based user committees for any potential O&M works.
		Sewage System	<p>The CBO has also undertaken an innovative sewerage scheme for their community. A nearly 810 meters (2,660 ft) RCC sewer line of 20 cm (9 inches) has been laid beneath the main street pavement. This intervention has certainly improved their quality of life and has also added to aesthetics to the community. Followings are the general observations:</p>
			<ul style="list-style-type: none"> – Main sewer has been laid in a careful, well planned and diligent manner, all running under one of the main street pavements. – Main holes have also been provided at irregular intervals. Good quality RCC covers have been installed on all main holes, which are fitting are fitting very tightly. They also have lifting hooks.
			Photograph – 12: Main Effluent Collection and Disposal Tank
			
			<ul style="list-style-type: none"> – However, bath room, kitchen and WC sewerage has been combined together, which is against the basic norms. – Though at this belated stage it is not possible to segregate all the three. However, it may be noted down for any future reference. – CBO has been advised for digging a large size soakage pit, where all the effluents will get filtered. Such filtered water can be disposed in the adjoining <i>nullah</i>, which is in line with the NEQS.
			<p>At the end of field visit, all the above enumerated observations had been shared with the CBO members. They have also been advised for taking suitable remedial measures. Maximum emphasis has been laid for organizing a transparent O&M system, including accountability of the respective committee. Despite an old CBO of one of the enlightened and prosperous community, there are no user committees for any of their CISs.</p>
	(iii)	Kakra Potha Welfare Society, Kakra Potha	<p>Like Islamgarh and Dadyal, Kakra Potha is also a very prosperous village. A large population of this town as well is working in western and Middle Eastern countries. Hence, they are well known for their economic prosperity. Owing to their heavy dependence on external remittances, today there are almost no agricultural farming activities. Like Dadyal, this CBO has a total of 04 CIs, worth a cost of Rs.14.122 millions, which also includes a community share of Rs.2.310 millions. It includes 02 street pavements, a sewerage drain and tube-well based water supply scheme. Execution work on all had been completed. Following three CIs have been visited:</p>

		Street Pavements	Despite calling it a rural CBO, the town itself has an urban living character, where population is concentrated within city just like Dadyal and Islamgarh. Street pavements provide inter-street and intra-street connectivity to the populace. Prior to this facility, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics to the community, as the streets can be kept clean through regular sweeping and there is no mud. Followings are the general observations:
			<ul style="list-style-type: none"> – Concreting work is of good quality, where mixer machine has been used along crush aggregate and good quality sand. – Expansion joints in the PCC slab have been provided in a haphazard manner. – Some of the PCC pavements do have a side drain for carrying access rain storm water from the road, which is being kept clean by the residents. – Despite their good work, there are no street based user committees for any potential O&M works.
		water Supply – Tube Well	This CBO is running a tube well based water supply since 1981. The current project sponsored intervention is an improvement and up-gradation of the same. Followings are the general observations:
			<ul style="list-style-type: none"> – A new tube well has been sunk at a new site, which has been inter-linked with previous water supply network. This has been done for meeting the current water deficiencies of the dependant community. – A submersible motor has been installed for drawing water, which is being stored in an adjoining storage tank. – From the tank water being pumped for distribution by another motor. In this way a two stage pumping is being done.
			Photograph – 13: New Tube Well & Storage Tank
			
			<ul style="list-style-type: none"> – Tube well has been immersed on the side of a dry <i>nullah</i> bed. In this area it is a tradition that population living upstream, dump all their domestic effluents in such <i>nullah</i> beds. Hence, the CBO must be vigilant against such like odds. At present there is hardly any built up areas, which may happen soon due to continuing expansion of the town. – Vertical vent pipes have been installed at the storage tank, which could be a source of some potential contamination, as the

			<p>children can climb due to low height. Hence, the pipes must be bent downwards.</p> <ul style="list-style-type: none"> – Water from this source has not been tested. During the recent days some samples had been collected, test report is awaited. – CBO has a very organized system of O&M. This system is being followed for the last more than a quarter century. They have employed a plumber, a valve-man and an office assistant. Water bills are regularly issues and collected. They also have a bank account.
		Storm Water Drain	<p>A storm water drain has also been built by the CBO, which is running through a college, which had been against the sanctity of an educational institution. Followings are the general observations:</p>
			<ul style="list-style-type: none"> • Entire work has been completed with care and diligence, ensuring good quality. • Besides erecting walls, entire drain has also been provided RCC slab decking. A number of removable openings of RCC planks have also been provided for any future blockade.
			Photograph – 14: Removable RCC Planks
			
			<ul style="list-style-type: none"> – Besides improving general aesthetics of the college area, this arrangement has also reclaimed sizeable land, where ornamental and shady trees have been planted. – Rain storm effluents are falling in a natural drainage channel from a height of nearly 3 – 4 meters. At this place a pond formation has already taken place, which may cause piping action, i.e. backward erosion. – Hence, for the safety of entire work a stone riprap protection is a mandatory requirement.
			Photograph – 15: Landscaping with Trees
			
			<p>At the end of field visit, all the above enumerated observations had been shared with the CBO members.</p>

	(iv)	Samawal Sharif Development Organization, Samawal Sharif	Samawal Sharif is a small historical village located in a poor marginalized <i>barani</i> area of Mirpur District. It also has a Mughal era mosque and a few other sites of archeological importance. Quite contrary to Dadyal, Islamgarh and Kakra Potha, this village is well known for their poor economy. This CBO has done just two CISs, perhaps the lowest number in entire AJK, worth a cost of Rs.40.00 million, which also includes a community share of Rs.603,922. It includes a tube-well based water supply scheme and a set of community latrines. Execution work on all had been completed. Following one the CISs has been visited:
		Water Supply – Tube Well	Traditionally this village has always suffered from severe water crisis. They had an open well based water supply scheme, which became highly inadequate. Hence, they urgently needed an additional source of water supply. For this purpose a tube well based scheme has recently been completed. The scheme has not formally been commissioned, but it is functioning since Mar 2007. The source is about one kilometer away from the village. A storage and distribution tank has been made on a small mound, wherefrom water is being supplied through gravity. Followings are the general observations:
			<ul style="list-style-type: none"> – Tube well site has been selected by engaging WAPDA who conducted resistivity survey. – A 7.5 cm (3 inch) diameter GI pipe has been laid upto storage and distribution tank. Entire pipe is passing through cultivable lands and it stands buried. – Water is being pumped directly in the storage and distribution tank. – Storage tank is built from stone masonry, which is of good quality and it did not sustain any EQ damages.
			This is an active CBO, who have the potential for further community works.
	(v)	Nanghi, Mirpur City	This CBO has been formed by the business community of Mirpur city, located within the whole-sale market. Their main concentration has been upon black-topping of various internal roads and street, which provide internal connectivity. For this purpose Municipal Corporation has been their counterpart, whereas funding has been provided by CISP. CBO has undertaken renovation of 12 streets, worth a cost of Rs.18.774 million, which also includes a community share of Rs.1.620 million. Bulk of the work has been completed. Following are the general observations:
		Internal Roads/ Streets	Internal circulation roads and street of <i>mandi</i> area had been in a bad shape for quite some time. This had been a source of grave concerns for the affected business community, general public and transporters, at large. Such dilapidated conditions have been adversely affected all concerned. It was in this back drop that business activists formed a CBO and undertook this task.
8.	District Bhimber		
	(i)	CBO - Bhiring	Bhiring is said to be the largest village in AJK, which is located at the outskirts of Bhimber city barely about 5 – 6 km away. Owing to this dimension, it has got an urban character. This CBO has undertaken

			14 street pavements/footpaths, hand pumps, and community latrines. All the CISs entail a total cost of Rs.7.500 millions, including community share of Rs.1.126 million. Following two CISs of this CBO have been visited:
		Street Pavements	Within the small and semi-scattered hamlet pedestrian paths are winding through agriculture lands, which often get muddy and slippery during rains and snow season. Hence, walking by elderly and children used to result in falls resulting in sustaining some injuries. This intervention has certainly improved their quality of life and has also added to aesthetics of their village, as the streets can be kept clean through regular sweeping and there is no mud.
		School Latrines	A set of two latrines has been built in boys high school.
		Hand Pump	CBO has also installed a few hand pumps, mostly on street and <i>mohalla</i> level. One of such CIS was also visited.
			– General quality of workmanship is good.

Annex – XIII : Proceedings of Stakeholder Workshop

Date: 08 November 2008

Venue: Office of CISP Project Directorate

Timing: 1100 hours to 1500 hours

AGENDA

1.	Start with recitation from Holy Quran	1100 to 1110
2.	Introduction of participants	1110 to 1120
3.	Brief Introduction of CISP (By Project Director)	1120 to 1130
4.	Stakeholder experiences / perceptions about CISP	1130 to 1145
5.	CISP achievements / successes / weaknesses / Bottlenecks, etc.	1145 - 1215
6.	Decentralized Planning and Implementation (DPI) – actions taken in this direction, CISP management perceptions, Impact of DPI	1215 – 1230
7.	Questions / Answers	1230 to 1300
8.	Short Break	1300 to 1330
9.	Community Development, Capacity Building and Community Infrastructure activities under CISP	1330 to 1345
10.	Overseas and in-country visits – Criteria, Impact and knowledge sharing strategies, etc.	1345 to 1400
11.	Procurement and Financial Management (Procedures, guidelines, etc), experiences/lessons learnt	1400 to 1415
12.	M&E, environmental concerns, reporting under CISP, etc.	1415 to 1430
13.	Questions and Answers	1430 – 1450
14.	Wrap-up	1450 – 1500
15.	Close of Meeting	1500

Workshop Proceedings

End of Project Evaluation stakeholders workshop was held at PD's office on 8th Nov 2008 in accordance with the above agenda. List of participants is attached as Table-1 to this Annex.

Workshop started with recitation of the Holy Quran, followed by introduction of the participants. A wide range of stakeholders attended the workshop proceedings. PD apprised the participants about CISP and importance of the workshop, he also reiterated that all the participants must share their experiences and identify areas where improvements are required. The forum was open to all where participants expressed their views freely.

(A) Project Director briefed about the CISP and told that:

- a. CISP Started in September 2002 with a target closing date to 30 June 2006. Due to EQ of Oct 2005 five of the districts were severely hit, where project activities were adversely hampered for more than a year. World Bank realized these difficulties; therefore, project was extended for another two years and five months, till 30 Nov 2008.

- b. Initially CISP started with PKR 1764 million that included PKR 238 million (14%) share from AJK Government; PKR 1300 million (74%) from IDA, and PKR 226 million (13%) from communities. Later, at the time of extension, community share was decreased due to their economic difficulties because of EQ.
 - c. Presently total project funding is PKR 2052 million. Funding level increased due to devaluation of PKR against US Dollar. Current contribution levels are: PKR 1580 million from IDA, PKR 266 million is AJK Government share and PKR 205 million is being contributed from communities.
 - d. PD stated that project had a target to develop 425 CBOs, whereas it has been overachieved as 510 CBOs had been developed. He also emphasized that they plan to include the over-achieved target (additional CBOs formed) in the next project. Out of 425 CBOs, 420 have already signed the contract with CISP for development of their Community Infrastructure Schemes, whereas remaining 5 are in process.
 - e. He also emphasized that CISP runs with the focus on the following:
 - i. Information dissemination to GoAJK, WB and communities.
 - ii. Communities are kept fully aware of the development process.
 - iii. During CBO formation, political influences have been alienated and minimized.
 - iv. Project identification is carried out on CDD basis, e.g., priorities of ministers are not followed. Rather projects are developed in view of the community demand and the activities developed with community, which help to become part of CAPs. In this regard, three day workshops were held to train CBOs' for developing CAPs. CISP staff has also been facilitating CBOs for CAP development. Policy briefing is given to CBOs at the start of the process when schemes are finalized as per the specified CISP criteria.
 - v. At the time of CBO formation due care is exercised for making a balance between demographic, geographic and clan/sub-clan considerations, having a balanced representation to cover maximum HHs.
 - vi. For social survey and design considerations CBOs are encouraged to get guidance from technical and social staff of CISP.
 - vii. CISP staff ensures the essential elements for DPI at CBO level through decisions at their level. CBOs do participate in procurement process, where details of CIs are developed and finalized with CBO participation. CBOs are kept aware of the procurement being carried out for their CIs at central level, e.g., procurement of pipes, etc. Complete bid evaluation process is shared with CBOs, who are co-signatories along with CISP. CBOs are fully empowered to take their own decisions.
- (B) Once the floor was opened, different speakers expressed their views in a fair, frank and candid manner, Raja Fateh Ullah (CDO Neelum) being in the lead. He opened the discussion with following points and highlighted several problems, the gist being as under:
- a. In country and foreign training selection must be based on some criteria, followed by strict merit. He was of the view that non-deserving people are selected through their links. Deserving people, who actually work for the project, are totally ignored
 - b. He quoted example of RWSS, where the same experienced staff joined CISP that worked very well. Project team members were not happy as they were not getting due promotions. He said that he was working for the last 16 years and still there was no provision for his adjustment, lateral entries were encouraged making direct intrusions. He advised that promotional up-gradation and placement of additional CISP staff gradually on normal budget must be ensured.
 - c. He also pointed out a few more problem areas which need attention, like lack of consultations with communities for their problems, political influences, desertion of experienced staff, induction of incapable people, and resource depletion.

- d. He was critical about the role of EPA, finance, P&D and AG office, who keep on posing problems, leading to frustration of CBO.
 - e. He also pointed out that CISP adequately caters the need for transport and supporting equipment required for efficient implementation of CISP activities at community level, but somehow, the vehicles and equipment purchased is never given to the relevant staff. Only old and unusable vehicles are given to field staff, which frequently breakdowns and are heavy on maintenance. As a result CISP staff cannot visit CBOs, particularly the female staff. The net result was that project activities heavily suffer. This is a chronic problem and should be adequately addressed in the next project.
 - f. He pointed out towards disparity for project allowance, delays in payments, and undue hurdles for payment of TA/DA for months. In response PD said, project directorate fully endorse this and is working to sort out these problems.
 - g. It was also mentioned that CISP activities could not proceed as planned as it was being managed under the DG LGRDD who was already overburdened due to additional responsibilities, and earthquake works, situation will improve once the project directorate was in place. It was recommended that Project Directorate should be fully independent to achieve the desired objectives in future project.
- (C) Presidents of CBO Nagdar Kanri, Riali, and Seri Pachhar demanded immediate action on CBO resolutions. PD ensured the delay in payments and recording of MBs will be expedited. *He also mentioned that 20% community share is a bit too much for the poor communities like in Neelum.*
- (D) AE CISP Poonch suggested that ADs are responsible for planning/execution of CISP in the districts, but due to preoccupation cannot devote much time to monitor CISP activities. Therefore an officer from LGRDD may be nominated to act as DDO and manager for CISP in future project.
- (E) Female staff of community development explained restricted mobility issue due to vehicle problem and it was unanimously decided that in next project this issue must be resolved.
- (F) Extension staff also suggested about removing the discrimination in implementation. They strongly advocated for a "Uniform Pay Package".
- (G) President CBO Tulgran was of the view that due to constant price-hike schedule of rates was not compatible with market. The office expenditure & continuous traveling to offices & record keeping requires handsome money as administrative charges. He was assured that his point is well-taken and will be addressed in the EPE.
- (H) *CBO presidents stated that now women are saving time because of water availability within the village and to utilize that time they should be supported with income generating projects.*
- (I) *A CBO president was worried on the partnership methodology in extension with those CBOs, whose schemes have been completed. He said they would like to continue working may be supporting nearby CBOs in scheme implementation.*
- (J) PD explained the decentralized planning process and highlighted following policy shifts:
- a. Schemes are identified by CBO in open meeting, where CAP are prepared;
 - b. CBO is elected in open forum ensuring representational required balances of geography, culture and clans/sub-clans etc;
 - c. Powers of PD have been delegated to division and division's power to districts.
 - d. Procurement process was also decentralized, allowing CBOs to participate in bidding process, receiving & certifying materials, recommending payments to auditors and accountants.
 - e. Participatory monitoring allowed CBO to monitor the project implementation process. CBO representatives expressed their satisfaction and also suggested more power delegation to CBOs, specially in decision making.
 - f. A meeting participant from LGRDD also mentioned that trainings in next phase should be provided in the start so that the learned skills could be utilized during implementation phase.

(K) Question Answer session was also a brain storming exercise. The important questions raised by CBOs were

- a. Disregarding distances while surveying.
- b. Rates not relevant /compatible with market.
- c. Delays in payments.
- d. From project management delays in completion of package and quality issues were raised.
- e. Staff also raised the issue of services in security, in adequate vehicles and lack of appreciation of staff on successful implementation of project.
- f. CBO also demanded more cross visits and training opportunities.

(L) M&E and environment sections are under staffed in project and all agreed that there is much room for improvement. The experts of SEBCON also shared their experience and observed the proceedings closely and also facilitated the meeting when the conversation was too long and inconsistent with the current topic and issue.

(M) All the participants took an active part in the proceeding with full “conviction and commitment. It was a “catharsis” and critical evaluation of all the key players in CISP.

(N) The participants were served with simple one dish food and meeting concluded on a happy note.

TABLE-1 List of Participants

Sr. No.	Name	Title	Organization/Institution
1.	Muhammad Hamayoun Khan	Project Director	CISP Project Directorate, LGRDD, AJK
2.	Ch. Laiq Ali	Team Leader	CISP – End of Project Evaluation – SEBCON, Islamabad
3.	Muhammad Ayaz Khan	Team Member, CISs	CISP – End of Project Evaluation – SEBCON, Islamabad
4.	Ms. Shahnaz Akhtar	Team Member, Community Development	CISP – End of Project Evaluation – SEBCON, Islamabad
5.	Ms. Rashida Nadeem	Team Member, Community Development	CISP – End of Project Evaluation – SEBCON, Islamabad
6.	Jehandad Khan	ADLG, Kotli	LGRDD, AJK
7.	M. Shabbir Abbasi	AGLD Muzaffarabad	LGRDD, AJK
8.	Arif Mehmood	AE – CISP Muzaffarabad	LGRDD, AJK
9.	Raja Tahir Farooq	AE – CISP Muzaffarabad	LGRDD, AJK
10.	Raja Muhammad Aslam	ADLG - Mirpur	LGRDD, AJK
11.	Muhammad Mumtaz Abbasi	Divisional Director, Mirpur	LGRDD, AJK

12.	Muhammad Haseeb	Assistant Engineer, Bhimber	LGRDD, AJK
13.	Khawaja Muhammad Asif	XEN, Muzaffarabad Division	LGRDD, AJK
14.	M. Naseem Abbasi	Assistant Engineer, Bagh	LGRDD, AJK
15.	Attique Ahmed Kiani	Assistant Engineer, Neelum	LGRDD, AJK
16.	Abdul Rehman	Assistant Engineer, Sudhnoti	LGRDD, AJK
17.	Tahir Iqbal	FAO	LGRDD, AJK
18.	Muhammad Bashir Khan	CDO, CISP, Sudhnoti	LGRDD, AJK
19.	Mher Abdul Rashid	President	CBO
20.	Muhammad Wajid	O/S CISP Muzaffarabad	LGRDD, AJK
21.	Muhammad Qadeer	O/S CISP Muzaffarabad	LGRDD, AJK
22.	Muhammad Ashique	President	CBO Raily
23.	A.R. Murshid	President	CBO - Tolgran
24.	Raja Pervaiz	President	CBO – Seri Bachhar
25.	Ziaullah Dar	Community Dvelopment Officer, Muzaffarabad	LGRDD
26.	M. Mustafa Abbasi	Community Dvelopment Officer, Muzaffarabad	LGRDD, AJK
27.	Raja Fateh Ullah Khan	CDO, CISP, Neelum	LGRDD, AJK
28.	Ms. Fizia Andleeb	Community Member	C/o CISP – Muzaffarabad
29.	Ms. Sarwar Bukhari	Community Member	C/o CISP – Muzaffarabad
30.	Niaz Ahmed Chughtai	CDO, CISP - Bagh	LGRDD, AJK
31.	Syed Tayyab Sadiq	SDO, CISP - Bagh	LGRDD, AJK
32.	Niaz Ahmed Kiani	AE – CISP Poonch	LGRDD, AJK

Annex – XIV : Issues Raised at District Level

During field visits and meetings/discussions at various district and field level several issues / concerns, problems, recommendations; etc. were raised. All these concerns are briefly documented below. Wherever possible if the concern is deemed necessary and has the relevance to the EPE it has been addressed. If it does not come under the purview of EPE and it does not have any relevance to evaluation process, EPE team feels that the issue is an internal matter of CISP/LGRDD and it is recommended that it may be addressed within the organization. The concerns are highlighted here only for information.

1.	Neelum
	<ul style="list-style-type: none"> a. Selection for in country and foreign Training must be based upon criteria/merit. Under the existing system irrelevant people are selected through their personnel links, the deserving people who actually work for the project and are in position to contribute effectively for the project are totally ignored b. It was mentioned that RWSS came in AJK in 1992 and the people benefited from RWSS experiences and joined CISP that worked very well, but somehow at project end people are not happy as they are not getting their due promotions. CDO Neelum said that he is working for the last 16 years and still there is no provision for his adjustment in the system, lateral entries are encouraged and that is direct intrusion to their right for promotion. It recommended that promotional up-gradation and placement of additional CISP staff gradually on Normal budget must be ensured. c. It was mentioned that communities are not consulted for their problems, political influence and incapable staff hijack the resources that is really a problem and should be taken care off in the next project; d. It was highlighted that role of EPA, Finance, P&D and AG office is most of the time problematic and most of the time not supportive that contributes to delays in actions. e. It was also pointed out that CISP adequately caters the need for transport and supporting equipment required for efficient implementation of CISP activities at community level, but somehow, the vehicles and equipment purchased for this purpose is never given to the relevant staff. Only old and unusable vehicles (UNICEF gave to LGRDD years back in some other project) are given to the CISP staff. These vehicles have frequent breakdowns and are very heavy on maintenance. As a result CISP staff practically can not visit the CBOs, particularly the female staff for community development activities. The net result is that project activities heavily suffer. This is a chronic problem and should be adequately addressed in the next project. f. The project allowance not being give to some deserving positions, delays in payments, undue hurdles for payment of TA/DA for months. g. It was also mentioned that CISP activities could not proceed as planned as it was being managed under the DG LGRDD who was already overburdened due to its regular activities and additional responsibilities due to earthquake, somehow the situation improved once the Project Directorate was in place, that practically expedited the accomplishment of CISP targets. It was recommended that Project Directorate should be fully independent to achieve the desired objectives in future project.
2.	Muzaffarabad
	<p>Issues and concerns raised by Project Director – CISP are give below:</p> <ul style="list-style-type: none"> a. Frequent transfers of top-management - (PD) b. Brain drain - APD (T), APD (C) & DD (HRD). All of them got intensive trainings (in country & Foreign) left the project at critical time due to more incentives offered. c. Role of EPA, Finance, AG and P&D. All departments over and above Project

	<p>Directorate. Secretary Local Govt. role to seek the co-operation and collaboration.</p> <ul style="list-style-type: none"> d. Spare, surplus staff of Local Govt. transferred to Project not demanded and desired by the project. DD (HRD) and Deputy Director (R-Kote) are examples. e. Release of Funds through Directorate Local Govt. delay in release of funds. 30th November is closing date and 10 million of ADP has not been released so far in spite of direction from Minister and Secretary Local Govt. f. Management at District, Division level needs improvement, Assistant Director Local Govt. pre-occupied with other development activities. Planning, identification of schemes equality and equity regarding allocation of funds with districts is required. g. More attention to software part of project. (Extension, Community Development, HESA, Women and Children initiatives skill development, CBOs training. O/M training) and establishment of linkage with other projects, donors & NGOs. h. Timely release of funds to Districts and CBOs, both Bank and Govt. share present system is time consuming.
3.	Poonch (Rawalakot)
	<p>Issues raised and recommendations by Assistant Engineer – CISP</p> <ul style="list-style-type: none"> a. Additional AD at district level from LG&RDD is required due to heavy workload from CISP side. b. Revolving advance to the districts for smooth cash flow and progress is recommended to manage delays in payments that are creating lot of frustration. c. There is need for Execution engineers at district levels. d. There is position for community development. Assistant director community development at district level is required. Existing CDO who is of grade 16 is overburdened at the same time there is no working harmony and political pressures effect the working. e. There is a need to create positions for Guard/Chowkider as lot of costly equipment and vehicles etc. have been supplied and security is must. f. Two junior clerks are not enough presently one at district level for civil works and one for administrative billing (they are overloaded with work), this scenario contributes to inefficiencies, delays and frustration. g. Based on experience it was recommended that CBO size should not be more than 350-400 HH. h. It was recommended that there is a need for cost revision per HH due to fluctuation of rates. i. Promotion of Experience staff to higher post without any test interview. j. Brain drain is a problem, for example in 1979 there were 32 Graduate Engineers at AJK level and presently there are only 8 graduate engineers working in the state. Reasons quoted were contract positions, low government salaries, job insecurity etc. Same is case for other technical cadres that includes draftsman etc. k. Improper transportation facilities – there are 13 staff members, and 42 CBOs. No transport for social staff – significant impact on project implementation.

Annex – XV : Data Collection Tools

Following data collection questionnaires were used during this study:

- | | |
|--------------------|---|
| Questionnaire – 1: | To Evaluate DPI Component |
| Questionnaire – 2: | To Evaluate Community Development and Environment Component |
| Questionnaire – 3: | To Evaluate Community Infrastructure Schemes |
| Questionnaire – 4: | To Evaluate Financial and Procurement System |

QUESTIONNAIRE – 1

QUESTIONNAIRE FOR IN-DEPTH INTERVIEW

TO EVALUATE

Decentralized Planning and Implementation Component of AJK – Community Infrastructure and Services Program (CISP)

(PSC, PMCC, and District/Tehsil Officials)

Name of Officer Interviewed: _____

Position: _____

Date: _____

Time: _____

Name of Organization/ Ministry/
Department: _____

Under the Decentralized Planning and Implementation Assistance Component of AJK – CISP the assistance have been provided in developing a more decentralized institutional framework for efficient governance and capacity of the state, district and lower levels of government in AJK. In this context capacity to deliver infrastructure & services and promote community development through partnership with low-income communities have been strengthened.

Question – 1: Do you think decentralized planning and implementation effectively worked in CISP?
If yes, then respond to the following questions with examples:
1.1 Did decentralization help in alleviating the bottlenecks in decision making? And to what extent.
1.2 Did decentralized planning and implementation help to cut complex bureaucratic procedures?
1.3 Did it increase government official's sensitivity to local conditions and needs?
If not, what were the reasons that it could not work effectively.

Question – 2: Was AJK Government able to reach larger number of local areas with services due to decentralized planning and implementation?
Question – 3: Do you think it allowed greater political representation for diverse political, ethnic, religious and cultural groups in decision making?
Question – 4: Did the decentralization planning and implementation relieve top managers in the AJK government of routine tasks to concentrate on policy?
Question – 5: Did the decentralization of planning and implementation create a focus at community level for coordinating the local programs more effectively and provided better opportunities for participation by the local residents in decision making?
Question – 6: Do you think decentralization lead to more creative, innovative and responsive programs by allowing local experimentation? And, did it increase political stability and national unity by allowing citizens to better control public programs at the local level?
Question – 7: Let me draw your attention towards the disadvantages of decentralization. It can result in the loss of control over scarce financial resources of the government

QUESTIONNAIRE – 2:

F S/No. _____ (Please don't fill)

Date: _____

dd/mm/yy

**COMMUNITY INFRASTRUCTURE AND SERVICES PROJECT
EVALUATION STUDY AJK, PAKISTAN
Focus Group Discussion (FGD)**

Date (dd/mm/yy): ____/____/____

Name of Location/village: _____

Name of district/valley: _____

Urban/rural: _____

Name of Group Facilitator: _____

Meeting start time _____ (hours) End time _____ (hours)

Number of Participants _____ Males _____ Females

Name of CBO-----Total members-----

Participants List

Sr. No.	Name	Age	Sex	Occupation
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

A. Institutional

1. What type of CBO exists at your village/location?

Sr. No.	CBO Type	%age
1.	Male CBO	
2.	Female CBO/group	
3.	Male & Female both	
4.	Youth group	
5.	User committee	
6.	Any other specify	

2. When did you establish your CBO? Dates-----

3. Is your CBO Registered?

	1. Yes		2. No
--	--------	--	-------

4. What is the membership criterion in your CBO? -----

7. Do you have community action plan?

	1. Yes		2. No
--	--------	--	-------

8. If yes, is it written? -----

9. What is written in your CAP,-----

10. % age of members aware about their CAP-----

11. What has been achieved from your CAP and what is left and why? -----

12. How often do you meet to discuss your developmental issues-----

S.#	Frequency	%age
1.	Once a month	
2.	Once a week	
3.	Quarterly	
4.	When ever we get time	
5.	Only if we are called by project	

13. What is the procedure to reach to consciences in your group, please elaborate-----

14. Do you keep written record of the decisions taken in your meetings?

	1. Yes		2. No
--	--------	--	-------

15. What is the procedure to select office bearers in your CBO?

Sr. No.	Frequency	%age
1.	By elections	
2.	Selection	
3.	Self nominated	
4.	Nominated by the project	
5.	Nominated by elders	
6.	Any other method	

16. What are the procedures in place for sustaining the CBO functioning?-----

17. What are the Systems in place for conflict resolution-----

B. Capacity Development

1. What training have been implemented for CBO members

Sr. No.	Training details	# of males	# of Females
1.	Organizational/CBO Management		
2.	Micro- credit		
3.	Functional Literacy		
4.	Water Quality testing		
5.	Skills training		
6.	Financial accounting and management		
7.	Preparation of CAP		
8.	Health, Environment & sanitation awareness		
9.	Hunermam Kashmir		

2. Where do you place the training provided to you with respect to your needs:

	1	High priority
	2	Priority
	3	Low Priority
	4	No need
	5	Don't Know

C. Exposures

1. What exposures have you got to other places and organization?

Gender	#	Where, place or project names
Men		
Women		

D. Linkages

1. Do you have access to credit for IGAs?

	1. Yes		2. No
--	--------	--	-------

1.1. If yes which institutes?

Name Institute	# of Men	# of Women
PPAF		
NGOs		
Banks		
Reletives/friends		
Others		

1.2. What %age of members are involved in IGAs -----

How do you compare your current economic situation with just before the project?

Better	
Much better	
Verse	

E. Infrastructure Schemes

1. What infrastructure schemes have been implemented by your CBO with the project support?

Schemes	Yes/No
Water supply	
Sanitation	
Link Roads	

Path ways	
Drainage	
Sewerage	
Street pavement	
Street lightening	

2. How do you prioritize your needs for schemes? -----

3. How do you ensure women participation in decision making for identification and implementation of any scheme? -----

4. What are the procedures in place for repairs and maintenance of schemes?

Financial resources-----

Technical/human resources-----

5. What is community Contribution for CD Schemes and how you raise this fund? -----

6. How do you compare your current physical/ village situation with pre-project times?

Better	
Much better	
Verse	

F. Environment

1. How do you rate the environment and hygiene related information given to:

		Very useful	Useful	Not useful
i.	Men			
ii.	Women			

Any comments_____

2. What do you know about your personal and domestic hygiene? -----

3. How do you do waste management at HH and village/ community level-----

4. How do you compare your environmental situation during compare to 5 years earlier.

Better	
Much better	
Verse	

5. How do you see the impact of the project on your lives, community, economy, health and future generation?

QUESTIONNAIRE – 3:**COMMUNITY INFRASTRUCTURE AND SERVICES PROJECT
EVALUATION STUDY AJK, PAKISTAN
(CHECKLIST – INFRASTRUCTURES)**

Date: _____

Name of Location/village: _____

District/Tehsil/valley: _____

Urban/rural: _____

Name of CBO: _____

Total Population: _____ Total Beneficiaries: _____ Benefiting HHs: _____

Number of Participants: _____ Males: _____ Females: _____

Participants List

Sr. No.	Name	Age	Sex	Occupation
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				

1. What infrastructure schemes have been implemented by your CBO with the project support?

Scheme Type	Name of CI	Total Budget (Rs)	CBO's Share (Rs)	Remarks
Water supply				
Sanitation				

Link Roads				
Path ways				
Bridges				
Drainage				
Sewerage				
Street pavement				
Street lightning				

2. How do you prioritize your needs for schemes? -----

3. How need assessment was done? Tools used? -----

3. Selection criteria of infrastructural schemes, including any variances, depending upon the type / nature of scheme? -----

4. Any guidance by the project for CI selection? -----

5. After completion, does it fulfill your needs? -----

6. How do you ensure women participation in decision making for identification and implementation of any scheme? -----

7. Degree / level of beneficiary community involvement, at planning & designing stage? (This aspect will also include a counter-verification from the respective beneficiaries, including group discussions about selection criteria.) -----

8. Does design aspects cater for any future expansion, extension & upgradation etc? -----

9. What are the # of beneficiaries? HHs? -----

10. Were you involved in site selection and layout? -----

11. Were you involved in execution? -----

12. Modes of involvements in execution? -----

13. Are you satisfied with general quality of work? -----

14. Was it completed within allocated budget? -----

15. Was it completed within stipulated time bracket? -----

16. What are post-completion O&M arrangements? -----

17. Were you trained in O&M? Levels of training? -----

18. What were EQ impacts on your CIs? -----

19. What is the post-EQ status of these CIs? -----

20. What are the procedures in place for repairs and maintenance of schemes? -----

Financial resources-----

Technical/human resources-----

21. What is the community contribution for this schemes and how you raise this fund? -----

22. How do you compare your current physical/ village situation with pre-project times? -----

23. Any external / political interferences? -----

24. Any general comments for future improvement of the system? -----

25. General levels of transparency & accountability? -----

26. General observations about the scheme: -----

ENVIRONMENT

A. Project Management:

1. Complete set of environmental study documents, EMF? -----

2. Any implementation arrangements of mitigation measures? -----
3. Any environment related training to CBOs? Details? -----
4. Copy of Environment Manual & Resource Kit? -----
5. Did you employ ES? Who? Meeting with ES? -----
6. Copy of state-wide water quality analysis? -----
7. Copy of water quality indicators? -----
8. Monitoring reports by EPA? -----
9. -----

B. Communities:

1. Any environmental training? Details? -----
2. What is your understanding for hygiene related information? -----
3. Were you educated for water born diseases? -----
4. What do you know about your personal and domestic hygiene? -----
5. Solid waste management at HH and village/ community levels? -----
6. Any improvement in environmental situation during project period? -----
7. What mitigation measures were taken during execution? -----
8. How do you see the impact of the project on your lives, community, economy, health and future generation? -----

9. What are future environmental safeguards? -----
10. Any visits by EPA? -----
11. General observations about prevalent CI related environmental issues? -----

QUESTIONNAIRE – 4:**Community Infrastructure and Services Programme (CISP) - AJK
Evaluation of Financial and Procurements Systems**

				Date Interviewed:	
Location/Address					
Name of Official:				Designation:	
Tel:		Fax:		Cell:	Email:

Q.1.	Overall Responsibilities (Part A) and your role in this Project (Part B) Please list in bullet format						
	Part - A						
	Part - B						
	Have you received any training for this project, if yes then please briefly describe the training contents and dates?						
Q.2	Have you PERSONALLY conducted any training for this project, it yes then please briefly describes the training contents and dates and level of participants.						
	Has Policies and Procedures Manuals been Developed?	Finance	Yes	No	Procurement	Yes	No
	Has any SOPs been Developed?	Finance	Yes	No	Procurement	Yes	No
	When and who developed these policies?						
	Finance						
	Procurement						
Q.3	How many districts & tehsils benefitted from this project?						
Q.4	Were trainings in finance and procurement conducted for targeted areas and communities referring to local government infrastructure at district, tehsil and community areas?						

Q.5	Who managed the budget and financial activities in those areas and to what extent decentralization implemented?
Q.6	Identify measures to enhance accountability and transparency in financial and procurement sectors.
Q.7	How were institutional weaknesses addressed at district, tehsil and lower levels of local government?
Q.8	What other capacity building measures were taken at grass root level?
Q.9	How was planning structured? (bottom-up or up-bottom)
Q.10	What was the planning mode? (five year, annual, half-yearly, quarterly or monthly)
Q.11	How were the bank accounts maintained and who was approved transactions?
Q.12	How were community contributions recorded, managed and disbursements approved?
Q.13	Who was responsible for final approval of expenditure and procurements? (was there threshold applied)

