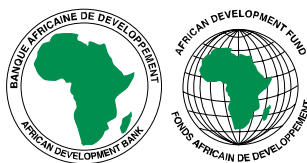


AFRICAN DEVELOPMENT BANK GROUP



CAMEROON

**EVALUATION OF BANK GROUP ASSISTANCE TO
THE SOCIAL SECTOR 1996-2004**

**OPERATIONS EVALUATION DEPARTMENT
(OPEV)**

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ACRONYMS AND ABBREVIATIONS

ADB	:	African Development Bank
ADF	:	African Development Fund
AIDS	:	Acquired Immuno Deficiency Syndrome
CAA	:	Autonomous Sinking Fund
CSP	:	Country Strategy Paper
DCET	:	Department of Economic and Technical Cooperation
ESS	:	Economic and Sector studies
GDP	:	Gross Domestic Product
HIPC	:	Heavily Indebted Poor Countries
IEC	:	Information - Education - Communication
IGA	:	Income-Generating Activities
ILO	:	International Labour Office
IMF	:	International Monetary Fund
MDG	:	Millennium Development Goal
MIC	:	Micro-infrastructure
NEF	:	National Employment Fund
NGO	:	Non-Governmental Organization
ONSP	:	National Public Health Observatory
PIU	:	Project Implementation Unit
PPF	:	Project Preparation Facility
PRSP	:	Poverty Reduction Strategy Paper
RMC	:	Regional Member Country
SME/SMI	:	Small-and Medium-sized Enterprise/Small-and Medium-Sized Industry
UA	:	Unit of Account
UNDP	:	United Nations Development Programme
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
UNFPA	:	United Nations Population Fund
US	:	United States

EXECUTIVE SUMMARY

1. Cooperation between the Bank and Cameroon dates back to 1972, but this review focuses on assistance to the social sector over the 1996-2004 period. During the said period, the Bank produced 3 (three) Country Strategy Papers (CSP) to guide its assistance to the country's social sector. The purpose of this document is to review such assistance, in order to evaluate its efficacy and impact on the country's development and improve future strategies and practices.

2. After a period of sustained growth, driven in part by oil, until the mid-1980s, the country sank into recession due to unsuitable macroeconomic policies. Large budgetary cuts were made, and the country recorded strong macroeconomic performance thanks to adjustment efforts.

3. However, Cameroon has not yet regained its erstwhile status of middle-income country. The country is still suffering from widespread poverty and deterioration of the education and health systems. The country needs to address the challenges of bad public governance in general, and corruption in particular, both of which are seriously impeding economic and social development. Furthermore, the achievement of the Millennium Development Goals (MDG) seems to have been jeopardized in many areas, and the Government intends to use the new resources from the HIPC Initiative to support activity and contribute to poverty reduction.

4. "*Poverty reduction*" was the basis of the three CSPs under review. Basically, the Bank responded to the requests of the Government confronted with the pauperization of the population. Assistance was geared towards increasing the incomes of the populations, institutional development, and access to basic socioeconomic, education and health infrastructure. The interventions were also a factor of equity as they targeted disadvantaged regions (like the Far-North) and the most deprived and vulnerable social categories, in particular women.

5. However, the Bank did not define a sufficiently clear and coherent long-term strategy with prioritized objectives for education, health and poverty reduction in Cameroon. There was a lack of synergy between the CSPs, as assistance was provided piecemeal and without rigorous programming.

6. The 1999-2001 CSP, for example, had no specific strategy concerning education. Then, in 2002-2004, the Bank decided, after considering that it had centred its past interventions on primary education, to support technical and vocational education, whereas the pilot experiment on the reduction of the repeater rate in primary education, which it had initiated, needed to be generalized, with measures upstream to receive pupils graduating from this level of education.

7. Lastly, over the 2002-2004 period, the Bank had to abandon poverty reduction in urban areas in favour of assistance to reproductive health which was not initially programmed. In fact, little effort was made in the area of poverty reduction, in terms of analytical works, in order to have a broader vision so as to address the most structural aspects of poverty. When tackling poverty reduction in the mid-1990s, the Bank did not have

sufficient field experience and knowledge of the appropriate mechanisms and means of reaching the poor. Hence, during the choice of targeted poverty reduction actions, it sometimes embraced too many sectors and activities at the same time.

8. An examination of the three programming cycles covering the 1996-2004 period under review shows that the social sector received special attention, with 25.9% of the Bank's net total commitments (about UA 71.18 million). Six operations were financed, including three in the area of education, two in health and one in poverty reduction.

9. Because of governance problems in the country, the Bank continues to intervene mainly in projects. Indeed, the deterioration of governance in general, and public finance management in particular, between 2002 and 2004 was not conducive to the strengthening of the harmonization process. Furthermore, the utilization of HIPC interim resources revealed weaknesses which dissuaded donors from granting sectoral budget support. A significant change, however, occurred in mid-2005, as the Government decided to accede to the Paris Declaration and steer by itself the aid harmonization process.

10. The evaluation of Bank assistance to the social sector resulted in an unsatisfactory overall rating of 2.5 on 4 (cf. Annex 11). Over the 1996-2004 period, the Bank intervened in a timely manner to support the Cameroonian Government in the implementation of its post-crisis development strategy based on the improvement of the social situation. Poverty reduction then formed the basis of the three CSPs under review. However, they lacked relevance because, as said earlier on, the Bank did not define a sufficiently clear and coherent long-term strategy with well-prioritized objectives, concerning the social sector in Cameroon.

11. The rating of the outputs of the non-lending activities of the Bank is also unsatisfactory. Indeed, the Bank was proactive regarding dialogue on the PRSP, good governance and improvement of the quality of the portfolio. However, it did not contribute significantly to sectoral development policy and strategy dialogue, through analytical works and sector studies. Loans were not also accompanied by complementary financing instruments in the form of technical assistance or institutional support to the country.

12. The performance of lending activities is unsatisfactory for the entire social sector. On the whole, Bank assistance lacked efficacy, as activities were not carried out expeditiously for want of sufficient quality at entry and because of managerial shortcomings. In this regard, the Cameroon Government's weak support was a factor unfavourable to the achievement of objectives. The assessment of the outputs of lending activities, however, varies according to sub-sector. Outputs are relatively satisfactory in education and also for targeted poverty reduction actions. On the other hand, outputs in health are very unsatisfactory because the Bank did not really help the country to make progress towards achievement of the MDGs.

13. Lessons

- (i). Concerning lessons learnt from this evaluation, there was especially a lack of synergy between the CSPs. For a decade, Bank assistance to the social sector (education, health and poverty reduction) was provided piecemeal and without rigorous programming. The absence of a genuine long-term dialogue on clear and coherent sectoral strategic objectives did not allow the Bank to intervene more easily.

- (ii) In this respect, the Cameroon PRSP adopted in 2003 led to the formulation of sectoral strategies and MTEF, and the donor community formed a PRSP monitoring committee. However, the lack of inter-Ministerial coordination remains the weak point in the ownership of policy dialogue with partners. Also, the deterioration of governance in general, and public finance management in particular, dissuaded donors from granting sectoral budget support to strengthen the aid “harmonization” process, which places the recipient country at the core of the process.
- (iii) In practice, the Bank, like other development partners, continues to intervene mainly in projects. But this approach has its limits, given that in the health sub-sector, for example, in ten years of cooperation, none of the health facilities financed under Bank assistance is functional and the Bank has not really been able to help the country to make progress towards achievement of the MDGs as it had planned.

14. Recommendations

- (i) Engage genuine long-term dialogue on clear and coherent sectoral strategic objectives in the areas of education, health and poverty reduction, based on better knowledge of the said sectors (including ESS), MDGs and the PRSP.
- (ii) Continue to provide support to the Government to enable it to implement its good governance strategy, so as to eventually grant sectoral budget support to strengthen the aid “harmonization” process which places the recipient country at the core of the process.
- (iii) Revise the 2005-2009 strategy, taking into consideration the rejuvenation of the portfolio concerning the social sector, the priority still accorded to the sector and the fragility of achievements concerning the MDGs, the limited resources of the Government, and the need to build on and disseminate the outputs of the pilot experiment successfully conducted in primary education.
- (iv) Assist the Government in putting in place a specific sectoral policy on technical and vocational education so as to provide a more solid foundation for Bank assistance and that of other partners in this area.
- (v) In order to build on the experience gained on the ground and for future Bank operations in Cameroon and other RMCs, particularly in the area of poverty reduction, the Bank (OPEV Department) should conduct a review of all the “poverty reduction” projects.
- (vi) Design operations that are simpler, less ambitious and easier to implement, focused on well-targeted areas and based on the country’s managerial capacity and skills, and clearly define performance and impact indicators in the project matrix.
- (vii) Assign to the Yaounde Regional Office and the Country Team the appropriate human and financial resources required for the conduct of analytical works and preparation of projects.

1. CONTEXT

1.1 Objectives of the Evaluation

1.1.1 The purpose of evaluating Bank assistance to the social sector in Cameroon is to examine the consistency of the Bank's policy and strategies in the sector with those defined by the Cameroonian authorities. The evaluation also aims to analyse the extent to which the Bank's interventions in the social sector in Cameroon have achieved the objectives defined in the Country Strategy Papers (CSP). The evaluation also seeks to analyse the extent to which the resources provided were effectively used to achieve the set objectives. The evaluation principle is to identify and explain the causes and origins of the outputs of Bank assistance, its strengths and weaknesses, and to draw lessons. Lastly, the conclusions of this sector evaluation report will be used in evaluating assistance to the country.

1.2. Scope and Methodology

1.2.1 This review of Bank assistance to the social sector in Cameroon covers the 1996-2004 period. The review seeks to evaluate the Bank's products and services, which involves an analysis of the main elements of the Bank's assistance programme, namely the CSPs, lending operations and non-lending assistance, including sector studies and aid coordination. The evaluation also covers the outputs of Bank assistance to the social sector and its contribution to the development of Cameroon. It also examines the impact of the outputs on cross-cutting issues, namely: gender, the environment, regional integration, the private sector and community participation. Lastly, the contribution of various partners to the outputs of the Bank's assistance programme is also evaluated.

1.2.2 In the Bank's sectoral classification, the social sector covers education, health and poverty reduction. The evaluation will take into account the specificity of each of these sub-sectors in the sequence of analyses. The evaluation criteria vary according to the dimension and nature of products and services: the relevance of CSPs is evaluated on the basis of the consistency of strategic objectives with the Bank's policy, the Cameroonian Government's development programme and the needs of the populations; the criteria used in lending operations are: (a) relevance; (b) quality at entry; (c) efficacy; (d) efficiency; (e) institutional impact; and (f) sustainability¹.

1.2.3 Concerning non-lending activities, the efficacy of the Bank's assistance will be analyzed in terms of analytical works, institutional capacity building, counselling and policy dialogue, technical assistance, improvement of portfolio performance, resource mobilization and aid coordination. Lastly, regarding the performance of the Bank and the Borrower, the evaluation will address concerns about: (i) the relevance of the Bank's assistance strategy in Cameroon, the quality of projects at entry into the portfolio, and provision of effective services for their satisfactory implementation; (ii) the Government's commitment through efficient measures taken to ensure quality dialogue, satisfactory implementation of projects and sustainability of their benefits, ownership of projects and proper coordination of aid.

¹ Relevance: consistency of Bank Group intervention strategies with Cameroon's education strategies. Efficacy: achievement of objectives. Efficiency: benefits of the interventions in relation to cost and duration of interventions. Sustainability: probability that outputs, real and expected at the evaluation stage, will be maintained. Institutional impact: improvement of standards and practices which makes the use of human and financial resources more effective.

1.2.4 The evaluation is based on an analysis of documents collected at the Bank, notably policy and strategy documents, project reports (appraisal, supervision, portfolio review, etc.) as well as on interviews with experts responsible for operations. It is also based on information gathered and interviews conducted in Cameroon by the evaluation mission fielded in the country from 10 to 31 March 2007. The interviews were held with Government officials involved in the management of the Bank's financing in the social sector. The evaluation also takes into consideration an analysis of documents collected and interviews held with other organizations operating in the social sector, including UNDP, UNESCO and AFD.

1.2.5 Lastly, the evaluation mission visited the site of Ayos Hospital under construction and two primary schools built with Bank financing in Bafia and Medima Noutse in a depressed area. In Garoua and Maroua in the North and Far-North Provinces respectively, the mission visited various projects financed by the Bank as part of targeted actions aimed at poverty reduction: rural roads, boreholes, market gardens, village credit unions, income-generating activities, girls training centres, art and craft complex, etc. During the visits, the mission held discussions with the beneficiary populations and administrative officials.

1.2.6 The report describes and analyses the socioeconomic context, as well as the key challenges of the social sector and the Government's strategy. Similarly, it describes and analyses the Bank's assistance in the form of lending and non-lending activities. It also assesses the performance of the Bank, the Government and other stakeholders. Lastly, the report draws lessons and makes recommendations to the Government and to the Bank.

1.3 Limits of the Evaluation

The evaluation focuses essentially on operations approved over the 1996-2004 period. The main handicap is that until January 2007, none of the operations had actually been completed. Consequently, there are no completion reports which would have provided more reliable output performance indicators. Within this context, the study will analyse the actual outputs at the time of evaluation, while taking into consideration those which can reasonably be expected after that date. The evaluation also takes into account other results obtained over the said period, but within the framework of previous strategies.

1.4 Socioeconomic Context

1.4.1 Cameroon's economic development is driven mainly by the primary sector: agriculture, livestock and fisheries. Oil production, which was a significant engine of economic growth in the 1980s, is in decline. It should especially be noted that, after a period of sustained growth, driven in part by oil, until the mid-1980s, the country sank into recession due to unsuitable macroeconomic policies.

1.4.2 Large budgetary cuts were made, and the country recorded strong macroeconomic performance thanks to adjustment efforts. GDP rose at an annual average rate of 4.5% over the 1996-2003 period, and then declined again to 2.8% between 2004 and 2005. Budgetary revenues increased from 14.8% of GDP in 1996 to 19.2% in 2002. The State was thus able to make more efforts in favour of the social sector.

1.4.3 However, at the socioeconomic level, results are more mixed. Cameroon has not yet regained its erstwhile status of middle-income country, although it is among the most advanced low-income countries in Africa. Indeed, the renewed growth did not translate into a remarkable improvement of the living conditions of the populations. The country is still suffering from widespread poverty, a deterioration of the educational and health systems, and governance weaknesses. With a per capita annual income of US\$ 924, the human development index (HDI) was estimated in 2004 at 0.501, ranking Cameroon 141st out of a total of 177 countries. In 2001, poverty affected about 6.2 million people, representing 40.2% of the population as against 53.3% in 1996. In 2005, the unemployment rate was estimated at 14.1% of the urban labour force, thus making employment a critical socioeconomic problem, particularly in the two major towns of Yaounde (18%) and Douala (16%).

1.4.4 Access to basic education is henceforth almost universal. The gross primary enrolment ratio, which was already 101.1% in 1990 dropped to 85.4% in 1996, and then rose to 108% in 2000. The adult illiteracy rate showed a downward trend, from 42.1% to 23.1% between 1990 and 2005. But there are great disparities between men and women. In 2005, 29.2% of women were illiterate, compared to 16.8% of men.

1.4.5 Concerning health, about 48% of the population had access to health services in 2002 (compared to 42.4% in Africa). However, life expectancy at birth declined between 1996 and 2002, from 52.6 years to 46.2 years² respectively. Regarding maternal and child health, the country is lagging behind as regards the Millennium Development Goals (MDGs). The infant and child mortality rate increased from 126 per 1000 life births in 1990 to 144 per 1000 life births in 2005. The maternal mortality rate rose to an estimated 669 per 100 000 births in the 1998-2004 period as against 454/100 000 over the 1991-1997 period³. Lastly, there is HIV/AIDS prevalence among adults aged 15-49 years (5.5%), which seriously jeopardizes the achievement of development goals, and not only in the area of health.

1.5 Government's Challenges and Strategies

1.5.1 The economic crisis had a serious social impact reflected in the declining household incomes, loss of employment and deterioration of infrastructure, including the provision of social services. In the face of the significant pauperization of the populations, the Government put in place, in 1997 and 1999, economic and social strategies aimed at reconciling growth and poverty reduction. It also put in place education and health sectoral programmes and targeted poverty reduction actions. Special emphasis was placed on the need to increase access to basic education services, improve the quality of education, reduce disparities and ensure a proper management of the education system. The health policy was mainly marked by the post-Alma Ata period based on primary health care, with the overall goal of: *“enabling all peoples of the world by the year 2000 to attain a level of health that will permit them to lead a socially and economically productive life”*.

1.5.2 Although the various poverty reduction strategy declarations had the merit of contributing to reflection in this area, they had weaknesses with respect to methodology and targeting of categories of poor people. Indeed, social and regional inequalities increased, compelling some people in remote areas or those without road access to live in isolation or to

² Bank statistics

³ Source : Cameroon, Demographic and Health Survey 2004

migrate. As a matter of fact, over the 1996-2001 period, of the 13.1 poverty reduction percentage points, 11.8 are due to the effect of growth and only 1.4 to the effect of income redistribution. Survey results⁴ also show that the richest people always consume on average 7 times more than the poorest, which points to unequal distribution of income between the people. The education system continues to suffer from inefficiencies, dysfunctions and financing difficulties. The repeater rate is estimated at 28% every year over the period under review. It is worth noting that 30% of students are attending school in the private sector. Regarding sanitation and health, although performance in urban areas is good, the same cannot be said of the rural areas, and this tends to downgrade the national indicators. Malaria and AIDS are two major causes of mortality in the country.

1.5.3 In 2003, thanks to the HIPC Initiative, the Government prepared and adopted a Poverty Reduction Strategy Paper (PRSP), which included a number of orientations defined in the education and health sectoral strategies. A Medium Term Expenditure Framework (MTEF) for each of the two sectors was finalized and incorporated into the PRSP, which is the reference framework for Government and donor action in economic and social development, including actions towards achievement of the MDGs. Accordingly, the policy of building new classrooms was pursued. A strategy was also adopted for the rational, efficient and decentralized management of education staff. Concerning health, efforts are geared towards the immunization of children, establishment of mosquito net impregnation centres for malaria control, and putting in place of a national HIV/AIDS control action plan containing regional plans for the ten provinces of the country.

1.5.4 However, Cameroon needs to take up the challenges of bad public governance in general, and corruption in

Année	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
IPC non-classé		1,4	1,5	2,0	2,0	2,2	1,8	2,1	2,2	2,3
Classement non-classé		85/85	99/99	84/90	84/91	89/102	124/133	129/145	137/158	138/163

source: fr.wikipedia.org/wiki/corruption_au_cameroun

particular, which seriously impede economic and social development. Indeed, the country has already been ranked twice (1998 and 1999) as the State with the highest corruption perception index (CPI) by *Transparency International*. Nearly 40% of revenues recorded each year are not used for development because of corruption⁵; the State is said to lose on average about CFAF 400 billion each year because of corruption⁶.

1.5.5 Furthermore, it is necessary to better incorporate the MDGs into the PRSP and develop poverty reduction policies and strategies which place special emphasis on rural areas and on a region-by-region approach. In this respect, the attainment of the completion point of the HIPC initiative in 2006 is a major challenge. The Government should effectively use the new resources from the HIPC Initiative to support activities and contribute to poverty reduction, including the boosting of investments in the health and education sectors.

1.6 History of Relations with the Bank Group

1.6.1 The Bank's activities in Cameroon started in 1972. Bank statistics show that in 33 years of cooperation with Cameroon (1972-2005), the Bank Group has awarded 69 loans and grants to the Government (including State guaranteed loans to private promoters). This represents total net commitments (after deduction of cancellations) of UA 779.86 million, comprising UA 405.26 million from ADB resources and UA 277.66 million from ADF

⁴ Survey on the living conditions of households in Cameroon (ECAM), 2001

⁵ Source: C. G. Manon, President, *Cameroon Anti-Corruption Observatory*

⁶ Source: S. Ekoum, President of the Cameroon NGO *SOS Corruption*

resources. The sectoral breakdown of commitments shows the predominance of the transport sector with 31.75% of loan and grant operations, followed by the multi-sector (reform support) (22%), agriculture (16.2%), social sector (11.9%), water and sanitation (8.7%), energy (5.9%), and industry and finance (2.7%).

1.6.2 The Bank has participated with other donors in the implementation of projects put in place by the Cameroonian Government. To this end, it has used nine (9) financing instruments. The interventions concerned various areas of development, namely : (i) implementation of economic and structural reforms and support to good governance ; (ii) development of agriculture in the areas of forestry, integrated rural development, poultry farming, research, stockbreeding, fisheries, etc.; (iii) transport, including the construction and development of ports and airports, promotion of the railway, and construction and development of roads ; (iv) drinking water supply, sanitation, dams, rainwater disposal and rural electrification; (v) promotion of small- and medium-sized enterprises, income-generating activities and micro-credit; and (vi) improvement of access to health and education.

1.6.3 The implementation of operations ran into difficulties, in particular local bureaucratic red tape, non-compliance with procedures for the procurement of goods and services, and recurrent sanctions imposed on the country, including for accumulation of debt repayment arrears. The absence of the Bank restricted its ability to intervene on the ground. The relocation of its headquarters to Tunis also disrupted communication with the country. The Bank however made a lot of efforts to maintain its presence: establishment in 1996 of a unit for monitoring and coordination of its operations, with UNDP assistance, opening, in March 2004, of the National Programme Office, and opening in 2006 of the Bank's Regional Office in Yaounde.

1.6.4 Cameroon has been paying its debt instalments since 1997 when the sanctions were lifted. The country reached the decision point of the enhanced HIPC Initiative in October 2000 and the completion point in May 2006. It is therefore benefiting from substantial debt relief. The Bank's contribution amounted to US\$ 79 million in net present value (NPV), that is 24.5% of the total amount of relief from multilateral partners. The Bank has already granted US\$ 31.44 million and, in July 2006, it accepted to grant the balance.

2. BANK ASSISTANCE TO THE SOCIAL SECTOR

2.1 Bank Country Policies and Strategies

2.1.1 Bank Policies

2.1.1.1 Since the early 1990s, poverty reduction has been placed at the core of Bank operations. In 1999, discussions on strategies resulted in the adoption of the Bank's vision which clearly shows that poverty reduction is the overriding objective of the Bank. The Vision attaches great importance to the development of human capital within poor populations. This goal is shared by the RMCs and non-regional member countries, and it was assumed by the international community through the setting of targets to be achieved before 2015 within the framework of the Millennium Development Goals. The Vision was the basis of the Bank's Poverty Reduction Policy Paper updated in 2004 and backed by many sectoral policies and directives, including the sectoral policy paper on health (1996) and on education (2000). Each of these papers deals with poverty issues to enhance the efficacy of Bank operations in the area.

2.1.1.2 Indeed, it was in 1986 that the Bank adopted its “*Education Sector Policy*” with three priority areas: basic education, skilled manpower, and institutional development. Then, because of the persistent challenges of education and the new context characterized notably by population growth and poverty, HIV/AIDS pandemic, globalization, and the predominance of science and technology, the Bank adopted a new education sector policy in 2000. The education policy paper addresses issues of equity and poverty in the sector. A key aspect of the policy concerns the importance it attaches to the creation of opportunities by easing access to education, particularly for women and girls. Furthermore, the policy acknowledges that the contribution of education to poverty reduction can be enhanced if the interdependence of the sub-sectors and the important role played by the private sector and civil society are taken into account. In this respect, the issue of close partnership between the public, private and civil societies in tackling poverty through education is addressed in the policy paper.

2.1.1.3 With regard to health, it was only in 1987 that the Bank adopted a policy to guide its operations. This policy was reviewed in 1996 to take new health challenges into account, notably the HIV/AIDS pandemic. The new policy stresses that a health policy based on basic health care would be more appropriate for improving access to health. The policy acknowledges the importance of financing health services in poverty reduction, and it advocates partner and stakeholder participation in the design of health projects and programmes, and in resource mobilization and utilization.

2.1.2 Bank Strategies in Cameroon

2.1.2.1 In Cameroon, the CSP is the key instrument for managing Bank assistance. Three CSP programming cycles were implemented for the periods 1996-1998, 1999-2001 and 2002-2004. In the social sector, the Bank’s strategies for Cameroon were defined in these CSPs.

1996-1999 CSP

2.1.2.2 Over the 1996-1998 period, the Bank decided to focus its strategy on poverty reduction by prioritizing agriculture and the social sector. Regarding the social sector, the Bank’s strategy was expected to contribute to satisfying major needs in the education and health sectors. The Bank also had to implement, together with the Government and other donors, targeted programmes, including support to micro-enterprises and a sanitation component, with a view to increasing the incomes and improving the living conditions of the most disadvantaged populations. To that end, the Bank intended to draw on the experience acquired by NGOs in the country, in order to optimize the utilization of resources and better target poverty reduction actions.

1999-2001 CSP

2.1.2.3 The Bank was expected to help the Government to increase access to integrated and quality health care, with the participation of local communities in the management and financing of health activities. To that end, the Bank wanted to assist the Government in establishing the necessary infrastructure for controlling diseases, improving public hygiene and the environment of the populations, and ensuring their welfare. It also wanted to support targeted actions aimed at improving coverage of the food requirements of the populations and the nutritional status of the most underprivileged population segments, and thus combat the structural food insecurity of densely populated and high climatic risk regions. Lastly, the Bank’s assistance was, to a lesser extent, expected to contribute to the improvement of the health information system.

2002-2004 CSP

2.1.2.4 Given the scope of poverty in urban areas, the Bank's strategy was to promote sanitation, rehabilitate school and socio-health infrastructure, and promote income-generating activities. The need to urgently control the AIDS pandemic and reduce maternal, infant and child mortality also gave a more significant dimension to assistance to reproductive health, in order to help Cameroon make progress towards achievement of the MDGs. Lastly, the Bank intended to provide support to technical and vocational education so as to increase the productivity of workers and improve the country's competitiveness. Consequently, the Bank had to allocate resources through the PPF mechanism⁷ to implement a programme for the development of this sector and facilitate the coordination of the interventions of donors, including the Bank itself.

2.1.3 Relevance of Bank Strategies

Poverty Reduction

2.1.3.1 Poverty reduction formed the basis of the three CSPs under review. While Cameroon was just recovering from an extremely severe economic, financial and social crisis, the Bank intervened in a timely manner to support the Government in the implementation of its new post-crisis development strategy focused on poverty reduction. The Bank took the lead and put in place a multi-sectoral poverty reduction approach that systematically takes into consideration vulnerable groups, particularly women. Bank assistance aimed to increase incomes and improve the living environment of vulnerable groups, particularly women, through access to sustainable grassroots services in the areas of training, self-employment, counselling and financial intermediation, and through the establishment of self-managed infrastructures. By specifically targeting the Far-North Province, the Bank had to contribute to removing some socioeconomic constraints limiting the development of this area, which is hard hit by poverty; the constraints include the limited capacity of NGOs/associations and structures responsible for women's advancement, the promotion of employment, and the cooperative management of savings and credit.

Education

2.1.3.2 Bank assistance in education covers two levels of education: primary education, and technical and vocational secondary education. Budgetary constraints in the early 1990s and the pauperization of the populations compounded decline of primary education in Cameroon in terms of quality and quantity. Since then the Government is faced with a high demand for education, which requires the building of about 4000 classrooms each year. Budgetary allocations to the education sector only allow for the construction of 2,000 classrooms each year thanks, in part, to HIPC resources. The Bank's intervention was expected to contribute to reducing inequalities of access and learning conditions by increasing the admission capacity in areas with low school enrolment and enhancing the internal efficiency of the primary school system. In addition, the Bank sought to build the capacities of central services and decentralized structures in the design and analyse education policies so as to improve the quality of education.

⁷ Project Preparation Facility

2.1.3.3 Technical and vocational training has not received any special attention for more than a decade now. Consequently, the country is experiencing a shortage of skilled workers in most technical, industrial and commercial branches, whereas the educational system is churning out thousands of graduates (without real skills). The Bank intervenes to help the Government in putting in place the institutional conditions for an efficient education system, and to further adapt training to employment requirements, as well as the transition between the two.

Health

2.1.3.4 Operations in the health sector addressed the country's priority needs by laying emphasis on increased health coverage and better quality primary health care delivery. They also covered the real needs of populations in targeted rural areas, with the full participation of the populations in the management and financing of activities in the sector. Indeed, on the whole, the Centre and South Provinces, which were targeted by the Bank, had relatively weaker indicators, especially in the area of health. Lastly, in view of the weak indicators concerning maternal, infant and child mortality, the Bank chose to specifically support the reproductive health programme, in order to contribute to the achievement of Millennium Development Goals (MDG) in this area.

2.1.3.5 On the whole, the Bank's strategies in Cameroon are relevant. Indeed, in view of the pauperization of the population, the Bank intervened to assist the Cameroonian Government in implementing its development strategy aimed at reconciling growth and poverty reduction. The proposed interventions addressed the country's development challenges, as they were geared towards increasing the population's incomes, organizational development, access to productive resources, and access to basic socioeconomic, education and health infrastructures. They also constituted a factor of equity as they targeted underprivileged regions and the most disadvantaged and vulnerable social categories, in particular women. They were also consistent with the Bank's objective of promoting poverty reduction through investments in the development of human capital.

2.1.3.6 However, the Bank did not have a long-term strategy that was clear and coherent enough, with prioritized objectives, for the social sector in Cameroon. Of course, the CSPs gradually established a more coherent relation with the PRSP by also being based on increased utilization of poverty diagnostic studies and indicators as well as MDGs. However, there was actually no long-term dialogue on clear sectoral strategic objectives that would enable the Bank to intervene more easily. Only the Bank had real control over the choice of intervention sectors, as supply guided demand. In this respect, there was mainly lack of synergy between the CSPs, as assistance was provided piecemeal and without rigorous programming.

2.1.3.7 The 1999-2001 CSP, for example, did not have any specific strategy concerning education. In 2002-2004, the Bank, considering that it had concentrated its past interventions on primary education, decided to support technical and vocational training. In the 2005-2009 CSP, the Bank did not provide for any operation in the social sector. Nevertheless, the pilot experiment, which it had initiated under the *Education II Project*, needed to be generalized, in case of success. It also required that measures be taken beforehand to accommodate pupils graduating from primary schools. Furthermore, concerning technical and vocational training, the Government had not yet designed a specific sectoral policy and strategy. The framework in this area remains the education sector strategy, which is a relatively global strategy.

Indeed, vocational training (formal and informal) is provided by nearly eight Ministries, without an appropriate mechanism for consultation and coordination among institutions. The multiplicity of decision-making centres does not facilitate a comprehensive discussion to adopt a single sectoral policy and strategy.

2.1.3.8 On the whole, poverty reduction interventions are defined as operations targeting actions that can benefit the poor. For want of adequate preparation, the 2002-2004 CSP abandoned poverty reduction in urban areas in favour of assistance to reproductive health, which was not programmed initially. In fact, the implementation of the first “*poverty reduction*” operations in the RMCs only dates back to the second half of the 1990s, and little effort was devoted to this area, in terms of analytical works, in order to have a broader vision so as to address the more structural aspects of poverty. In Cameroon, the Bank did not therefore have sufficient field experience and the requisite knowledge regarding the necessary mechanisms and means of reaching the poor. Consequently, it sometimes embraced too many sectors and activities at the same time, in the choice of targeted poverty reductions actions.

2.1.3.9 Indeed, over the 1999-2001 period, for example, in addition to the extension of health care, poverty reduction actions were expected to cover water and sanitation, as well as food security. Nevertheless, the sectors of focus identified by the CSP included: the multi-sector (economic reforms and national governance programme), and the transport and social sectors. In fact, the Bank was very receptive and based its strategy on the various concerns expressed by the poor during a participatory poverty assessment study in Cameroon. The concerns were: the limited sources of cash income, problems relating to famine, nutritional and dietary deficiencies and health conditions, geographic remoteness of economic activity centres, the feeling of powerlessness, and lack of influence.

2.2 Description of Lending Operations

2.2.1 1996-2004 Lending Programme

2.2.1.1 The total amount of resources effectively granted to the country stands at UA 190.19 million as against initial estimates of UA 115.7 million. The sectoral breakdown of resource

Période DSP	Prévisions initiales (millions UC)	Montants alloués (millions UC)	Allocations secteur social (millions UC)	% Secteur social
1996-1998	15.95	42.84	17.14	40.0
1999-2001	44.4	63.72	39.76	62.4
2002-2004	55.22	83.63	27.13	32.4
TOTAL	115.57	190.19	84.03	44.2

allocations is effectively in keeping with the spirit of the CSPs, with a significant share earmarked for the social sector. Over the 1996-2004 period, the social sector accounted for an average of 44.2% of resources granted to the country. This proportion rose to 62.4% in the 1999-2000 CSP.

2.2.1.2 Considering the loans and grants effectively awarded to the country during the three programming cycles under review, the Bank financed 21 operations, 7 of which are completed, 13 ongoing, and 1 halted. These operations represent a net total amount of UA 278.7 million. The social sector received special attention, with 25.9% of net commitments (UA 71.18 million) compared to 26.1% for agriculture, 23.9% for transport, 23.3% for the multi-sector, and 0.5% for water and sanitation. In comparison to allocations provided under the CSPs, about 14% of resources allocated to the social sector were not utilized, obviously because of the changes mentioned earlier concerning aid programming.

2.2.1.3 Over the 1996-2004 period, the Bank financed six operations, comprising three in the education sub-sector, two in the health sub-sector, and one in targeted poverty reduction actions. The table below gives the list and implementation status of the various operations financed by the Bank in the social sector in March 2007.

2.2.1.4 The net amount for these operations stands at UA 71.18 million. Three lending instruments were used, namely: project loans (five operations), grants accompanying the loans (three operations), and the PPF (one operation). Bank assistance mainly concerns project loans (97% of net commitments), since it did not mobilize more resources (including bilateral resources) for studies and/or institutional support. Adherence to financing instruments such as sectoral budget support is indeed in theory for Cameroon, because in practice, the Bank, like other development partners, continues to intervene mainly at the level of projects. In fact, the governance problems mentioned above do not yet allow for this method of intervention in the country. Indeed, the utilization of HIPC interim resources revealed weaknesses which dissuaded donors from granting overall or sectoral budget.

BANK GROUP OPERATIONS UNDER REVIEW IN THE SOCIAL SECTOR 1996-2004							
Operations	Financing Instrument	Approval Date	Effectiveness Date	Approved Amount UA million	Net Commitment	Amount Disbursed	Disbursement Rate mars-06
Health System Development Project (PDSS)	Project loan	07-juin-00		8,05	8,05	1,01	12,50%
National Reproductive Health Programme Support Project (PASR)	Project grant	16-juin-04	11-oct-04	1,90	1,90	0,67	35,30%
National Reproductive Health Programme Support Project (PASR)	Project loan	16-juin-04	11-oct-04	10,23	10,23	0,37	3,60%
Education Project II	Project loan	14-juil-99	26-déc-00	7,50	7,50	7,50	100%
Human Resources Development Support	PPF	22-juil-01	04-mars-02	0,45	0,45	0,45	99,30%
Vocational Training Reform Support Project (PARETFOP)	Project loan	03-déc-03	17-juin-05	14,00	14,00	0,07	0,50%
Vocational Training Reform Support Project (PARETFOP)	Project grant	03-déc-03	17-juin-05	1,00	1,00	0,49	48,60%
Poverty Reduction and Actions for Women Project in the Far North Province (PREPAFEN)	Project loan	03-déc-97	11-oct-99	14,10	14,10	12,84	91,10%
Poverty Reduction and Actions for Women Project in the Far North Province (PREPAFEN)	Project grant	03-déc-97	11-oct-99	0,70	0,70	0,12	17,70%
TOTAL				57,93	57,93	23,52	40,60%

2.2.2 Operations Implementation Performance

2.2.2.1 The portfolio under review was relatively young at the end of 2004, with an average age of 2.7 years. Because of the frequent slippages in implementation schedule, the average age virtually doubled at the end of 2006 to 4.7 years. Apart from the studies conducted under the PPF and which were used for the preparation of Bank operations in technical and vocational education, all operations covered by the review were ongoing during this evaluation. The disbursement rate is relatively low: 40.6% at the time of evaluation for all operations under review. As a matter of fact, activities are not carried out speedily for various reasons.

2.2.2.2 Firstly, the Government has difficulties fulfilling loan and grant conditions (conditions precedent to effectiveness, conditions precedent to first disbursement and other conditions). The average time frame is 16.6 months for social sector projects (compared to 6 months required by the Bank) with respect to conditions precedent to loan and grant effectiveness. The difficulties are compounded when the conditions require strong support from the Government and issue of regulatory texts as in the following situations:

- “the establishment of the National Public Health Observatory (ONSP)”, which was one of the conditions of the *Health System Development Project*, was difficult to realize, given that it required the issuance of a Presidential decree, whereas no prior study had been conducted to guide the authorities.
- “As in the case of the ONSP, the Government had to undertake to “include the recurrent budget of the National Reproductive Health Reference Centre in the budget of the Ministry”, whereas the structure did not exist, as its establishment required a Presidential decree.
- “*The allocation of land for new buildings in Yaounde*”, was one of the conditions precedent to the first disbursement for the *Education II Project*. It was difficult to fulfil this condition because of the anarchical occupancy by the population of sites reserved for this purpose and lengthy procedures for dislodging the population and paying compensation by the State.

2.2.2.3 Secondly, there is a generic problem of utilization of resources granted to the country for loan operations. Indeed, bad governance and bureaucratic red tape are the causes of delays often recorded in the consumption of resources: suspension of disbursements for shortcomings in accounting and financial management or failure to submit audit reports within specified deadlines. The absence of a procedures manual at project start-up also contributed to the shortcomings in management.

2.2.2.4 Thirdly, the Bank is perceived as not being flexible in its procedures. In fact, delays in obtaining non-objection opinions and disbursements on the part of the Bank are key factors that slow down project implementation. The Government has made efforts by enhancing transparency in the award of contracts. But the process is still relatively slow and costly for projects. The Autonomous Sinking Fund (CAA), in its capacity as follow-up organ, does not sufficiently oversee the quality of documents submitted to the Bank by the Project Implementation Units (PIU). Counterpart contributions, which are provided through it, are irregular, and when they are released they do not quickly get to the recipients.

2.2.2.5 Lastly, the operations ran into difficulties at start-up, because most of them were not sufficiently prepared. For example, the long ongoing process of identification of branches of technical and vocational education affects all other activities of the *Technical and Vocational Education Reform Support Project*, in particular the construction and equipment of institutions, as well as the preparation of programmes and subsequent training of teaching staff. Moreover, works need to be carried out on the basis of standard plans which are not yet available, whereas infrastructure and equipment represent more than 50% of project cost.

3. EVALUATION OF SECTORAL ASSISTANCE

3.1 Evaluation of Non-Lending Assistance

3.1.1 In Cameroon, Bank assistance to the social sector does not include any financing activity by instruments other than loans. Non-lending assistance concerns essentially sectoral policy and programme dialogue (CSPs, portfolio reviews, seminars, etc.) and analysis and advisory services. It also covers resource mobilization activities for financing the country’s development, improvement of aid coordination, and project assistance.

Economic and Sector Studies, and Policy Dialogue

3.1.2 Among the three CSPs under review, the 2002-2004 CSP provided for technical assistance to the country through the conduct of economic and sectoral studies in the area of health. However, in practice, very few human and financial resources were made available to experts of the Bank to carry out analytical works. The Bank did not conduct economic and sector studies (ESS) to back its interventions. It drew, both for preparation of its country strategy papers and sectoral interventions, on analytical works done by the Government and other partners. Its contribution to dialogue on the definition of sectoral policies and strategies is inadequate, and concerns mainly lending activities such as the financing of technical and pre-investment studies in technical and vocational education.

3.1.3 Dialogue was focused on CSP preparation, PRSP formulation and implementation issues, good governance and portfolio quality improvement. Dialogue missions, such as the July 2002 mission, were able to discuss these issues with the authorities. In addition, the 1999-2001 and 2002-2004 CSPs were prepared using a participatory approach, through workshops, consultations and information exchange sessions. However, the Government did not influence the Bank's choice of sectors of focus. Arbitration does not often seem to be consensual, just as the Bank's decision not to intervene in the social sector over the 2005-2009 period.

3.1.4 The Bank supported the establishment of the national governance and anti-corruption programme. In this respect, it prepared a report on the governance profile of the country and a project in this area was approved in October 2001. The CSPs also stressed the need for the Government to remain committed to economic and social reforms, while implementing specific poverty reduction measures and ensuring the availability of resources, particularly those from the HIPC Initiative. Concerning the PRSP, the Bank participated actively in dialogue during monitoring missions. These different opportunities helped to closely monitor the various stages of finalization of the paper, the putting in place of planned actions and the utilization of resources accruing from the HIPC Initiative for the social sector

3.1.5 Lastly, during the period under review, the Bank fielded three portfolio review missions (1997, 2000 and 2003). The 2000 review was more elaborate and addressed the poor performance of the portfolio, both in terms of the physical implementation of projects and the fulfilment of effectiveness conditions. Accordingly, it identified problems encountered in each operation. Next, it defined an appropriate programme of action, together with a precise implementation schedule. Lastly, a performance criterion, measured in terms of the disbursement rate, was designed. On the whole, the portfolio reviews contributed to improving the status of the Bank's portfolio. In fact, the disbursement rate of projects in the social sector rose from 0% in 1999 to 1.5% in 2000, and 24% in 2003.

3.1.6 Loans were not also accompanied by complementary financing instruments, in terms of technical assistance. Consequently, there were management and good governance weaknesses in operations financed by the Bank. Furthermore, in spite of its efforts to be present on the ground, the Bank did not succeed in dispelling the apprehensions of national officials involved in its assistance about its rigidity and its slowness in disbursing funds. ***Despite the weaknesses underscored, the Bank's efforts concerning policy dialogue are moderately satisfactory.***

Aid Coordination, Resource Mobilization and Co-financing

3.1.7 As provided for in the CSPs, the Bank was in permanent contact with all donors, in order to coordinate all operations and actions aimed at achieving the Millennium Development Goals. Its absence on the ground was made good by some initiatives such as the setting up of a unit in 1996 to monitor and coordinate its operations with UNDP assistance, and the opening of the National Programme Office in March 2004. The Bank specifically strengthened its cooperation with other donors in its interventions. For example, the ILO participated in the appraisal of *Education II Project*. It supervised the establishment of the implementation unit of the Technical and Vocational Education Support Project, and it is involved, together with UNIDO, in the development of mini-incubators in this same project. Collaboration between the Bank, UNFPA and UNESCO is also fruitful. Both institutions participated in the preparation of the *Reproductive Health Programme Support Project* and then contributed significantly to the launching of its activities.

3.1.8 With regard to resource mobilization and aid coordination, only two of the six operations under review were co-financed: *the Poverty Reduction and Actions in Favour of Women Project in the North and Far-North Provinces* was co-financed with UNFPA, and the *Reproductive Health Programme Support Project* with UNDP. Both co-financing experiences were opportunities to promote concerted development actions. But the UNDP stopped its assistance prematurely and unilaterally. Afterwards, this unfruitful cooperation experience did not encourage other co-financing possibilities, notably for an “*Urban Poverty Reduction Project*”. ***The Bank’s resource mobilization and aid coordination efforts are inadequate.***

3.1.9 It should, however, be pointed out that the harmonization of aid places the recipient country at the core of the process (“alignment”), and goes beyond consultation or coordination among donors. It is not limited to “harmonization” of procedures for the grant of aid or to the practice of co-financing. In Cameroon, within a context dominated by structural adjustment and then by the attainment of the completion point, the harmonization process did not make significant progress until 2005. Cameroon’s PRSP, adopted in 2003, led to the formulation of sectoral strategies and the MTEF. However, inadequate inter-Ministerial coordination remained the weak point in ownership of policy dialogue with partners.

3.1.10 In 2003, the donor community formed a Multi-Donor PRSP Monitoring Committee (CMB) which meets regularly. Its objective is to share information, hold discussions about cross-cutting themes, and adopt common positions. In addition to this general-purpose organ are sectoral consultation circles (forestry, health, rural sector, etc.) which do not all allow for a regular dialogue with national authorities. The deterioration of governance in general, and public finance management in particular, between 2002 and 2004 was not conducive to the strengthening of the harmonization process. A significant change occurred in mid-2005, as the Government decided to accede to the Paris Declaration and to manage the harmonization process by itself.

Assistance to Projects

3.1.11 Activities relating to assistance to projects concern management capacity building for PIU staff. In this regard, the Bank placed emphasis mainly on procurement and disbursement procedures, by organizing two workshops for project officers in 1988 and 2001. These efforts, however, did not adequately address the problems of procurement and red tape

in the disbursement process mainly because of the slow procedures of the National Procurement Board, some managers' lack of qualifications, the limited number of Bank experts, and difficulties due to the transfer of Bank activities to Tunis. *The Bank's efforts are satisfactory, in terms of assistance to projects.*

3.2 Evaluation of Sectoral Lending Operations

3.2.1 Quality at Entry

Education

3.2.1.1 The Bank carried out the identification, preparation and appraisal of its assistance, while seeking synergy and complementarity with other partners such as UNESCO and the ILO. The Bank drew on the "education sector law" adopted by the Government in 1998 and aimed at broadening access to education, while improving retention and correcting disparities, as well as the law of 1999 on the revitalization of vocational training.

3.2.1.2 The Bank had control over the choice of its operations in education. It was thus able to introduce major innovations in the area by proposing a pilot experiment aimed at reducing the repeater rate in primary education from 40% to less than 10%, while the Government and other partners in the sector simply advocated the enactment of regulations to stop this phenomenon.

3.2.1.3 In technical and vocational education, the Bank acted as a catalyst in the country for engaging discussions between the numerous stakeholders in the sector with a view to preparing the necessary institutional reforms. It then intervened in the financing of investments, which radically changed the planning and development of vocational training, including the creation of 13 pilot vocational training schools using a new model, that is the "trades family" model. In addition to infrastructures intended to increase admission, the Bank's assistance includes significant institutional capacity building activities and pedagogic innovations – which are factors that affect the quality of education. The Bank also took into consideration ownership of achievements by the beneficiaries: construction of primary schools in communities, which demonstrated the desire to participate in the construction of infrastructure and their maintenance.

3.2.1.4 The Bank's intervention was facilitated by pre-investment studies financed in 2001 under the Project Preparation Facility (PPF). It was therefore able to gain better knowledge of the sector and to better prepare its intervention. The strategies proposed in these studies and adopted during seminars, concerning part-time training, credit system, decentralization and autonomy of training institutions, are major innovations in the existing system. However, since the Government has not taken a decision on the various options, through an appropriate sectoral policy, the basis of the Bank's assistance is not sufficiently solid.

3.2.1.5 Furthermore, activities not implemented upstream during these same preparatory studies were postponed and incorporated in the *Vocational Training Reform Support Project*, thus making it more complex because of the multiplicity of activities to be implemented – identification of branches of technical and vocational education, and preparation of standard plans for technical and vocational education institutions.

3.2.1.6 There are also inadequacies in the assessment of the cost of activities. Competitive bidding is sometimes unsuccessful because of regular price increases and inadequacy of allocated resources. In Cameroon, the official market price list is not exhaustive. Detailed costs of works, goods and services are obtained from reference prices of recent competitive bidding, and from contractors and the National Procurement Board. Thus, the ensuing financial analyses and budgetary allocations are sometimes inadequate. For example, water supply works of the first phase of the *Education II Project* cost CFAF 185 million for 18 schools, while only CFAF 260 million had been allocated for this component for 60 schools. The sum of CFAF 4.6 billion was provided for civil engineering works (schools and water points) but the implementation of the first two of the three phases required CFAF 5.1 billion. ***Quality at entry is unsatisfactory for the entire education sub-sector.***

Health

3.2.1.7 The Bank did not have detailed data on the exact status of infrastructure and the needs of the population to select operations aimed at improving the living conditions of the vulnerable populations concerned. The Bank's first operation under the *Health System Development Project* was based on the pre-investment study conducted by the Government between 1993 and 1999, with financing from the Bank. The quality of the results of the study was not satisfactory. The second operation concerning support to reproductive health programmes was not initially included in the CSP. It replaced the *Urban Poverty Reduction Project*, which was still in its early stages of preparation. During the review of the sector in 2001, this area was identified as being part of the priority thrusts of Bank operations in Cameroon.

3.2.1.8 Bank assistance was prepared using a participatory approach initiated during the preparatory activities mentioned above. The Bank worked in partnership with specialized institutions, such as UNESCO and UNFPA. It focused on the ownership of activities by the beneficiaries, who identify their needs themselves and are responsible for the sustainability of outputs. This required, for example, the creation or revitalization of community participation organs responsible for co-managing health facilities.

3.2.1.9 As mentioned above, however, major preparatory activities, such as the establishment of the National Public Health Observatory and the National Reproductive Health Reference Centre, were included in loan and grant conditions, whereas the Government faces great difficulties at this level. Furthermore, despite the increasingly important role played by the beneficiary populations in the operation and maintenance of health facilities, the Government and the Bank do not ensure that they are consulted beforehand, especially when selecting sites. For example, during the construction works of AYOS Hospital, the populations requested that an old building that had to be demolished should be preserved. The ensuing change of construction site led to supplementary costs and stoppage of works. Quality at entry is globally unsatisfactory.

Poverty Reduction

3.2.1.10 The intervention in the area of poverty reduction was identified, prepared and appraised by the Bank itself, in partnership with UNDP and ILO. To that end, it drew on the results of the study on "*poverty profile in Cameroon*", conducted in 1995 with the assistance of the World Bank, which recommended, in particular, that the Government should "reduce regional disparities". While gearing its assistance towards overall development policies, the

Bank targeted precisely both vulnerable and economically active population segments in the poorest province in the country. The socioeconomic approach to poverty reduction chosen by the Bank thus enabled these vulnerable groups to access resources and means of production (training, credit, technology, etc.) to promote income-generating activities.

3.2.1.11 However, the Bank did not sufficiently build on the experience acquired in financing the Social Dimensions of Adjustment. Like this project which was closed in 2001, the Bank's intervention covered too many components (six of them). It was difficult to implement and coordinate activities because of the large number of partners involved. The PIU work force was insufficient and its composition inappropriate in view of the volume and nature of activities to be carried out. Lastly, although the Bank provided for the instruments required for monitoring and evaluating poverty and the impact of its assistance, the logical framework matrix lacks precision because of the total absence of quantitative target indicators of sectoral development and specific poverty reduction objectives.

3.2.1.12 Some difficulties in the conduct of activities and strategies point to inadequacies during appraisal. Firstly, the underestimation of the cost of micro-credit activities led to the premature withdrawal of promoters. This is true for rural road rehabilitation works, with a reduction of nearly half the number of line kilometres envisaged. Secondly, the absence of prior consultations with the beneficiary populations at grassroots level resulted in an overestimation of the capacity of communities to mobilize personal contributions initially fixed at 20% and then scaled down to 10% taking into account the reality on the ground. Lastly, the Bank does not always ensure that the proposed activities are well understood. As regards the construction of community micro-infrastructure, the "*school sites programme*" proposed by the Bank was not properly implemented because the concept was not well understood and the appraisal report did not describe its feasibility in detail. **Quality at entry is generally unsatisfactory in the poverty reduction sub-sector.**

3.2.2 Efficacy

Education

3.2.2.1 Regarding *support for reform of technical and vocational education*, most activities concerning the construction-rehabilitation and equipment of 13 technical and vocational education institutions have not yet started because of difficulties in identifying the branches of education and the lack of standard plans. Outputs therefore mainly concern primary education.

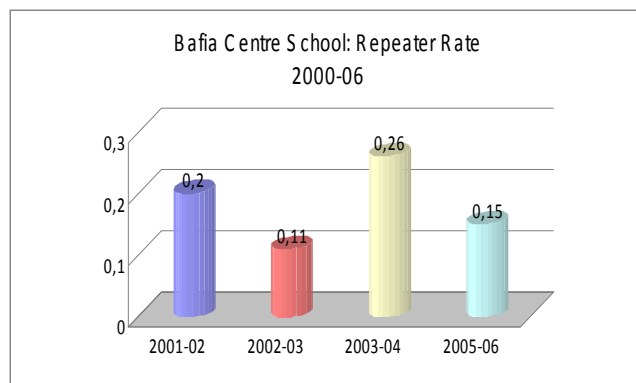
3.2.2.2 Bank assistance focused on the construction/rehabilitation and equipment of school infrastructure, namely schools, classrooms, offices and stores, and the construction of teaching staff houses. There were also proposals to construct/rehabilitate latrines, as well as drinking water supply structures – especially boreholes equipped with hand pumps and reservoirs. The pilot experiment in the form of a study-action on a school-repeating reduction strategy aimed at reducing the repeater rate to 10% at the end of the experiment, as against 40% at the start of the experiment, consisted in offering catch-up classes (makeup classes) to pupils in difficulty. Lastly, operations concerned the training of staff of the Ministry of National Education including teachers and the procurement of teaching aids, school textbooks and vehicles for sub-divisional inspectors.

3.2.2.3 The facilities provided include 752 classrooms built or rehabilitated and equipped with about 12 750 two-seater benches, 90 offices for head teachers, 64 stores, 375 latrines built or rehabilitated, 34 staff houses and 17 boreholes. There was an increase in the estimated cost of classrooms (135%); head teachers' offices (150%) and stores (128%). On the other hand, 16 houses and 33 drinking water points were not built because of the decline in the amount of available resources, due to a rise in the exchange rate of the UA against the CFAF.

3.2.2.4 In terms of quality, the Bank's interventions were used in financing many activities including: (i) the training of nearly 500 employees from the Ministry of National Education in various areas (strategic planning and management, school-zone map, costs and financing of education, collection and use of data and decision-making, pilot experiment on reduction of school-repeating, accounting and school administration for school boards); and (ii) offering of teaching aids to teachers (metric compendium, science kit, teacher package). They were also used for the preparation of curricula in English and French. Lastly, the introduction of new teaching programmes led to the publication of two school textbooks, more adapted to the present context of Cameroon, of which one on environmental education and the other on health.

3.2.2.5 In terms of effects and impact, the Bank's intervention was expected to contribute to raising the enrolment rate from 54% to 100% minimum in the North-West and South-West Provinces, and reducing the school repeater rate from 40% to 10% in the experimental schools. Evaluations carried out by the Government show that between 2000 and 2007, the Bank contributed to increasing public education supply (at the national level) by nearly 14%, representing an admission of about 345 142 pupils. In the Bank's intervention area, the gross enrolment ratio before Bank intervention was an average of 60.7%. After the intervention, it stood at an average of 103.8%, with a higher increase in the West.

3.2.2.6 Bank assistance also contributed to improving the quality of education. The pilot experiment helped to reduce performance gaps between urban and rural areas. The repeater rate in the 150 experimental schools fell from 40% to 8% (against 10% estimated). The repeater rate at the national level stands at 33%. There is therefore a rise in success rates, whereas measures were not taken beforehand to accommodate children graduating from primary school.



3.2.2.7 The Bafia Centre Government School (Centre Province), which is one of the sites visited by the evaluation mission, benefited, under Bank financing, from 3 new classrooms, 30 rehabilitated classrooms, 186 benches (with 4 seats each), a new sanitary station (latrine and showers), 4 rehabilitated offices and teaching aids. About 17 teachers were trained in implementation of the experimental school-repeating reduction strategy, which affected 581 pupils. School performance improved over the 2000-2006 period. Indeed, enrolment increased by 148% from 950 to 2 352 pupils, thus representing an average class enrolment of 71 pupils compared to 68 pupils before, owing to the more attractive new environment. As the graph above shows, the pilot experiment shows a slight drop in the repeater rate from

20% to 15% over the period. However, it peaked at 26% in 2004-2005, probably due to the discontinuation of the pilot experiment. This contrasting trend in the repeater rate also points to the fragility of results obtained in this area. On the whole, the efficacy of Bank assistance is satisfactory in the education sub-sector.

Health

3.2.2.8 Activities relating to the *Reproductive Health Programme Support Project* have not actually started. Outputs concern *development of the health system*. The Bank's intervention was expected to contribute to improving the health status of the populations in disadvantaged areas in the Centre and South Provinces, by reducing the prevalence of the major diseases and the mortality rate by 20% by 2008. To that end, plans were made for: the construction/rehabilitation and equipment of 3 district hospitals and 6 health centres, the constitution of an initial stock of essential drugs, medical consumables and management tools, a survey on the perception of health services by the populations, and a study on the communication system in health districts; the establishment and equipment of a health observatory, as well as the recruitment and training of its staff; the training of about 184 basic health workers, maintenance workers and members of dialogue structures respectively in IEC, maintenance and micro-planning, management and accounting; and the holding of seminars/workshops on maintenance at the provincial and national levels.

3.2.2.9 However, during the period under review and well beyond, up to March 2007, no health facility was functional. Most health facilities are under construction, with the exception of Obala Hospital already accepted in 2007. On the other hand, the Government was more efficient in the implementation of qualitative activities. Training in maintenance was provided, and studies on the ONSP computer system and on mutualization were carried out. At present, the Bank's assistance has no significant effects on the demographic and health indicators of the country. The Bank has not yet really contributed to the progress of the country towards the achievement of the MDGs. Bank performance in health is unsatisfactory.

Poverty Reduction

3.2.2.10 Planned actions concerned strengthening of the provincial statistics service; establishment and operationalization of the Economic Activities Support Fund, including a direct credit fund and a refinancing fund; construction of infrastructure – about 800 km of rural roads and 200 community micro-facilities; and strengthening the capacities of partners. All these poverty reduction actions were expected to contribute to a substantial increase in essential household consumption expenditures (feeding, health, housing and schooling); a significant improvement of the social and economic status of women; an increase in the savings and investment capacities of households; an increase in incomes of beneficiaries of micro-credit (at least 50% of whom are women); and the establishment of three functional, efficient and regularly refinanced savings-loan networks.

3.2.2.11 Concerning the results obtained, an amount of CFAF 888 859 541 was granted in the form of micro-credit for the financing of income-generating micro-projects. The 6 000 beneficiaries are the most vulnerable populations, 67% of whom are women. Only 10 existing credit unions (out of 25 envisaged) have been able to have access to refinancing, and 20 others have been established (against 65 envisaged).

3.2.2.12 About 37% of the funded micro-projects were considered a little profitable or not at all profitable. Activities deemed fairly profitable or very profitable concerned particularly agriculture and cattle feedlots. The main causes of failure of the funded projects are related to: (i) diversion of credits for uses other than the activity for which they were obtained; (ii) release of some credits at the wrong time in relation to the schedule of the activity financed, and (iii) sluggishness of the market for products obtained using the credits.

3.2.2.13 Up to December 2006, the rural roads rehabilitation programme had already covered 13 rural roads corresponding to 310 line kilometres. Ongoing works concerned another stretch of 137 kilometres. Nearly 335 community facilities were built (cf. detailed table), representing an implementation rate of 168%. More than 56 income-generating projects were put in place, financed and managed by the beneficiaries in various areas: processing of milk into yoghurt and other derivatives; smoking and drying of fish; processing of fruits into natural juices and syrups; multiplication of improved or basic seeds (maize, cowpea, groundnut, millet); drying of fruits and vegetables; composting and market gardening; and small-scale baking of bread.

3.2.2.14 Note should also be taken of the building of an art and craft complex in Maroua, as well as the structuring of the handicrafts sector according to production branch, which led to the establishment of the Far-North Handicraft Producers Cooperative. Lastly, customized training sessions were organized for the main beneficiaries of Bank assistance: partner NGOs, staff of micro-finance institutions, management committees of community micro-infrastructures, management committees of rehabilitated rural roads, beneficiaries of income-generating activities (IGA) and groups of craftsmen.

3.2.2.15 The Bank did not set any quantitative poverty incidence reduction objective in the Far-North Province. Furthermore, the impact assessment which had to determine the effective contribution of Bank assistance to poverty reduction was not carried out within the framework of UNDP assistance. However, there is no doubt that the Bank's assistance contributed to reviving local initiatives and economy by encouraging the creation of new activities, as well as the processing and marketing of harvests. Rural roads contributed to: opening up a good number of predominantly farming communities; free flow of intercommunity trade; and increase in productivity. Micro-infrastructures, namely markets and storerooms, and access to micro-credit helped to promote women's activities. Socio-economic spin-offs concern primarily the creation of nearly 3 000 temporary jobs and the redistribution of about CFAF 400 million in incomes to the population. Furthermore, in terms of human development, activities related to self-employment, literacy education, technical training and access to credit and technology contributed to enhancing the human resource potential in the area and increasing the earning power of the beneficiary populations. Lastly, drinking water supply points contribute to reducing the prevalence of water-borne diseases. The results are generally satisfactory in the area of poverty reduction.

3.2.3 Efficiency

Education

3.2.3.1 In technical and vocational education, activities are two years behind schedule and the achievement of the initial objectives is very unlikely at this stage. Regarding primary education, activities were expected to start in December 1999 and end in November 2003, corresponding implementation period of 4 years. In reality, the implementation covered 7 years.

EDUCATION PROJECT II			
Schedule	Date Proposed at Appraisal	Effective Date	Gap
Approval	juin-99	juil-99	0
Effectiveness/Start-up	Dec. 1999	Dec. 2000	1 year
Completion	Nov. 2003	Dec. 2006	3 years
Implementation period	4 years	6 years	2 years

3.2.3.2 Infrastructures constructed with Bank financing were well done in comparison to those of other partners like Japanese Cooperation. In fact, unit costs per classroom are estimated at CFAF 7.7 million as against CFAF 40 million for the Japanese Cooperation, while the total costs of all the infrastructures mentioned above are CFAF 5.5 billion as against CFAF 42 billion for the Japanese Cooperation. Similarly, the cost of training was also reduced to CFAF 243 million because it was delocalized. According to the Cameroonian authorities, the same types of training outside Cameroon would cost about CFAF 2.13 billion, and the gains in terms of savings by parents of students and the State, accruing from the reduction of repeater rates in experimental schools, can be estimated at about CFAF 2.3 billion.

3.2.3.3 Lastly, the quality of the infrastructures is satisfactory. Bank supervision missions noted weaknesses in the construction of schools in the first phase because of failure to comply with technical specifications: pillars that are not aligned, curtain walls, variable sills, poor quality of finishings, such as suspended ceilings, closets and roof coverings. However, thanks to close monitoring by the Bank, the weaknesses were gradually corrected.

3.2.3.4 Nevertheless, a number of factors hampered the smooth conduct of activities while increasing their cost. Firstly, it took one and a half years to fulfill the six conditions precedent to loan effectiveness after the Bank threatened to cancel the loan. Secondly, most of the sites for schools to be built and/or rehabilitated were in remote areas without access roads. Consequently, construction costs and deadlines were affected – the coefficient of lack of access or remoteness of sites, estimated at 0.67, did not adequately cover this risk. Lastly, the rising prices of building material and fluctuations in the exchange rate of the UA against the CFAF⁸ led to a depreciation and reduction of the amount of available resources. To maintain the quantitative objectives, it was necessary to appeal to other sources of financing. The deficit estimated at more than CFAF one billion was offset by the Government from HIPC funds and the Public Investment Budget (PIB). Schools proposed later on were consequently resized; only two classrooms and one office were provided. The Bank's assistance was inefficient, basically because the activities were carried out behind schedule.

⁸ The exchange rate of the UA dropped from CFAF 838.826 in August 1997 to CFAF 790.400 in February 1999, then rose to CFAF 817.714 in August 2003 and fell to CFAF 784.623 in May 2004.

Health

3.2.3.5 The *Health System Development Project* was expected start its activities in January 2001, for a scheduled implementation period of 48 months. However, the implementation of activities is far behind schedule, by more than 3 years. The same is true for the *Reproductive Health Programme Support Project* which, two and a half years after its effectiveness in October 2004, has not really started its activities and whose ADF loan disbursement rate is only 3.64%.

Health System Development Project			
Schedule	Date Proposed at Appraisal	Effective Date	Gap
Approval	mai-00	juin-00	1 month
Effectiveness/Start-up	Jan. 2001	Sept. 2001	9 months
Completion	Dec. 2004	Dec. 2007	3 years
Implementation period	3 years	7 years	4 years

3.2.3.6 The delay is due mainly to the two years taken to recruit the engineering firm, following changes in the public procurement system in Cameroon. Note should also be taken of the unsuccessful competitive bidding due to over-costing and the technical incompetence of bidders. The fluctuation of the exchange rate of the UA also contributed to the rise in the cost of activities. Lastly, the SMEs recruited are not always up to the task requested.

3.2.3.7 It should also be pointed out that the Bank wanted to build on the experience acquired by the PIU by systematically moving it from the first to the second project. However, it did not make efforts to evaluate and strengthen its management capacity. This situation contributed significantly to the inefficacy (already underscored earlier on) and inefficiency of Bank assistance in the health sub-sector. Consequently, a significant part of the activities (development of health stations, training in biomedical maintenance, etc.) and financing will be cancelled.

Poverty Reduction

3.2.3.8 There were significant delays in activities which, consequently, covered nine (9) years instead of the five (5) years initially envisaged. The factors which caused this wide gap include: the need to fulfill many conditions (18 of them); slow disbursements, and late and inadequate provision of counterpart contributions by the Government; late signing of the Memorandum of Understanding between UNDP and the Government concerning the poverty monitoring-evaluation component and non-release of funds by this partner; the complexity of the process of construction of structures and difficulties related to the recruitment of a control firm; the inexistence and obsolescence of the civil engineering equipment pool in the Far-North Province and the amateurism of the SMIs/SMEs that were awarded the contracts; the scarcity and inexistence of some skills such as in art and craft; and the late expression of training needs by partners.

Poverty Reduction and Actions for Women Project in the Far North Province			
Schedule	Date Proposed at Appraisal	Effective Date	Gap
Approval	Dec. 1997	Dec. 1997	0
Effectiveness/Start-up	juin-98	Nov. 1999	1.4 years
Completion	mai-03	juin-07	4 years
Implementation period	5 years	9 years	4 years

3.2.3.9 The fluctuation of the exchange rate of the UA against the CFAF led to a significant rise in cost which was offset in part by the reduction of the number of line kilometres of rural roads to be rehabilitated, as well as their quality. The fact that the rain

gates installed are not functioning and water drainage is poor also affects the quality of structures. Community micro-infrastructure plans are in general simple and adapted to the capacity of the beneficiaries. However, the digging of open wells was not appropriate from the point of view of hygiene, irrespective of the participation capacity of communities.

3.2.3.10 The repayment rate of the loans granted to the beneficiaries was 91% at the end of 2006. It should be stated that the National Employment Fund (NEF), established to support the *Social Dimensions of Adjustment* programme funded by the Bank, was expected to contribute its expertise to micro-credit activities, given its previous experience. However, divergences arose between NEF's approach and that of the Bank concerning the priority to be given to repayment of the loans granted, which led to suspension of partnership with this institution. In practice, the NEF wanted instead to prioritize "credit" as an instrument for reducing poverty without placing emphasis on "recovery", whereas the Bank was more in favour of loans being repaid to guarantee sustainability of the activity. On the whole, Bank assistance in the poverty reduction sub-sector was inefficient.

3.2.4 Impact on Institutional Development

Education

3.2.4.1 Nearly 60% of the staff of the Ministry of National Education benefited from training in various domains, including planning, management and information system. Training contributed to strengthening and modernizing the capacities of the education administration at the central and decentralized levels. The implementation of projects, under the HIPC Initiative, is thus better controlled in the sector. The pilot experiment on the reduction of school-repeating led to: (i) the division of the primary school cycle into three sub-cycles and the institution of the automatic passage from one sub-cycle to the next; (ii) the dismantling of old teaching techniques and recasting of primary school programmes; (iii) the design of new teaching techniques, positive discrimination in teaching, the introduction of a new form of assessment that is based more on training than certificates, and a continuing training system corresponding to pedagogical formats; and (iv) the design of a national strategy for the redeployment or equitable distribution of teaching staff who are in excess in Yaounde and Douala. The impact on institutional development is satisfactory.

Health

3.2.4.2 Bank assistance helped to strengthen the health information system, biomedical equipment maintenance and health district management. Indeed, the National Public Health Observatory (ONSP) was formally set up, a national health information system was established, and the senior staff responsible for running it were trained. In the area of biomedical equipment maintenance, biomedical maintenance teachers and senior technicians were trained, and the training branches established in the technical institutions concerned. The Government also has a national "health technology" policy. The impact on institutional development is satisfactory.

Poverty Reduction

3.2.4.3 The capacities of partners identified under Bank assistance, namely NGOs, NEF, local associations and financial intermediation structures in the North and Far-North Provinces, were strengthened. The impacts of this assistance financed by the Bank can be appreciated through : the proven ability of the NGOs (recently created) and other partners to deliver more efficient services to the populations and the extension of their geographical

scope of action; the improvement of the quality of services rendered to the populations, thanks to the qualifications of staff; the improvement of internal operational planning and administrative and financial management capacities; the improvement of the representation of women in decision-making organs of the credit unions established; and the safety of deposits in the credit unions thanks to safes.

3.2.4.4 One of the key outputs concerns the Provincial Refinancing Fund (FPR) which is being established, under Bank financing, with the support of the Ministry of the Economy and Finance (MINEFI). This new institution, which will operate as a business corporation, will foster microfinance activities in the Province. The impact on institutional development is very satisfactory.

3.2.5 Sustainability

Education

3.2.5.1 According to the technicians, the lifespan of schools built with Bank financing is estimated at more than 60 years. Risks of premature deterioration have been limited thanks to the construction of structures for the rapid drainage and disposal of rain water. Provisions have been made for maintenance to be ensured by school boards, who will be trained for the purpose. In Bafia, for example, the PTA⁹ assumed ownership of the operation and maintenance of the school. It recruited a watchman to ensure the security of the school. In addition, the youths were sensitized on the phenomenon of vandalism.

3.2.5.2 However, the education communities encounter operating difficulties. They are suffering from lack of structuring and resources. Nevertheless, they need to pay the salaries of teachers, the cost of water and electricity, and other recurrent costs. The regulations provide for a financial allocation to contribute to the operation of school boards and maintenance of schools. Though insufficient, these funds hardly get to the grassroots. In fact, these structures are unable to maintain the major works of schools.

3.2.5.3 Although the Cameroonian Government is relatively not much dependent on foreign aid¹⁰, it is facing financial constraints in financing the social sector. Moreover, this sector will always remain a priority, because its needs are substantial and the achievements are still fragile. Nevertheless, the 2005-2009 RBCSP has not provided for any intervention in the social sector. Two pillars were chosen: (i) Promote Good Governance and (ii) Improve Infrastructure. The decision not to intervene in the social sector was based mainly on the poor performance of the active portfolio, which had several old operations in the agriculture and social sectors. However, the premature halting of Bank assistance will hamper consolidation of the outputs of the *Education II Project*, particularly extension of the pilot experiment on reduction of the repeater rate. Furthermore, the portfolio improved significantly with the completion of old projects in 2007. On the whole, achievements will not be viable if steps are not taken in time to ensure their sustainability.

⁹ Parent-Teacher Association

¹⁰ Given its huge resources, Cameroon is virtually not dependent on international aid. It became dependent only in the early 1990s, and relatively so since net ODA flows are negative and gross flows, including interim debt relief, account, on average since five years now, only for 1% of GDP, 5% to 10% of the State budget and 40% of public investments. Moreover, foreign aid was channelled to the financing of structural adjustment programmes and macroeconomic stabilization.

Health

3.2.5.4 At the present stage of construction of infrastructures, it is not possible to identify problems relating to their operation, in particular medical staffing, as well as maintenance and repair of buildings. However, a cost recovery system has been in place since 1990, and is limited to payments for medical-health certificates and sale of drugs. The revenues thus generated help to revitalize health facilities by motivating staff, replacing drugs, maintaining the premises and equipment, and providing support to some community activities. However, this system does not work systematically in all provinces, as some are ahead of others. Regarding the maintenance of biomedical equipment, it is not yet certain that the policy put in place under Bank assistance will function properly to guarantee sustainability of investments. Given the arrangements under Bank assistance, it is likely that the viability of achievements will be ensured.

Poverty Reduction

3.2.5.5 The ongoing process of establishing a Provincial Refinancing Fund (PRF) is a guarantee of sustainability of the activities of the micro-credit fund put in place with Bank financing. The new structure will be operated as a business corporation with partners already involved in Bank assistance. The Government has undertaken to onlend 60% of the Fund in the form of a loan repayable over 20 years with a grace period of 10 years, and 40% in the form of a grant. Furthermore, the PRF is expected to include in its assets and liabilities all claims not yet collected from partner NGOs.

3.2.5.6 Concerning infrastructures, some rehabilitated roads in Maroua, Dogba and Tchéré were transferred to the priority maintenance network. Regarding water points and other micro-infrastructures, the committees formed and trained to carry out the required minimum maintenance are operational. However, the problem concerning rehabilitated rural roads, which are deteriorating rapidly, remains unsolved. Apart from the lack of maintenance, the rain gates are not operating because there are no guards. Moreover, the poor quality of backfill materials and the shaping layer accelerate such deterioration. Sustainability is satisfactory at this stage, but the achievements are fragile if steps are not taken in time to ensure their sustainability.

3.3 Contribution to Development: Cross-cutting Issues

3.3.1 Gender

3.3.1.1 Women are the priority target-group of Bank assistance. In fact, in the North and Far-North Provinces, the interests of women were taken into account thanks to specific measures: nearly 67% of micro-credit fund beneficiaries are women; they account for 90% of promoters of income-generating activities; and constitute more than 75% of persons trained. Thus, the targeted poverty reduction actions in self-employment, literacy education, technical training and access to credit and technology helped to enhance the potential of women and increase their earning power.

3.3.1.2 In education, the conditions under which girls study in schools have been improved in the target areas. The girls-boys parity in primary education varies between 0.91 and 1. In the West Province, which is one of the areas targeted by the Bank, the girls

enrolment rate rose from 38.0% at the beginning of the intervention (1999/2000) to 48.5% at the end of 2007. Girls education also inculcates attitudes favourable to birth control and family health.

3.3.1.3 Women and children will be the main beneficiaries of the health facilities under construction on Bank financing. It is expected that the proposed measures will lead, in particular, to the reduction of maternal mortality, at least in the areas targeted by the Bank. The direct impact of measures in favour of children, which seek to reduce infant and child morbidity and mortality, will be the easing of the burden on mothers who will devote more time to improving the living conditions of the family and productivity.

3.3.2 Environment

With the exception of the health sub-sector, projects in the social sector were not classified environmentally. Better still, the introduction of environmental education courses was also among the pedagogic innovations. On the other hand, in the area of health, the Bank envisaged the systematic application of mitigation/optimization measures and adequate environmental monitoring to reduce some potential negative impacts which were identified. The impacts are: (i) risks of erosion, gulying and stagnation of rain water; (ii) inappropriate disposal of health care waste; (iii) pollution of waters and localized contamination of land and water resources; (iv) waste classified as infectious or harmful to the body which are capable of spreading infectious diseases, in particular those contaminated by HIV/AIDS; and (v) noise pollution or environmentally toxic emanations, such as incinerator effluents.

3.3.3 Community Participation

Social projects financed by the Bank mainly took into account the need for the beneficiary populations to assume ownership of outputs and to be responsible for their sustainability. In fact, plans have been made to set up and revitalize community participation organs in charge of co-managing health facilities. In education, schools were built with the involvement of communities who expressed the desire to participate in establishing and maintaining the infrastructures. In this respect, the contract between the beneficiary community and the divisional education services defines the obligations of the management committee, which include (i) the allocation and control of resources from school fees for the maintenance of schools, (ii) planning and participation in construction/rehabilitation works, and (iii) the execution of enclosure works and development of green spaces of schools. In return, the management committee is expected to receive training in school management and necessary assistance for the fulfilment of its mission. Lastly, in the Far-North Province, community participation was 10% for the construction of micro-infrastructure and rural roads, with the obligation to form a maintenance committee. It should, however, be pointed out that the populations are not often consulted in the choice of sites and fixing of the level of community contribution.

3.3.4 Private Sector Development

The Bank was not interested in the private sector education and health. On the contrary, it contributed to reviving local initiatives and the economy in the North and Far-North Provinces by fostering the creation of about 60 production and marketing units in diverse areas of activity such as: the preservation of fish (smoking and drying), the preservation of fruits and vegetables (drying), the manufacture of juices, the production of improved seeds, the marketing of cereals, market gardening and handicrafts.

3.3.5 Regional Integration

3.3.5.1 The impact of Bank assistance in terms of regional integration is somewhat residual. It is noted especially that, in the North and Far-North Provinces, craftsmen were able to benefit from skills transfer thanks to exchange trips and participation in international trade fairs and other meetings such as the International Art and Craft Fair of Ouagadougou in Burkina Faso. The Bank is also financing the building of education and health facilities in border areas for the populations on either side of the borders. Schools shared by Cameroon and Nigeria were effectively constructed. Plans have also been made to build health facilities at the borders with Gabon and Equatorial Guinea.

3.3.5.2 In conclusion, the mainstreaming of cross-cutting issues in the Bank's intervention, especially issues related to gender, environment and community participation, is satisfactory.

4. STAKEHOLDER PERFORMANCE

4.1 The Borrower and Executing Agencies

Admittedly, the Government experienced serious deficiencies due to the lack of adequate equipment and logistical support, as well as the demobilization of State employees due to the 1986 to 1993 economic crisis which severely affected the Cameroonian public Administration. However, it did not significantly help to strengthen the management and monitoring of Bank operations in Cameroon. Indeed, the Department of Economic and Technical Cooperation, which coordinates and monitors Bank operations at the national level, was not provided with enough human and material resources to guarantee its efficiency. Consequently, even the effort to regularly bring together project officers to take stock of the implementation of operations did not give satisfactory results, as discussions lacked consistency and meeting proceedings were not permanently followed up. On the whole, the performance of PIUs in the implementation of Bank operations is also unsatisfactory. The generic management problems have been outlined above. Weaknesses in financial management sometimes resulted in the suspension of disbursements to revolving funds (the case of health). **The performance of the Government and executing agencies is unsatisfactory.**

4.2 Bank Performance

4.2.1 The Bank was active concerning dialogue on the PRSP, good governance and improvement of the quality of the portfolio. It got very actively involved in the identification, preparation and appraisal phases of its projects, drawing on Government strategies and seeking synergy and complementarity with other donors. It was thus able to provide its expertise and major innovations to the country, as well as value added to its interventions. Concerning the project portfolio, the Bank increased the rate of its supervision missions on the ground. It was able to identify problems encountered in each project and design a programme of actions. It also organized workshops on procurement and disbursement for project officers. As a result, the disbursement rate increased significantly. The Bank's efforts are globally satisfactory.

4.2.2 However, Bank assistance was limited, because the Bank did not define a sufficiently relevant strategy for the social sector in Cameroon. The intervention methods are not diversified. Loans were not accompanied by complementary financing instruments, including for the conduct of economic and sector studies. At the operational level,

weaknesses concern quality at entry. Indeed, too many conditions, underestimation of costs and poor assessment of implementation time frames are problems common to Bank operations, thus resulting in frequent extensions of the closing deadline. Furthermore, there are concerns about services provided by the Bank, notably in terms of simplicity, flexibility and celerity. The limited capacities of the Bank Operations Monitoring and Coordination Unit set up in 1996 and then the National Programme Office opened in 2004 did not contribute to optimum efficacy in the monitoring of project implementation. **Bank**

performance is not satisfactory.

4.3 Other Donors

The experience of co-financing with the UNFPA under *the Reproductive Health Programme Support Project* is satisfactory. This institution participated in the training of trainers in IEC. Community radios were also established in collaboration with UNESCO; they broadcast sensitization programmes on behavioural change in the areas of reproductive health and HIV/AIDS. On the other hand, collaboration with UNDP encountered many difficulties including: (i) the late signing of the Memorandum of Understanding with the Government, which led to delays in the schedule of monitoring-evaluation surveys; bicephalism in the management of activities due to the antinomy between UNDP project document and that of the Bank ; failure to honour financial commitments to the Bank and the obligation for the latter to finance the ADF resources mid-term assessment; and UNDP's unilateral initiative to prematurely stop its cooperation, whereas a final impact survey was scheduled. The performance of other donors is mixed.

5. CONCLUSION

5.1 The evaluation of Bank assistance to the social sector resulted in an unsatisfactory overall rating of 2.5

on 4 (cf. Annex II for detailed ratings). Over the 1996-2004 period, the Bank intervened in a timely manner to

support the Cameroonian Government in the implementation of its post-crisis development strategy. Poverty reduction then formed the basis of the three CSPs under review. However, they lacked relevance, because the Bank did not define a sufficiently clear and coherent long-term strategy with prioritized objectives for the social sector in Cameroon. Thus assistance to the country was provided piecemeal and without rigorous programming.

Critères de l'évaluation	NOTATION DE L'ASSISTANCE GLOBALE DE LA BANQUE			
	Éducation	Santé	Réduction de la pauvreté	Secteur social
I. Pertinence des DSP	2.7	2.7	2.7	2.7
II. Interventions liées aux prêts	3	2	3	2.7
III. Assistance hors-prêt	2.6	2.2	2.8	2.5
IV. Performance de la Banque	2.5	2.5	2.5	2.5
V. Performance du Gouvernement et agences d'exécution	2	2	2	2.0
NOTE GLOBALE	2.6	2.3	2.6	2.5

1=Très peu satisfaisant, 2= Peu satisfaisant, 3=Satisfaisant, 4=très satisfaisant

5.2 The rating of the outputs of non-lending activities of the Bank is also unsatisfactory. Indeed, the Bank was proactive regarding dialogue on the PRSP, good governance and improvement of the quality of the portfolio. However, it did not contribute significantly to sectoral development policy and strategy dialogue, through analytical work and sector studies. Loans were not also accompanied by complementary financing instruments in the form of technical assistance or institutional support to the country.

5.3 The performance of lending activities is unsatisfactory for the entire social sector. On the whole, Bank assistance lacked efficacy, as activities were not carried out expeditiously for want of sufficient preparation and because of managerial shortcomings. In this regard, the Cameroon Government's weak support was a factor unfavourable to the achievement of objectives.

5.4 However, the assessment of the outputs of lending activities varies according to sub-sector. Outputs are satisfactory in education where Bank operations helped to reduce inequalities of access and learning conditions as a result of the increase in admission capacities in targeted low-enrolment areas, and to increase the internal efficiency of the primary education system. The Bank's intervention also strengthened the capacities of central services and decentralized structures in designing and analyzing education policies, and thus improved the quality of education. The outputs of targeted poverty reduction actions are also satisfactory. By fostering access to sustainable grassroots services as regards self-employment, advisory support services and financial intermediation, and thanks to the establishment of self-managed micro-infrastructures, the Bank's intervention effectively helped to improve the living conditions of vulnerable groups in the North and Far-North Provinces, especially women. On the other hand, outputs in health are very unsatisfactory, because the Bank did not really help the country to make progress towards achievement of the MDGs.

6. LESSONS AND RECOMMENDATIONS

6.1 Lessons

Dialogue

- (i) The absence of a genuine long-term dialogue on clear and coherent sectoral strategic objectives did not allow the Bank to intervene more easily in the social sector (education, health and poverty reduction) in Cameroon. Consequently, there is lack of synergy between the CSPs and rigour in the programming of aid. Thus, the Bank had to abandon poverty reduction in urban areas in favour of assistance to reproductive health which was not initially programmed. It also abandoned basic education in favour of technical and vocational education, and then discontinued its financing in education (2.1.3.6, 2.1.3.7, 2.1.3.8, 2.1.3.9, 4.2.2, 5.1).
- (ii) Adherence to financing instruments, such as sectoral budget support, remains primarily theoretical for Cameroon because, in practice, the Bank, like other development partners, continues to intervene mainly at the level of projects. In fact, governance problems do not yet allow for this method of intervention in the country. Indeed, the deterioration of governance in general and public finance management, particularly between 2002 and

2004, was not conducive to the strengthening of the “*harmonization*” process. In this respect, the utilization of interim HIPC resources revealed weaknesses which dissuaded donors from granting sectoral budget support (1.5.4, 2.2.1.4, 4.2.2).

- (iii) The “*harmonization*” of aid places the recipient country at the core of the process (“*alignment*”), and goes beyond consultation or coordination among donors. It is not limited to “the harmonization” of procedures for granting aid or to the practice of co-financing. In Cameroon, the harmonization process did not make significant progress until 2005. Inadequate inter-Ministerial coordination remained a weak point in the ownership of policy dialogue with partners (3.1.7, 3.1.8, 3.1.10).
- (iv) The Government is facing difficulties in fulfilling conditions precedent to the effectiveness of loans: the average time frame is 16.6 months for projects in the social sector (against 6 months required by the Bank). Difficulties related to the fulfilment of conditions were compounded when they required strong support from the Government and enactment of regulations (2.2.2.2, 3.2.4.8).

Education

- (v) The Bank gave value added to its assistance by implementing a pilot experiment in the form of a study-action, which helped to reduce the repeater rate to 8% at the end of the experiment compared to 40% at the beginning, whereas the Government and other partners in the sector simply advocated the enactment of regulations to stop this phenomenon (3.2.1.2).
- (vi) The 2005-2009 strategy did not provide for assistance to the social sector. Nevertheless, a premature halting of Bank assistance jeopardizes prospects of building on and disseminating the outputs of the pilot experiment on the reduction of the repeater rate conducted successfully in primary education (2.1.3.7, 3.2.3.6, 3.2.3.7, 3.2.6.3).
- (vii) The strategies proposed by the Bank concerning part-time training, credit system, decentralization and autonomy of training institutions are major innovations in the existing system. However, since the Government has not yet taken a decision on these different options through an appropriate sectoral policy, the basis of Bank assistance in technical and vocational education is not sufficiently solid (2.1.3.3, 3.2.1.4).
- (viii) The fluctuation of the exchange rate of the UA against the CFAF hampered the smooth conduct of activities while increasing their costs. The Government succeeded in maintaining the quantitative objectives in primary education, by offsetting the significant shortage of resources due to exchange losses with HIPC and PIB funds (3.2.4.9).

Health

- (ix) In ten years of cooperation, none of the health infrastructures financed under Bank assistance is operating. The Bank has not yet really contributed to the country’s progress towards the achievement of the MDGs. This poor performance is due to the fact that the Bank wanted to

build on the experience acquired by the PIU by systematically moving it from one project to another, without an appropriate evaluation of its capacities, and that it took two years to recruit a firm for architectural and engineering designs (3.2.3.9, 3.2.4.7).

- (x) The populations were not sufficiently involved in the choice of sites for health infrastructures. The change of the site of new buildings to host the AYOS Hospital, for example, resulted in additional costs, which blocked the works (3.2.1.9).

Poverty

- (xi) Concerning poverty reduction in Cameroon, the Bank made little effort, in terms of analytical works, to have a broader vision so as to address the most structural aspects of poverty. In this area also, it did not have adequate field experience concerning the mechanisms and means required for reaching the poor in the country. Consequently, it sometimes embraced too many sectors and activities at the same time when selecting the targeted poverty reduction actions (2.1.3.8, 2.1.3.9, 3.2.1.11, 3.2.1.12).
- (xii) When activities proposed by the Bank at appraisal are not sufficiently clear and explicit, this subsequently hampers their smooth implementation. The “school sites programme”, for example, was not properly implemented because the concept was not sufficiently understood and the appraisal report did not describe its feasibility in detail (3.2.1.12).
- (xiii) The lack of consultations with beneficiaries led to an overestimation of the capacity of communities to mobilize personal contributions fixed at 20%, whereas they could bear only 10% (3.2.1.12).
- (xiv) The appreciation of the UA against the CFAF was not conducive to the achievement of some quantitative objectives. For example, the Government reduced by nearly one half the number of line kilometres of rural roads to be rehabilitated, as well as the quality of structures (3.2.4.9).
- (xv) The mechanisms for financing recurrent costs are not suitable enough for ensuring the viability of Bank financing. Regulations provide for a financial allocation to assist in the functioning of school boards and maintenance of schools. Although inadequate, the funds hardly reach the grassroots. Consequently, these structures are unable to ensure maintenance of the school infrastructures (3.2.6.2)

6.2 Recommendations

Education

- (xvi) Revise the 2005-2009 strategy concerning the social sector, taking into consideration the rejuvenation of the portfolio, the priority still accorded the sector and the fragility of achievements regarding the MDGs, the limited resources of the State, and the need to build on and disseminate the outputs of the pilot experiment successfully conducted in primary education (2.1.3.7, 3.2.3.6, 3.2.3.7)

- (xvii) Assist the Government in putting in place a specific sectoral strategy on technical and vocational education so as to provide a more solid foundation for Bank assistance and that of other partners in this area (2.1.3.3, 3.2.1.4).
- (xviii) Engage dialogue with the Government to include in the Public Investment Budget (PIB) the funds required for the maintenance of school infrastructures constructed with Bank financing (3.2.6.2).

Health

- (xix) In order to assist the country in making progress towards achievement of the MDGs, the Bank should ensure greater efficacy in carrying out activities, in particular those relating to the construction and equipment of health facilities, so as to enable the beneficiary populations, particularly women, to benefit from them as soon as possible (3.2.3.9, 3.2.4.5, 3.2.4.6, 3.2.4.7, and 5.4).
- (xx) Avoid the systematic moving of PIUs from one project to another, and institute a contractual mechanism based on the evaluation of the performance of project teams and the achievement of results (3.2.4.7).
- (xxi) Considering the increasingly important role played by the beneficiary populations in the operation and maintenance of schools and basic health care facilities, the Government and the Bank should ensure that all stakeholders are effectively involved in the design of projects so as to take into account their real capacity to participate (3.2.1.9, 3.2.1.12, 3.2.6.2).

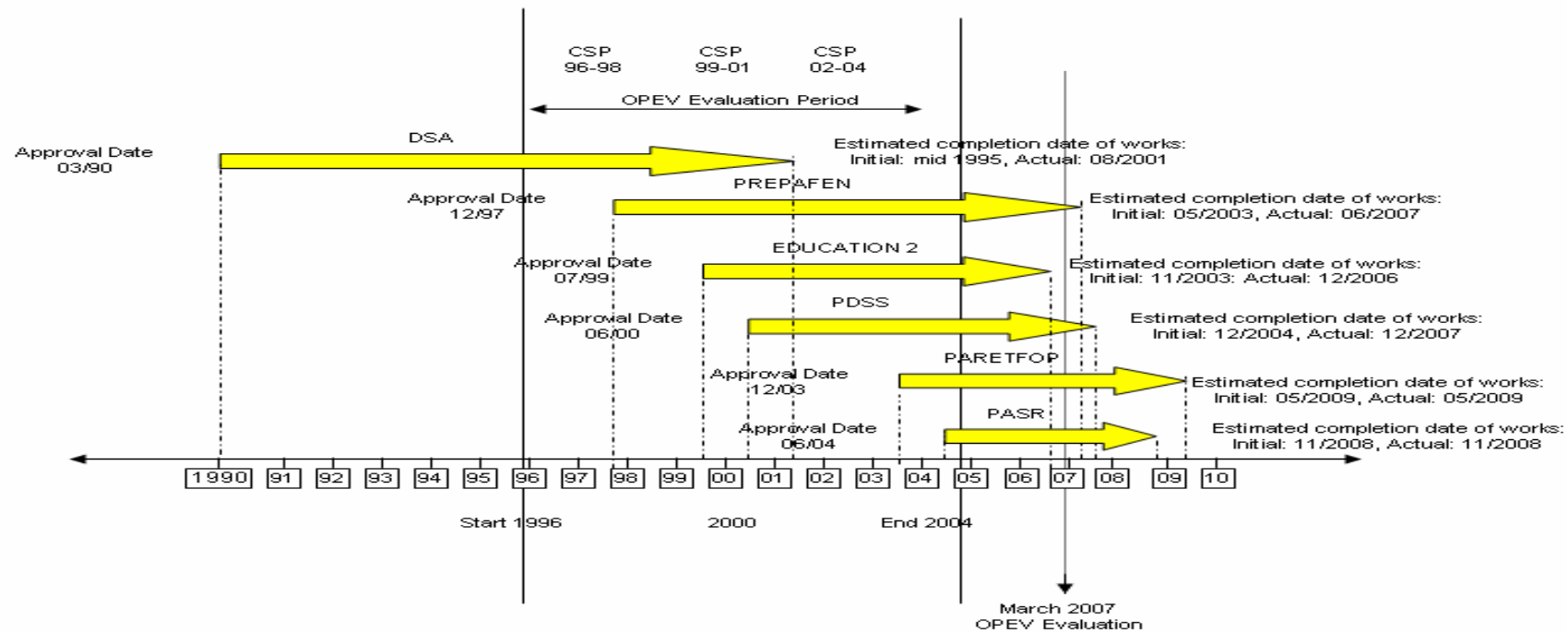
Poverty Reduction

- (xxii) Engage genuine long-term dialogue on clear and coherent sectoral strategic objectives in the area of poverty reduction based on better knowledge of the sector (including ESS), MDGs and the PRSP (1.5.3, 2.1.3.6, 2.1.3.7, 2.1.3.8, 2.1.3.8, 5.1)
- (xxiii) Assist the country in establishing an appropriate information system that would meet the needs of regularly producing and analyzing relevant indicators for monitoring and evaluating the PRSP and MDGs (3.2.1.7, 3.2.1.11).
- (xxiv) Design operations that are simpler, less ambitious and easier to implement, focused on well-targeted areas and based on the country's managerial capacity and skills, and clearly define performance and impact indicators in the project matrix (2.1.3.9, 3.2.1.11, 3.2.3.15).
- (xxv) In order to build on the experience gained on the ground and for future Bank operations in Cameroon and in other RMCs, particularly in the area of poverty reduction, the Bank (OPEV Department) should conduct a review of all the "poverty reduction" projects (2.1.3.8, 2.1.3.9, 3.2.1.11).

Dialogue

- (xxvi) Continue to provide support to the Government to enable it to implement its good governance strategy, so as to eventually grant sectoral budget support to strengthen the aid “harmonization” process which places the recipient country at the core of the process (2.2.1.4, 3.1.4).
- (xxvii) Diversify and strengthen the complementarity between intervention instruments by effectively combining lending and non-lending operations, particularly analytical studies, technical assistance and institutional support (2.2.1.4, 3.1.1, 3.1.2, and 3.1.6).
- (xxviii) Assign to the Yaounde Regional Office and the Country Team the appropriate human and financial resources required for the conduct of analytical works and preparation of projects (1.6.2, 2.2.5.5, 3.1.1.2, 3.2.1.5).
- (xxix) The Cameroon Government should give significant impetus to the strengthening of its cooperation with the Bank, in particular the management and monitoring of operations (4.1.1, 5.3).
- (xxx) Avoid the multiplicity of loan conditions by strengthening dialogue on those that are realistic, relevant and necessary for the achievement of project objectives (2.2.2.2, 3.2.4.8).
- (xxxi) Incorporate the risks related to exchange losses in appraisal reports and seek consensus on a mechanism for mitigating their impacts so as not to jeopardize the achievement of quantitative objectives of projects (3.2.4.9).
- (xxxii) Reduce the rigidity of the Bank through effective decentralization of activities and delegation of the necessary authority to the Yaounde Regional Office (1.6.2, 2.2.2.4, 3.1.1.2).

Evaluation Social Sector in Cameroon 1996-2004



RATING OF OVERALL BANK ASSISTANCE TO THE SOCIAL SECTOR

(according to Bank Evaluation Criteria)

INTERPRETATION OF RATING

4	=	<i>Very Satisfactory</i>
3	=	<i>Satisfactory</i>
2	=	<i>Unsatisfactory</i>
1	=	<i>Very unsatisfactory</i>

I. EVALUATION OF BANK ASSISTANCE STRATEGY IN THE SOCIAL SECTOR

Evaluation Criteria	Rating	Justification
1. Consistency with Bank policy	3	The overall sectoral strategic objectives were consistent with the Bank's objective, which is to promote poverty reduction by investing in the development of human capital.
2. Compliance with the Cameroon Government's development policies and strategies	2	<p>In view of the impoverishment of the population, the Bank intervened to assist the Cameroon Government in implementing development strategy aimed at reconciling growth and poverty reduction.</p> <p>However, the Bank did not define a sufficiently clear and coherent long-term strategy with well-prioritized objectives concerning education, health and poverty reduction in Cameroon. Consequently, there is lack of synergy between the CSPs, because assistance was provided piecemeal without rigorous programming.</p> <p>The Bank had to abandon poverty reduction in urban areas in favour of assistance to reproductive health, which was not programmed initially. It did not carry its assistance to primary education through.</p>
3. Consistency with the needs of the populations	3	<p>In fact, the economic crisis was reflected mainly in declining incomes, a high incidence of poverty (more than 50%), the deterioration of economic and social infrastructures, deterioration of the delivery of social services and job losses, a severe social impact, and widening of social and regional inequalities.</p> <p>The Bank's interventions were also a factor of equity, as they targeted disadvantaged areas and the most underprivileged and vulnerable social categories, in particular women.</p>
Rating for Section I	2.7	The Bank's assistance strategy in the social sector in Cameroon is relatively irrelevant, because it is not clear and coherent.

II. EVALUATION OF LENDING OPERATIONS
EDUCATION SUB-SECTOR

Evaluation Criteria	Rating	Justification
1. Quality at entry	3	<p>Globally satisfactory</p> <p>In fact, budgetary cuts in the early 1990s, as well as the impoverishment of the populations worsened the qualitative and quantitative degradation of primary education by increasing regional and social inequalities.</p> <p>The Bank intervened to assist the Government in reducing inequalities of access and conditions of learning, by increasing the admission capacity in low-enrolment areas and enhancing the internal efficiency of the primary education system.</p> <p>Concerning technical and vocational training, the Bank intervened to help the Government in improving the institutional conditions of the training system, and to enable the country to cope with the shortage of skilled workers in most technical, industrial and commercial branches.</p> <p>The Bank identified, prepared and appraised its assistance itself, with the collaboration of other partners (UNESCO and ILO). It drew on the “education sector law” adopted by the Government in 1998 and aimed at broadening access to education while improving retention and correcting disparities, as well as the 1999 law on the revitalization of vocational training. The Bank also took into consideration the ownership of outputs by the beneficiaries.</p> <p>Its intervention in the area of technical and vocational training was facilitated by pre-investment studies financed in 2001. However, the preparation of this operation seems to be inadequate in view of the complexity and multiplicity of activities to be implemented, notably the identification of branches of technical and vocational training and preparation standard plans of institutions.</p>
2. Efficacy Outputs	3	<p>Globally satisfactory</p> <p>Most activities concerning the construction/rehabilitation and equipment of 13 technical and vocational training institutions have not yet started because of difficulties in identifying branches and the lack of standard plans. If these difficulties are not considered and addressed, it is unlikely to achieve set objectives in this area.</p> <p>Regarding primary education, the infrastructures put in place mainly comprise 752 classrooms built or rehabilitated and equipped with nearly 12 750 two-seater benches, 90 offices for head teachers, 64 stores, 375 latrines built/rehabilitated, 34 staff houses and 17 boreholes.</p> <p>Estimates were exceeded as regards classrooms (135%), offices for head teachers (150%), and stores (128%). On the other hand, 16 houses and 33 drinking water points were not built due mainly to reduction of the amount of available resources</p>

Evaluation Criteria	Rating	Justification
<p>1. Quality at entry</p> <p>Effects and impacts</p>	<p>3</p>	<p>Globally satisfactory</p> <p>following the rise in the exchange rate of the UA against the CFAF.</p> <p>Bank assistance was expected to raise the enrolment rate from 54% to 100% at least in the North-West and South-West Provinces, and to conduct a study-action on the reduction of school repeater rate from 40% to 10% in experimental schools.</p> <p>The inequalities of access to education of the North-West and South-West Provinces were reduced. These formerly low-enrolment provinces benefited from nearly 60% of the school infrastructures put in place with Bank financing. The school enrolment rate, which was 60.7% on average in these provinces before the Bank's intervention, now stands at about 103.8%, with a higher increase in the North-West. The quality of education has also improved, with the reduction of repeater rate from 40% to 8% (as against 10% expected and school repeater rate of 33% at the national level), and subsequent introduction of pedagogic innovations.</p>
<p>3. Efficiency</p>	<p>2</p>	<p>Unsatisfactory</p> <p>Apart from training activities, most outputs, though globally satisfactory, were obtained after the period indicated at appraisal. Some factors hampered the smooth conduct of activities while increasing their costs: fulfilment of conditions precedent to effectiveness; remoteness of sites and underestimation of the inaccessibility and remoteness coefficient in competitive bidding; increase in the price of building materials and fluctuation of the exchange rate of the UA against the CFAF which led to a depreciation and reduction of the amount of available resources.</p> <p>However, the infrastructures were constructed properly in comparison to those of other partners, such as the Japanese Cooperation (reduced costs). Furthermore, the gains in terms of savings for the parents of pupils and the Government following the reduction of repeater rates in the experimental schools could be estimated at nearly CFAF 2.3 billion.</p>
<p>4. Cross-cutting issues</p> <p>Gender</p> <p>Environment</p>	<p>4</p>	<p>Very satisfactory</p> <p>Girls' conditions of access to schools improved in the areas concerned. Functional latrines helped to limit the resistance of parents concerning schooling by girls. The girls-boys parity in primary education varies between 0.91 and 1. The girl enrolment rate in the West, which is one of the areas of Bank intervention, rose from 38.0% in 1999/2000 (beginning of intervention) to 48.5% in 2007 (end of intervention). Schooling by girls also inculcates attitudes favourable to birth control and family health.</p> <p>The operations were not classified environmentally. Better still, the introduction of environmental education courses is also part of pedagogic innovations.</p>

Evaluation Criteria	Rating	Justification
1. Quality at entry	3	Globally satisfactory
<i>Private sector</i>	NA	The Bank's assistance did not cover the private sector in education.
<i>Regional integration</i>		Schools were built in the border area between Cameroon and Nigeria. They will benefit the populations on either side of the border.
<i>Community participation</i>		The Bank took into consideration the need for the beneficiary populations to assume ownership of the outputs and be responsible for their sustainability. In fact, schools were built with the involvement of the communities, who expressed the desire to participate in the construction of the infrastructures and their maintenance. In this respect, the contract between the beneficiary community and the divisional services of education defines the obligations of the management committee which concern in particular: (i) the allocation and control of the utilization of resources from school fees for the maintenance of schools; (ii) planning and participation in construction/rehabilitation works; and (iii) construction of enclosures and development of green spaces of schools.
5. Impact on institutional development	4	Very satisfactory
		Nearly 60% of the staff of the Ministry of National Education benefited from training in various areas, including planning, management and information system. The training contributed to strengthening and modernizing the capacities of the education administration at the central and decentralized levels. Under the HIPC Initiative, project implementation is now better mastered in the sector.
		The pilot experiment led mainly to the design of new teaching techniques, positive discrimination in teaching, a new form of assessment that focuses more training than on certificates, and the establishment of a continuing training system corresponding to pedagogical formats.
6. Sustainability	2	Unsatisfactory
		The schools have a lifespan estimated at more than 60 years by the technicians. Risks of premature deterioration have been limited thanks to the construction of structures for the rapid drainage and disposal of rain water. Maintenance will be ensured by school boards, who will be trained for that purpose. However, these community structures face operating difficulties; they suffer from lack of structuring and resources. They are unable to ensure maintenance of the. Furthermore, the premature discontinuation of Bank assistance jeopardizes the prospects of disseminating the outputs of the pilot experiment.
Rating for EDUCATION sub-sector	3	On the whole, the outputs of lending operations are satisfactory

HEALTH SUB-SECTOR

Evaluation Criteria	Rating	Justification
1. Quality at entry	2	Unsatisfactory
		<p>Operations in the health sector addressed the country's priority needs by placing emphasis on the delivery of better quality primary health care. They also addressed the real needs of the populations in targeted rural areas. Indeed, the Centre and South Provinces, which were targeted, had indicators that were relatively weaker in comparison to the rest of the country. The Bank also chose to specifically support the reproductive health programme, in order to contribute to the achievement of the MDGs. In this area, indicators are still weak as concerns maternal, infant and child mortality.</p> <p>Thus, the Bank did not have a good health information system concerning the exact status of infrastructures and the needs of the population, so as to orientate operations aimed at improving the living conditions of the most disadvantaged populations. It did not also conduct ESS.</p> <p>For its first operation, the Bank funded the pre-investment study conducted between 1993 and 1999, and whose results were of poor quality. The second operation concerning support to the reproductive health programme was not scheduled; it replaced the <i>Urban Poverty Reduction Project</i> which was in its early stages of preparation. During the review of the sector carried out in 2001, this area was identified as being one of the priority thrusts of Bank intervention in Cameroon.</p>
2. Efficacy Achievement of physical objectives <i>Effects and impacts</i>	1	Very unsatisfactory
		<p>Up to March 2007, no health infrastructure was operating. Most health facilities are under construction, with the exception of the Obala Hospital already accepted in 2007. The process of procurement of equipment is also under way. On the other hand, the Government was more efficient in the implementation of qualitative activities. Training in maintenance was provided, and studies on ONSP's computer system and mutualization were conducted. Meanwhile, the Bank has not contributed significantly to the progress of the country towards the achievement of the MDGs.</p>
3. Efficiency	1	Very unsatisfactory
		<p>There were significant delays in operations financed by the Bank, due mainly to the two years taken to recruit the firm for architectural and engineering designs; competitive bidding is also sometimes unsuccessful because of the technical incompetence of bidders; lastly, a significant part of the activities (development of health stations and training in biomedical maintenance) and financing will be cancelled.</p>
4. Cross-cutting issues <i>Gender</i>	3	Satisfactory
		<p>Women and children will be the main beneficiaries of Bank assistance since they are those who go more often to health facilities.</p>

Evaluation Criteria	Rating	Justification
<i>Environment</i>		The Bank envisaged the systematic application of mitigating/optimization measures and adequate environmental monitoring to reduce some potential negative impacts, which have already been identified.
<i>Private sector</i> <i>Regional integration</i>	NA	The Bank was not interested in the private sector in health. The project area is on the border with Gabon and Equatorial Guinea; the health infrastructures could benefit the nationals of these two countries.
<i>Community participation</i>		The Bank's interventions take into account the need for the beneficiary populations to assume ownership of the outputs and be responsible for their sustainability. In fact, plans have been made to establish and revitalize community participation organs in charge of co-managing the health facilities.
5. Impact on institutional development	3	Satisfactory Bank assistance has already contributed to strengthening the health information system, the maintenance of biomedical equipment, and the management of health districts. Indeed, the National Public Health Observatory (ONSP) was formally set up, including a national health information system and the training of senior staff responsible for running it. Concerning the maintenance of biomedical equipment, teachers and senior technicians of biomedical maintenance were trained and branches of training introduced in the technical institutions concerned. The Government also has a national "health technology" policy.
6. Sustainability	2	Unsatisfactory The present implementation status of infrastructures makes it impossible to assess problems related to their operation, including the assignment of medical staff, repair and maintenance of buildings.
Rating for the HEALTH sub-sector	2.1	The outputs of lending operation are globally satisfactory

POVERTY REDUCTION SUB-SECTOR

Evaluation Criteria	Rating	Justification
1. Quality at entry	2	<p>Poverty reduction operations were identified, prepared and appraised by the Bank itself, while seeking synergy and complementarity with other partners, in particular UNDP and ILO. It drew on the results of the study on “<i>poverty profile in Cameroon</i>”, conducted in 1995 with the assistance of the World Bank.</p> <p>The Bank targeted precisely both vulnerable and economically active population segments in the poorest province of the country. The socioeconomic approach to poverty reduction chosen by the Bank thus enabled these vulnerable groups to access resources and means of production (training, credit, technology, etc.).</p> <p>However, the project had too many components, six in total, the implementation of which required many stakeholders, whereas there was no appropriate coordination mechanism. The logical framework matrix also lacked quantitative target indicators. There were also weaknesses in the preparation of activities: underestimation of budget allocations for key activities such as the granting of micro-credits and rehabilitation of sections of rural roads; lack of prior consultation with the beneficiary populations, resulting in an overestimation of the capacity of communities to mobilize personal contributions initially fixed at 25% and then scaled down to 10%; the activities could not be understood easily; etc.</p>
2. Efficacy	3	Satisfactory
Outputs		<p>Expected outputs concerned strengthening of the provincial statistics service, establishment and operationalization of the Economic Activities Support Fund including a direct credit fund and a refinancing fund, construction of infrastructure – about 800 km of rural roads and 200 community micro-facilities, and capacity building for partners.</p> <p>Nearly CFAF 888 859 541 of micro-credit was granted to 6,000 beneficiaries, 67% of whom were women. Only ten existing credit unions (out of 25 envisaged) were able to have access to refinancing. The project created twenty unions (out of 65 envisaged). By December 2006, the rural roads rehabilitation programme had already covered 13 rural roads, equivalent to 310 line kilometres. In 2007, ongoing works concerned 137 other kilometres. Nearly 335 community infrastructures were built (representing an implementation rate of 168%). More than 56 income-generating projects were initiated, financed and managed by beneficiaries in various areas.</p>
Effects and impacts		<p>In the absence of studies, it is difficult to assess the impact of the project. However, rural roads contributed to opening up a good number of predominantly farming communities, to free flow of intercommunity trade and to increase in productivity. Micro-infrastructures, namely markets and stores and access to micro-</p>

Evaluation Criteria	Rating	Justification
		credit helped to promote women's activities. Socioeconomic benefits include the creation of temporary jobs and the redistribution of incomes. Furthermore, in terms of human development, activities related to self-employment, literacy education, technical training and access to credit and technology helped to develop the human resource potential in the area and to increase the earning power of the beneficiary populations. Lastly, drinking water supply points helped to reduce the prevalence of water-borne diseases.
3. Efficiency	2	Unsatisfactory There were significant slippages on activities which, consequently, spanned nine years instead of the five years initially envisaged. The fluctuation of the exchange rate of the UA against the CFAF generated a financial deficit. The lack of funds hampered the implementation of high quality road infrastructure works.
4. Cross-cutting issues	4	Very satisfactory
<i>Gender</i>		Women were particularly affected by the targeted poverty reduction actions. They were effectively the main beneficiaries of the services: 67% of micro-credits, about 90% of self-employment, and at least 75% of training and IEC.
<i>Environment</i>		The construction of infrastructures took into account the preservation of the environment and natural resources, which are deteriorating. The environment was mainstreamed into micro-credit: ineligibility of activities with a negative impact on the environment, such as the marketing of fuelwood.
<i>Private sector</i>		Bank assistance contributed to reviving local initiatives and economy in the North and Far-North Provinces by fostering the creation of nearly 60 production and marketing units in various areas of activity such as fish preservation (smoking and drying), fruit and vegetable preservation (drying), manufacture of juices, production of improved seeds, marketing of cereals, market gardening, and handicraft.
<i>Regional integration</i>		In the North and Far North Provinces, handicraft benefited from knowledge transfer through exchange trips and participation in international trade fairs and other international meetings, such as the Ouagadougou SIAO (Burkina Faso).
<i>Community participation</i>		Community contribution to the construction of micro-infrastructure and rural roads was 10%, with the obligation to form a maintenance committee.
5. Impact on institutional development	4	Very satisfactory The capacities of partners – NGOs, NEF, local associations and financial intermediation structures in the North and Far-North Provinces - were strengthened. The impacts of Bank assistance can be appreciated through: the proven ability of the NGOs (recently created) and other partners to deliver more efficient services to the populations and the extension of their geographical scope of action; the improvement of the quality of services rendered to the populations, thanks to the qualification of staff, the improvement of internal operational planning and administrative and financial management capacities; the improvement of the representation of

women in decision-making organs of credit unions established; and the safety of deposits in the unions thanks to safes.

6. Sustainability

3

Satisfactory

The ongoing process of establishing a Provincial Refinancing Fund is a guarantee of sustainability of activities of the micro-credit fund put in place with Bank financing, on condition that measures are taken to support the new structure.

Some rehabilitated roads in Maroua, Dogba and Tchéré were transferred to the priority maintenance network. Regarding water points and other micro-infrastructures, the committees formed and trained to carry out the required minimum maintenance are operational.

But the problem of maintenance remains unsolved as regards the rehabilitated rural roads which are deteriorating rapidly because the rain gates are not operating, and the quality of backfill materials and shaping layer used are poor, and thus worsen such deterioration.

**Rating for POVERTY
REDUCTION SUB-
SECTOR**

3

The outputs of Bank operations are globally satisfactory

III. EVALUATION OF NON-LENDING ASSISTANCE

EDUCATION SUB-SECTOR

Evaluation Criteria	Rating	Justification
1. Economic and sector studies	2	In its operations in the education sector, the Bank did not carry out prior sector studies so as to have a perfect knowledge of the challenges in education.
2. Policy dialogue, advisory services and portfolio reviews	3	<p>The Bank's contribution to sectoral policy and strategy dialogue is inadequate, and is focused basically on lending activities, including the financing of engineering and pre-investment studies in technical and vocational education.</p> <p>Indeed, dialogue focused on CSP preparation, issues relating to PRSP formulation and implementation, good governance and improvement of portfolio quality.</p>
3. Resource mobilization	2	The Bank's performance is unsatisfactory. No operation was co-financed.
Aid coordination	3	<p>The Bank was in permanent contact with all donors, in order to coordinate all operations and actions aimed at achieving the millennium development goals. In particular, it strengthened its cooperation with ILO and UNIDO in support to technical and vocational education. However, the Bank does not have a key partner in the education sector.</p> <p>The donors in the education sector are coordinated in terms of the Ministry of Basic Education (MINEDUB) assigning the areas of intervention. On the whole, the idea of coordination of external interventions is still in its infancy, and is limited to informal discussions between different partners.</p>
4. Project assistance	3	Project assistance activities concern building the management capacity of PIU staff. In this regard, the Bank placed emphasis mainly on procurement and disbursement procedures, by organizing two workshops for its project officers in 1998 and 2001.
Rating for section III : EDUCATION	2.6	The Bank's non-lending assistance is globally unsatisfactory.

**EVALUATION OF NON-LENDING ASSISTANCE
HEALTH SUB-SECTOR**

Evaluation Criteria	Rating	Justification
1. Economic and sector studies	2	The 2002-2004 CSP had envisaged the conduct of economic and sector studies (ESS) in the area of health. However, in practice, very few human and financial resources were made available to experts of the Bank to carry out analytical works.
2. Policy dialogue, advisory services and portfolio reviews	2	<p>The Bank contributed very little to the definition of policies and strategies in the sector. The CSPs do not serve as instruments for monitoring Bank policy in the health sector, because they do not have clear and prioritized strategic objectives.</p> <p>Indeed, dialogue was focused on CSP preparation, issues related to PRSP formulation and implementation, good governance and portfolio quality improvement.</p>
3. Resource mobilization	2	Bank performance in this area is unsatisfactory. Among the Bank's operations, the reproductive health programme support project was co-financed with UNFPA.
4. Aid coordination	3	<p>In 2003, the donor community formed a Multi-Donor PRSP Monitoring Committee (CMB) which meets regularly. Its objective is to share information, hold discussions on cross-cutting themes and adopt common positions. In addition to this common body are sectoral consultation circles, including health, all of which do not allow for regular dialogue with national authorities.</p> <p>Specifically, the Bank is in permanent contact with all donors in the sector. Its collaboration with UNFPA and UNESCO is fruitful: both institutions participated in the preparation of the <i>reproductive health programme support project</i>. They also contributed largely towards the start-up of project activities.</p>
5. Project assistance	2	<p>Project assistance activities mainly concern building the management capacity of PIU staff.</p> <p>In this regard, the Bank placed emphasis mainly on procurement and disbursement procedures, by organizing two workshops for its project officers in 1998 and 2001.</p> <p>However, specifically for the health sector, the said assistance is inadequate in view of the procurement, disbursement and management problems noted in the projects.</p>
Rating for section III : HEALTH	2.2	On the whole, the Bank's non-lending assistance is unsatisfactory.

EVALUATION OF NON-LENDING ASSISTANCE
POVERTY REDUCTION SUB-SECTOR

Evaluation Criteria	Rating	Justification
1. Economic and sector studies	2	In its interventions, the Bank did not conduct prior sector studies in order to have a broader vision so as to tackle the most structural aspects of poverty and a better knowledge of the necessary mechanisms and means of reaching the poor in the country.
2. Policy dialogue, advisory services and portfolio reviews	3	Dialogue focused on issues related to PRSP formulation and implementation. In this regard, the Bank was proactive in relation to monitoring missions, which allowed for close monitoring of finalization of the paper, the implementation of scheduled actions and utilization HIPC Initiative resources for the social sector.
3. Resource mobilization	2	The <i>poverty reduction and actions in favour of women in the North and Far-North Provinces</i> project was co-financed with the UNDP. However, UNDP prematurely and unilaterally halted its assistance. This unsuccessful cooperation experience did not subsequently foster other possibilities of co-financing, notably for an “ <i>urban poverty reduction project</i> ”.
Aid coordination	3	The Cameroon PRSP adopted in 2003 led to the formulation of sectoral strategies and MTEF. The donor community, including the Bank, in 2003, form a Multi-Donors PRSP Monitory Committee which meets regularly. Its objective is to share information, hold discussions on cross-cutting themes, and adopt common positions. However, in this regard, inadequate inter-Ministerial coordination remains a weak point in the ownership of and dialogue on policies with all partners.
4. Project assistance	4	Thanks to close monitoring, the Bank was able to build the capacities of the project management team in contract award, disbursement and financial and accounting management.
Rating for section III : POVERTY REDUCTION	2.8	On the whole, the Bank’s non-lending assistance is not satisfactory.

VI. EVALUATION OF BANK PERFORMANCE

Evaluation Criteria	Rating	Justification
At the strategic level	2	The Bank did not define a clear and coherent strategy concerning the social sector in Cameroon.
1. Quality of sector studies and environment analyses	3	The Bank did not conduct sector studies in order to better contribute to dialogue on the definition of development policies and strategies. On the other hand, its environment analyses are very rich and relevant.
2. Ex-ante evaluation	2	The Bank did not get actively involved in the preparation of its interventions by coordinating its activities with those of partners on the ground. Thus, quality at entry of projects is unsatisfactory.
3. Monitoring and supervision	3	The Bank improved the monitoring of its operations in Cameroon. However, transaction costs are still perceived as high, particularly because of the Bank's delays in the monitoring of disbursements, procurements, etc.
4. Ex-post evaluation	NA	The operations have not been completed.
Rating for section VI	2.5	Bank performance is unsatisfactory.

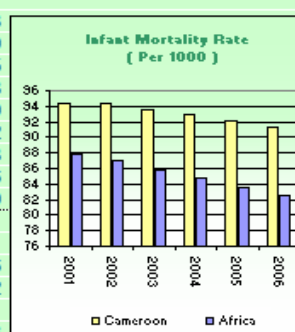
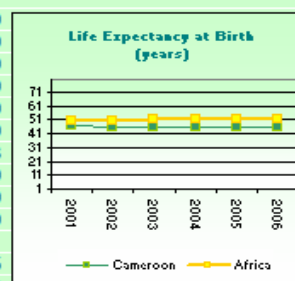
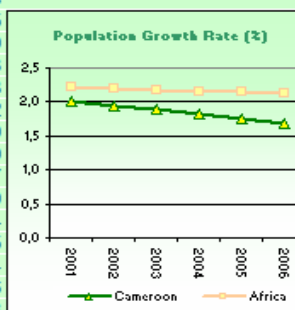
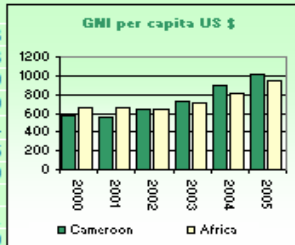
V.EVALUATION OF THE PERFORMANCE OF THE BORROWER AND EXECUTING AGENCIES

Evaluation criteria	Score	Justification
1. Adherence and participation of policy-makers	2	The Government did not significantly help to strengthen the management and monitoring of Bank operations in Cameroon.
2. Preparation : Design, analysis of risks and alternatives, taking into consideration of lessons learnt from similar operations, and involvement of beneficiary populations	2	<p>In general, the Government is actively involved in preparatory studies and works. The beneficiary populations are not really involved in the design of projects, particularly in the choice of sites and fixing of the level of community contributions.</p> <p>The social projects financed by the Bank especially took into account the need for the beneficiary populations to assume ownership of the achievements and to be responsible for their sustainability.</p>
3. Implementation : Capacity to successfully implement development projects and programmes	2	Bad governance and bureaucratic red tape in Cameroon are the main causes of delays in the consumption of resources made available to the country. Not enough efforts are made to comply with the general conditions of Bank loan agreements, including adherence to procurement procedures and the regular submission of quarterly operations implementation reports and external audit reports.
4. Aid coordination (Borrower's initiatives and capacities in donor coordination)	2	<p>At the domestic level, aid coordination remains inadequate. The Department of Economic and Technical Cooperation, which coordinates and monitors Bank operations at the national level, was not given enough human and material resources to be efficient.</p> <p>Within a context dominated by attainment of the completion point of the HIPC Initiative, the harmonization process did not make significant progress up to 2005 in the country. The deterioration of governance in general, and public finance management in particular, between 2002 and 2004 did not strengthen the harmonization process.</p> <p>A significant change occurred in mid-2005, when the Government decided to accede to the Paris Declaration and to steer itself the harmonization process.</p>
Rating for section V	2	The performance of the Borrower and Executing Agencies is unsatisfactory.
Overall rating for the social sector	2.5	On the whole, Bank assistance to the social sector is unsatisfactory.

Cameroon

COMPARATIVE SOCIO-ECONOMIC INDICATORS

	Year	Cameroon	Africa	Developing Countries	Developed Countries
Basic Indicators					
Area ('000 Km ²)		475	30 307	80 976	54 658
Total Population (millions)	2006	16,6	924,3	5 253,5	1 211,3
Urban Population (% of Total)	2006	53,2	38,4	43,1	78,0
Population Density (per Km ²)	2006	34,9	30,5	60,6	22,9
GNI per Capita (US \$)	2005	1 010	955	1 154	26 214
Labor Force Participation - Total (%)	2005	42,6	42,3	45,6	54,6
Labor Force Participation - Female (%)	2005	38,6	41,1	39,7	44,9
Gender-Related Development Index Value	2004	0,497	0,475	0,694	0,911
Human Develop. Index (Rank among 177 countries)	2004	144	n.a.	n.a.	n.a.
Popul. Living Below \$ 1 a Day (% of Population)	2001	40,2	45,0	32,0	20,0
Demographic Indicators					
Population Growth Rate - Total (%)	2006	1,7	2,1	1,4	0,3
Population Growth Rate - Urban (%)	2006	3,4	3,5	2,6	0,5
Population < 15 years (%)	2006	40,8	41,3	32,4	18,0
Population >= 65 years (%)	2006	3,7	3,4	5,5	15,3
Dependency Ratio (%)	2006	80,2	80,8	57,8	47,8
Sex Ratio (per 100 female)	2006	99,1	99,9	102,7	94,2
Female Population 15-49 years (% of total populat)	2006	26,9	26,8	27,1	25,0
Life Expectancy at Birth - Total (years)	2006	46,2	51,4	64,1	76,0
Life Expectancy at Birth - Female (years)	2006	46,7	52,2	65,9	79,7
Crude Birth Rate (per 1,000)	2006	33,6	36,5	22,8	11,0
Crude Death Rate (per 1,000)	2006	16,9	14,9	8,7	10,4
Infant Mortality Rate (per 1,000)	2006	91,4	82,5	59,4	7,5
Child Mortality Rate (per 1,000)	2006	157,4	137,7	89,3	9,4
Total Fertility Rate (per woman)	2006	4,2	4,7	2,8	1,6
Maternal Mortality Rate (per 100,000)	2004	669,0	622,9	440,0	13
Women Using Contraception (%)	2004	26,1	26,6	59,0	74,0
Health & Nutrition Indicators					
Physicians (per 100,000 people)*	2005	20,1	38,2	78,0	287,0
Nurses (per 100,000 people)	2005	47,8	110,7	98,0	782,0
Births attended by Trained Health Personnel (%)	2004	61,8	43,7	56,0	99,0
Access to Safe Water (% of Population)	2004	66,0	62,3	78,0	100,0
Access to Health Services (% of Population)*	2000	80,0	61,7	80,0	100,0
Access to Sanitation (% of Population)	2004	51,0	44,2	52,0	100,0
Percent. of Adults (aged 15-49) Living with HIV/AIDS	2005	4,9	4,5	1,3	0,3
Incidence of Tuberculosis (per 100,000)	2004	179,0	310,2	144,0	11,0
Child Immunization Against Tuberculosis (%)	2005	77,0	78,1	82,0	93,0
Child Immunization Against Measles (%)	2005	68,0	68,0	73,0	90,0
Underweight Children (% of children under 5 year)	2004	18,0	39,0	31,0	...
Daily Calorie Supply per Capita	2004	2 212	2 435	2 675	3 285
Public Expenditure on Health (as % of GDP)	2002	1,2	5,6	1,8	6,3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2004/05	117,0	96,7	91,0	102,3
Primary School - Female	2004/05	107,0	90,4	105,0	102,0
Secondary School - Total	2004/05	44,0	43,1	88,0	99,5
Secondary School - Female	2004/05	36,0	36,5	45,8	100,8
Primary School Female Teaching Staff (% of Total)	2003/04	39,7	47,5	51,0	82,0
Adult Illiteracy Rate - Total (%)	2006	32,1	43,3	26,6	1,2
Adult Illiteracy Rate - Male (%)	2006	23,0	34,5	19,0	0,8
Adult Illiteracy Rate - Female (%)	2006	40,2	52,4	34,2	1,6
Percentage of GDP Spent on Education	2003	3,8	4,7	3,9	5,9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2005	12,8	6,0	9,9	11,6
Annual Rate of Deforestation (%)	2000-05	0,9	0,7	0,4	-0,2
Annual Rate of Reforestation (%)	2000-05	14,0	10,9
Per Capita CO2 Emissions (metric tons)	2005	0,4	1,0	1,9	12,3



Sources : ADB Statistics Department Databases; World Bank: World Development Indicators;

last update : février 2008

UNAIDS; UNSD; WHO; UNICEF; WRI; UNDP; Country Reports

Note : n.a. : Not Applicable; ... : Data Not Available; * : latest data available within 1995-2000