

PROJECT EVALUATION SUMMARY (PES) - PART I

1. PROJECT TITLE Development Industrial Bank-I			2. PROJECT NUMBER 263-K-035	3. MISSION/AID/W OFFICE USAID/CAIRO
5. KEY PROJECT IMPLEMENTATION DATES			4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code, Fiscal Year, Serial No. beginning with No. 1 each FY) 81-8	
A. First PRO-AS or Equivalent FY 76	B. Final Obligation Expected FY 82	C. Final Indus Delivery FY 83	6. ESTIMATED PROJECT FUNDING A. Total: \$32 Million B. U.S.: \$32 Million	
			7. PERIOD COVERED BY EVALUATION From (month/yr): 6/76 To (month/yr): 8/81 Date of Evaluation Review	

REGULAR EVALUATION SPECIAL EVALUATION

E. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., program, SPAR, PIC, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED
Subsequent to the completion of the evaluation report, the DIB experienced a renewed sub-borrower interest in AID loan funds. According to the Chairman of the DIB, this is due largely to a gradually increasing awareness by Egyptian businessmen of American products. To facilitate DIB utilization of AID funds the following actions were taken pursuant to the evaluation's recommendations.		
1. Extension of TDD to 12/31/83 to accomodate a revised disbursement schedule.	J.D. Schneider	Completed
2. Increase of DIB "Free Limit" to \$ 1 million	J.D. Schneider	Completed
3. Re-confirm DIB flexibility under AID 50-50 shipping regulations.	J.D. Schneider	Completed

8. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS			9. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT	
<input type="checkbox"/> Project Paper	<input type="checkbox"/> Implementation Plan (e.g., CPI Network)	<input type="checkbox"/> Other (Specify)	A. <input checked="" type="checkbox"/> CONTINUE PROJECT WITHOUT CHANGE	
<input type="checkbox"/> Financial Plan	<input type="checkbox"/> PIC/T		B. <input type="checkbox"/> CHANGE PROJECT DESIGN AND OF	
<input type="checkbox"/> Logical Framework	<input type="checkbox"/> PIC/C	<input type="checkbox"/> Other (Specify)	<input type="checkbox"/> CHANGE IMPLEMENTATION PLAN	
<input checked="" type="checkbox"/> Project Agreement	<input type="checkbox"/> PIC/E		C. <input type="checkbox"/> DISCONTINUE PROJECT	
11. PROJECT OFFICER AND MOST COUNTRY OR OTHER BANK AS PARTICIPANTS AS APPROPRIATE (Names and Titles)			12. Mission/AID/W Office Director Approval	
Project Officer : J.D. Schneider			Signature:	
DIB Counterparts : H.A. Kabodan, Chairman			Print Name: J.D. Schneider	
: C. Osman, Deputy Chairman			Date: 2/9/82	
: G. Issa, General Manager			Date: 2/9/82	

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IV. EVALUATION OF VILLAGE DEVELOPMENT I

A. MARCH 1978 EVALUATION

4.01. An evaluation of the Village Development I project was made in March 1978 by USAID and JVA personnel. The main conclusions of that evaluation were: (a) all input level assumptions were valid but that it was too early to evaluate assumptions at the output, project purpose, and goal levels and (B) all EOPS scheduled would be accomplished, although somewhat later than originally scheduled. This report is available from NE/PD (TOAID A-32 dated June 21, 1978).

B. JULY 1979 EVALUATION

4.02. A second evaluation of the project conducted by USAID/JVA/MOE personnel (July 1979), concentrated on output and purpose levels of the project and evaluated recipients' opinions of the services. The evaluation concluded that construction of school facilities is the element which has been the most effective in the project. It is second only to the provision of electricity as an element of immediate change in the Valley. Of greater importance, from USAID/JVA's viewpoint, is the conclusion that the people did not seriously believe in the reality of the GOJ's development program until the schools became operational. Although construction is complete for all buildings, only schools are currently in operation.

4.03. Because of the lack of private sector construction capability in the Valley, JVA is building 2100 houses for general sale to selected beneficiaries, with mortgage funds provided by AID and German Capital Aid. Houses have been built and mortgages are being processed to utilize all of Village Development I and 25% of Village Development II mortgage funds provided by AID. Mortgages are also being processed to utilize \$2.5 million of the \$5 million (equivalent) mortgage funds provided by German Capital Aid. Health and municipal facilities have been built and staffing selected and assigned. The facilities are presently being equipped. Classrooms have been constructed and schools are operational. Prequalification has been requested from firms to construct 296 kilometers of water distribution network in 25 villages from North Shuna to Rawda. Water supply mains are under construction. The social development center has been built, furnishing is in process and staff has been selected. Farm roads are complete. The standard of construction is excellent.

4.04 Only a few elements are complete enough to indicate purpose achievement. Those relate to mortgage funds, education, and movement to the Valley of government employees into the houses.

1) Mortgage Program

4.05. Analysis of the 307 mortgage applications approved by JVA and transmitted to the Housing Bank clearly indicates the target population was squarely hit. Of the 307 JVA-approved applicants, 285 are from the Valley and 22 from outside (Amman 9, Irbid 8, Salt 3, and Zarqa 2), 233 are farmers among which 91 are farm owners, 29 are part owners, and 104 are tenants. Included in this group of applicants are 14 laborers, a barber, a mechanic, grocers, merchants, a blacksmith, a hairdresser and teachers. The average number of people per household is 6.32 and the average income is 67 dinars/month (\$230/month). A summary tabulation of the approved applicants by village is given in Annex 5. The detailed analysis is available from NE/PD.

2) Government Housing

4.06. Virtually all 300 houses built for government employees have been allocated, and families and individuals are beginning to occupy the residences. Interviews in North Shuna indicate full satisfaction with the house design and quality of construction, but some wives prefer that JVA now provide air conditioning.

3) Educational Facilities

4.07. Educational facilities were reviewed in 10 of the 14 communities benefiting from the school program. Most of the facilities have been in operation for a full year. A copy of the questionnaire is enclosed as Annex 6. Based on statistical evidence, facility inspections, and interviews with MOE officials, headmasters and mistresses, teachers, students, mulhtars, graduates of the "old" schools and village officials, it is clear the quality of education has improved, the number of students (particularly girls) enrolled has increased, and facilities are well designed (students and teachers praised the expanded curriculum, the facilities, and the furniture, with one student noting that the chairs actually "fit"). Maintenance is being performed properly. Also, a few families are being attracted to villages which have schools. Teachers are highly satisfied with their working conditions, and job satisfaction is high. Communities are proud of these facilities and the presence of schools has dramatically increased the number of adult literacy

centers. As an example, there were 4 adult literacy centers in the middle of the Valley before the Village Development I project. Now there are 3 centers for women and 5 for men.

4.08. Arthur D. Little (4-51) confirms close coordination exists between the JVA and MOE and notes "the construction of 28 schools in the Valley at a time when educational resources throughout the Valley are strained, is indicative of the commitment of the JVA and the National Government to developing the Valley. The Ministry of Education has had little difficulty in assigning teachers to Valley villages compared to other rural areas." Arthur D. Little's survey of rural villages found "the effects of the JVA program were already apparent in the increased sense of importance and involvement that villagers felt...residents associated JVA with a positive change in their lives" (5-18). Arthur D. Little noted the important positive impacts in education"...not only provided the large school-aged population of the valley with modern facilities and equipment but also raised the morale of both students and teachers. As a result, more students have been accommodated, better teaching conditions are evident, including the ability to broaden curricula for both boys and girls...it is evident that the educational component of the Village Development Program is its major success." (6-123)

4.09. The review also discovered some problems. From the teachers viewpoint there was, in some instances, concern with the location of the school or the way it was sited to the prevailing breeze. Frequent requests were for a wall (not fencing) around the school boundary, better and paved access to schools, improved drainage, protective bars on windows, paved student marshalling areas, and more equipment. Paint color was also criticized as too light (showing hand marks) in one case. A general problem has been the lack of adequate water supply to the schools. (This problem also is expected to arise in connection with several public buildings and some government homes.) Therefore, a

→ covenant will be included in the Loan Agreement to assure that project facilities will be connected to a piped water supply system on completion of each structure. Additionally, the FAR agreement will provide that final disbursement for each facility in the Southern Ghor is dependent on hook-up of the particular building to a water supply source. For Wadi Araba, assurances will be required that trucked water supplies are available. There is no present intention by the MOE to abandon completely the old school facilities as demand for education still exceeds supply, reflecting the previous overcrowding of classrooms and population growth.

4.10. Students tend to agree with teachers on the need for paved access, and they desire more club space, more library facilities and an upgrading of teachers (science particularly), as many do not appear able to utilize fully the new equipment. Female students also requested that a scientific stream be added to their secondary curriculum. (This will be done in 1979-80 beginning in North Shuna.) Headmasters tend to view their problem areas as securing allocations for teacher housing and provision of additional storage and meeting room facilities to cope with the increased activities developing because of the new school. They also agree with the general comments of their teachers. Villagers request more schools, farm roads, telephones, post offices, street lights and medical facilities.

4.11. The single most important result of the completion of the school portion of the project was the 40% increase in one year in the number of girls attending school in the Valley. In 1977-78 there were 4,467 girls enrolled and in 1978-79 the number was 6,263. Annex 7 presents a tabular summary of school enrollments in the Jordan Valley and Southern Ghors by year for boys and girls in the elementary, preparatory and secondary levels for the 1975-76 through 1978-79 school years. In addition, school enrollments for UNRWA schools are shown for the past two years in the Jordan Valley.

4.12. Although the MCE estimates the dropout rate in the Valley to be 5% in the compulsory cycle (elementary and preparatory) and 9% in the secondary schools, the dropout rate appears to have been drastically reduced in the new schools. The highest dropout rate (5%) reported was by the head of a secondary girls school, while five schools reported no dropouts. The dropout rate at the girls secondary school was attributed to the distance which girls had to walk to attend school more than to any other reason. At a boys secondary school the number of dropouts decreased from 5 to 2 (army and work). In one community (Mashare) an orphaned female student was forced to drop out in order to support herself, but the community has since arranged for the maintenance of the student, and she will return to school. Absences were also reported to have decreased substantially.

4.13. Statistics were not readily available at schools as to comparative Tawjihi test scores of students. However, in those cases where test results were available (the current mid-year examination versus year-end examination for 1978), scores at a girls' secondary school improved from a 90% to 93.75% average. At a boys school, 46 of 54 students passed the mid-year examination, whereas last year 10 of 31 students failed; in one grade 10 class, 6 of 130 students failed this year as compared to 14 of 90 failures last year.

In all cases students and teachers expressed the view that the learning situation had improved considerably in terms of physical surroundings and level and number of courses taught. A more precise evaluation will be available next year when it will be possible to compare test scores from the new schools with the other Valley schools.

4.14. The USAID/JVA/MOE evaluation identified a common theme in the responses to the inquiries. It was that the school program strongly demonstrates government concern. The presence of 11, 12 and 13 year-old girls in the first grade for the first time was not uncommon. Another factor frequently expressed was pride in the facilities by residents and students. Parents occasionally noted the economic benefits to them of having their children, particularly boys, attend school in the village-- rather than going to the plateau. The boys are now available to work in the fields, and the cost of transportation is eliminated.

4.15. A potential benefit, eagerly awaited by headmistresses, is the return to the Valley of female graduates of the secondary schools as teachers. Presently a high percentage (perhaps 80%) of the male teachers are from the Valley. But, as there was previously little emphasis in educating females and few secondary classes for girls, there were few Valley females who received advanced training. An analysis has been made of the qualifications and degrees obtained by the 694 teachers in the Jordan Valley and Southern Ghors. (No similar information was readily available for Wadi Araba.) Summary tables are presented below, and more detailed data is given in Annex 3. It is clear from the data that an upgrading is necessary in the number and qualifications of science and mathematics teachers, and it is equally clear that teachers until now have had little incentive to remain as teachers in the project areas. As shown in Table IV 72 percent of all teachers in the Jordan Valley and Southern Ghors were graduated between 1976 and 1979. The concentration of new teachers in the Southern Ghors is even more pronounced as is shown by the figures in Annex 3. It is hoped that the provision of adequate housing, water supplies and health facilities, coupled with the growth of services and the availability of secondary education facilities for females will cause teachers to remain permanently in the Jordan Valley and Southern Ghors.

4. Health

4.16. A review of the utilization of the project's health facilities obviously is premature. However, the Arthur D. Little team concluded, and USAID concurs, that there is every reason to believe there will be substantial improvements in the quality of health services. The team felt staffing may be a problem. Yet, as noted above, personnel have been assigned. It is believed the new health facilities will give Valley residents-- particularly women and children -- the kinds of preventive and curative programs

TABLE III

Subject specialty and highest educational level of teachers in Jordan Valley and Southern Ghors - 1979

SUBJECT	BACHELORS DEGREE	TEACHER TRAINING DIPLOMA	TAWJITHI (SECONDARY GRADUATE)
Arabic	44	75	1
English	9	55	-
Education	2	67	-
Home Economics	1	27	-
Sports	2	39	-
Religion	7	28	-
Math	2	48	-
Science	3	47	15
Agriculture	1	16	25
Geography/History	44	19	-
Art	1	28	43
Other	5	24	17
	<u>121</u>	<u>473</u>	<u>101</u>

Source: Ministry of Education - See Annex 3

Years of Experience of Teachers in Jordan

Valley and Southern Ghors

(As of June 1979)

<u>YEAR</u>	<u>NUMBER</u>	<u>CUMULATIVE TOTAL</u>	<u>PERCENTAGE ALL TEACHERS</u>
1979	7		.01
1978	250	257	.37
1977	121	378	.55
1976	120	498	.72
1975	71	569	.82
1974	40	609	.88
1973	27	636	.92
1972	17	653	.94
1971	8	661	.95
1970	7	668	.96

(1) Year degree obtained

(2) Number of teachers obtaining degree that year

Source: Ministry of Education See Annex 8.

that have been present only minimally in the past. The Ministry of Health subscribes to the outreach philosophy proposed by the AID financed Westinghouse team in a 1976 study. The evaluation of the project's health component must await the overall Village Development I evaluation scheduled for early 1980.

4.17. The Government of Jordan envisages a national health system consisting of three basic types of health service centers.

a. The Community Health Unit (CHU) -- It is envisioned that there will be one Community Health Unit for each 1,000 people. The Unit will be staffed full time by paramedic workers and will concentrate on preventive medicine.

b. The Health/MCH (H/MCH) Center -- There will be one H/MCH Center for each 6 to 8 Community Health Units. The H/MCH will be physician staffed and will offer curative services.

c. The Regional Hospital -- The desired number of hospitals has yet to be determined.

4.18. This overall health concept, though generally accepted in the Ministry of Health (MOH), is still subject to modification as the Health Planning Projects gets underway.

4.19. The health facilities to be constructed under the Village Development projects were derived as a result of consultation among the JVA, MOH and USAID. The three levels of clinics, (A, B, and C) were intended to match the plans for overall national health system. The C and P clinics are functionally quite similar to the Community Health Unit and the Health/MCH Center respectively.

4.20. The type A clinic is somewhat different from the regional hospital, however. The MOH intends for the near term to provide the basic hospital services for the Valley from nearby plateau locations. The type A clinic will provide emergency back-up facilities for those cases in which time is of the greatest urgency.

4.21. Under this project, only two clinics will be constructed, one type A and one C. These clinics will provide an initial infrastructure for the thinly populated and remote Wadi Araba and Southern Ghor regions.

5. Other Aspects of Village Development

4.22. Preliminary census data reveals that there has been a substantial growth in the Valley population between 1973 and 1978 (from 60,000 to 85,000). The census data does not

specifically identify the new population as being either previous inhabitants returning to the Valley or new residents. However, based on previously referenced interviews with educators, village residents, etc. it is believed most residents are returnees with their families, although in the southern part of the Valley there are indications new residents are arriving. Improved conditions in the Valley are the reasons cited as causing this migration. It was stated often that some of the school population increase in middle and southern villages was due to movement into towns of people formerly residing outside the planned area.

C. COMPLIANCE WITH SPECIAL COVENANTS AND UNDERTAKINGS

4.23. Annex 12 lists the various covenants and undertakings contained in the several loan/grant agreements which bear on the Village Development projects. USAID/J concludes that the Government is in compliance with its agreed undertakings.

D. CONCLUSION

4.24. USAID has concluded that the project's purposes are being met in respect to the mortgage, housing and educational elements. USAID is optimistic that other purpose-level indicators will be positive once the facilities are operational. The GOJ is in compliance with the previously agreed special covenants and undertakings in related projects..