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Belize Rural Development Programme (BRDP): Strategy, achievements and lessons learnt

Marcelino Avila, Ph.D.1
Project Director (BRDP), Belmopan City, Belize, C.A.
Marcelino.Avila@yahoo.com

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Abstract

To address persistent poverty in rural communities, the Government of Belize and the European Union (EU) are investing €7.2 million in the Belize Rural Development Program (BRDP) under the 9th European Development Fund (EDF). The objective is sustainable economic growth of rural areas, in terms of more efficient and competitive small and micro enterprises, improving basic services for rural population, and strengthening the policy and institutional environment. BRDP is guided by a multi-institutional Steering Committee at the national level, and supported by a multi-sectoral Development Committee at the district level. BRDP’s methodology is bottoms-up, participatory, and enterprise focused. The EDF resources are granted via micro grants (< € 500), small grants (< € 10,000), and large grants (€ 0.2 million to 1.3 million). Investments are demand driven and combine infrastructure, capacity building, equipment, technological resources and training. Beneficiaries must contribute at least 25% of the total investment. When it ends in early 2010, BRDP will have invested with at least 2,500 poor families in some 111 villages and invested in small and large infrastructures such as 30 internet cafes, 4 training centers, irrigation and processing facilities, a farmers market, a village water system, 57 homes for poor families, 10 hurricane shelters improved, a rebuilt bridge on a main highway, and an upgraded 9 mile rural road. In the process, some 19 institutions, public and NGOs, will be in a better position to participate in BRDP 2 which is planned to start in mid 2010.

Key words: Belize, 9th EDF, agriculture, rural development, poverty reduction, small and micro enterprises, empowerment of stakeholders, institutional strengthening

Introduction

Several powerful forces have impacted the agricultural and rural development sector not always in a positive manner. For example, the “Washington Consensus” in effect reduced public investment in agriculture as it focused on promoting smaller government, fiscal discipline, deregulation of market forces/ competition, privatization of state enterprises, trade liberalization, and legal security of property rights. The Earth Summit (Rio) & World Summit on Sustainable Development (Johannesburg, 2000) shifted attention to the critical importance of environmental sustainability and the valuable focus centred on people’s livelihoods, i.e. what they have, they know, they want, and they can do, and emphasized integrated rural development and partnerships among developed & developing countries. The World Trade Organization, the DOHA Development Round, and the Economic Partnership Agreements promoted by the European Union, are pushing for trade for non-discriminatory market access, rules-based settlement of disputes, and

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transparency of trade regimes, however negotiations have not improved due to the lack of market access, domestic subsidies in rich countries, and the deficiencies in supply-side financial & technical support. The developing countries believe that the current state of progress deprives them of opportunities to accelerate their growth through trade. Furthermore, they believe that they need time and more investments to build capacity that will enable them to compete effectively in regional and international markets in a freer world economy.

The agricultural and rural development sector in countries like Belize is also challenged by other powerful forces. With a majority of the Belizean population in coastal communities, climate change and global warming are threats that require more investment in research, development and educational programs that can assist farmers and producers in accessing viable technical and managerial options to adapt to such changes and mitigate the adverse effects. Another major challenge is the financial/ economic crisis (global recession). Investors' despaired about financial companies and recession have brought Dow Jones industrial average to unwanted, scary levels, e.g. in March 2009, the Dow experienced a huge drop of 7,000 points from record high of 14,000 (October 2007), the largest drop in more than 11 years. A third major challenge is the competing and compelling demands on the agriculture and rural development for ensuring food security, producing bio-energy, conserving natural resources and the environment and above all reducing rural poverty. This is a tall order.

As the World Development Report (2007) states, agriculture is the key development sector for achieving the Millennium Development Goals, that it is vital for achieving food security, reducing poverty and for prompting overall socio-economic development in rural communities of the developing countries. The report also suggests how governments, international donors and technical cooperation agencies should design and implement agriculture-for-development agendas that can lift rural communities out of rural poverty.

**Belize Rural development Program (BRDP)**

The most serious threat to Belize's ambition of achieving a higher standard of living for its people continues to be the incidence of poverty, exacerbated by major resource adjustments in the export agricultural sector. The National Poverty Elimination Strategy indicated that incidence of poverty was more prevalent in rural (44%) than in urban (23.7%) areas of the country (NHDAC 2004). For this reason, the GOB has committed itself to a broad-based approach to rural development with specific resource allocation to address poverty reduction and to support the efforts of the marginalized populations to enter the mainstream of economic activity (NHDAC 2006). The main justifications for investing in a national agricultural and rural development initiative as a national priority are four-fold.

1. Based on recent studies approximately 50% of the population of Belize resides in rural communities, 33% of the population is below the poverty line, and overall 2 out of every 3 who are poor in Belize live in a rural area.
2. The high soaring and fluctuating food prices experienced in 2008 demonstrated the fragility and riskiness of the agricultural production systems in the face of adverse weather (e.g. hurricanes, flash foods), escalating input and petrol prices (as experienced in 2007 and 2008), and market price volatility and uncertainty.
3. There is an urgent need to modernize

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the traditional agricultural and rural sector to be more efficient, competitive, safe and sustainable in order to enable access to more lucrative though demanding markets locally (i.e. tourist establishments) and internationally (i.e. USA, CARICOM and Mexico).

4. The lack of opportunities for income and employment generation in the rural areas is causing a rural to urban drift which could turn into an exodus if the rural economy does not improve. Viable and profitable agriculture and rural enterprises are especially critical for the youth, especially the educated youth, otherwise the brain drain will continue.

Accordingly the Government of Belize proposed a national indicative plan to the European Union under the Cotonou Agreement and requested support for the Belize Rural Development Program (BRDP). BRDP is funded by the 9th EDF (€ 7.2 million), the Government of Belize (estimated at 25%) and the beneficiaries (estimated at another 25%). BRDP commenced operations in March 2006, and is working in all 6 districts of Belize, investing through micro grants, small group grants, small grants to rural development institutions, and large grants mainly to NGOs.

Objectives and Expected Results

The overall objective of the BRDP is to support sustainable economic growth of Belizean rural areas. The project aims at reducing poverty in Belize and improving the standard of living of the rural population by supporting the rural productive sector, bearing in mind the agriculture base of the Belizean rural economy. This is done through the participation of rural communities in the planning, implementation and evaluation of income and employment generation projects. The BRDP is expected to generate three main results:

1. More efficient and competitive rural enterprises, both farming and non-farming ones established,
2. Improved basic services for the rural population, and
3. Strengthened policies and institutional environment within which rural enterprises, traders, processors, local organizations and communities operate.

To produce these results, the BRDP is intended to: (i) strengthen policies, institutions and communities to ensure the sustainability of “integrated rural development” in the long-term without donor support, (ii) promote an efficient rural sector and facilitate the development of farming and non-farming activities by stimulating the small, medium and micro enterprises (SMEs), and (iii) support the development of rural infrastructure to provide essential service facilities for in the most disadvantaged areas in Belize.

Methodology

Agricultural and rural development programs have substantially benefited from a variety of proven models, approaches and methods (Chambers 1997, Clayton et al 1998, Maxwell & Percy 2000, IFAD 2002, FAO 2006, World Bank 2007, Dietvorst 2008, Tango International 2009). BRDP has drawn upon this wealth of experience to design a project with state-of-the-arts methodology in terms of its organization, use of partnerships, multi-sectoral coordination and linkages, integrated interventions, and most importantly ensuring beneficiary participation or ownership in all phases of project cycle management (PMU 2007 & 2008).

The overall responsibility for the implementation of BRDP lies with the
National Authorizing Officer (NAO), and the Ministry of Economic Development (MED) is the contracting authority. A Project Steering Committee (PSC) has been set up to provide guidance and policy direction to the program and is chaired by the MED. BRDP is implemented by an independent Project Coordination & Management Unit (PMU), which assumes an administrative and financial role and co-ordinates the implementation of the program at community, district and national levels with the various line Ministries, private and NGO sectors and donor agencies. The PMU also coordinates all the activities carried out by the partner organizations, especially the District Development Committees (DDCs) and service providers. The DDC is an institutional innovation for applying a participatory, community-driven and coordinated approach for planning, implementing and evaluating BRDP supported projects, either for small groups, micro grants, and to identify priorities that should be addressed at national level. The DDC comprises key stakeholders such as producer organizations, and village councils, non-governmental organizations (NGO) and community based organizations (CBO), as well as credit and marketing agencies, government departments and educational or technical colleges. The DDC is chaired by the District Agricultural Coordinator, and the vice-chair is the Rural Community Development Officer. The specific roles of the DDC are:

- Lead & serve as catalyst & communicator for BRDP.
- Identify constraints & priorities for enterprise dev
- Assist in formulating & implementing projects
- Identify & supervise service providers
- Assist in supervising BRDP projects

Because of these key functions, each DDC is comprised of 8 to 12 members: 2 to 4 members representing government departments, i.e. Agriculture, Rural Development, Women, Youth and/or Education; 2 members from producers organizations, e.g. farmers, processors, etc; 1 to 2 members from the District Association of Village Councils; 1 to 2 members from the NGOs & CBOs, women & youth groups; 1 to 2 members from Credit & marketing organizations or agencies, and 1 member from the universities & technical colleges in the district. The basic steps of the project development process followed by BRDP follow EU guidelines and procedures under the 9th EDF. These are:

1. Prioritization of villages in most need for BRDP interventions: 60 villages were indentified, 10 per district.
2. Village/ groups/ project identification: involves visiting villages and groups explaining BRDP and how they can access its support. Groups range from 8 – 60 members, each member representing a different household.
3. Proposal development: filling out an application form of 13 questions led by interested members of the group. Key questions refer to the eligibility of the applicants, description of the proposed project, specific investments required of BRDP, specification of local contribution adding up to 25% of total project cost, and a brief iref s
4. Project evaluation by DDC: the basic requirements for support such as marketing arrangements, technical soundness, cost-effectiveness of investment requested, minimum 25% local contribution, and the profitability and sustainability of enterprise proposed.
5. Field assessment: a core group of the DDC visits the group in the field to assess whether it is a bona fide project, group understands it, is cohesive and truly owns the project, and whether they can manage it.
6. Contractual agreement: the PMU and DDC meet with the group to finalize an agreement in which all members of the group must sign off on their commitments.

7. Obtaining quotations: since no one receives cash, groups should obtain quotations for all investment to be made, must follow EU procedures.

8. Purchase of equipment, materials, etc: the PMU procures from suppliers.

9. Implementation, training, etc: all groups need skills development, e.g. group/conflict management, technical/technological practices, marketing and promotion, financial management.

10. Report & certification of donation: the project ends when BRDP disbursements are concluded, a report is submitted by beneficiary, and they certify equipment received.

The type of interventions and choice of enterprise investments are decided by the beneficiaries. If they do so desire, BRDP suggests, based on previous analysis of relevant options, a set of relevant best-bet agricultural and non-agricultural investment modules for their consideration. Fig 2 presents the type of interventions, depending on the constraints analysis and the business planning, which are considered for support by BRDP. To be approved for support, project proposals must:

- be beneficial for rural poor
- be productive and income generating
- be financially viable, economically efficient and competitive
- be gender sensitive, culturally acceptable, and environmentally sustainable
- can be easily replicated
- have a local contribution of at least 25%

Project implementation is the responsibility of the beneficiary since labour is usually the main local contribution. In case they need technical assistance for project implementation, BRDP contracts trainers or service providers to guide and develop skills needed by the beneficiaries.

BRDP has two types of monitoring and evaluation (M&E): internal and external. The internal M&E system is driven by the components of the logical framework which is part of the project design. For every project supported by BRDP, data are collected and analyzed periodically to measure the following objective verifiable indicators (OVIs)

- Number of villages, families and persons who benefit from BRDP
- Monthly family income: “before and after” project intervention
- Employment generated: average number of person days/month
- Number of farm and non-farm enterprises invested with the rural poor
- Number of infrastructures funded to improve productivity, quality & marketability.
- Number of persons having access to facilities set up by BRDP
- Number of women or youth involved and benefiting from BRDP
- Number of sub-project applications accepted, evaluated & approved
- Number of institutions, staff and service providers capacitated for agricultural & rural enterprise development and how to work with EU procedures.

External M&Es are organized and commissioned by the Delegation of the European Commission in the form of a short results-oriented monitoring (usually 1 week of duration) and in depth evaluations (usually a month long), i.e. a mid term evaluation or a final evaluation mission. Financial audits are also carried out to verify records of expenditures presented by a project. For external M&E, the specific criteria essentially include indicators related to...
to:

1) Relevance of the project to national and district development priorities, and above all, relevance to the real needs, market opportunities and expectations of the producers.

2) Efficiency of the project in terms of whether the interventions, practices and inputs were done in the right way and at low cost, hence increasing the potential for net benefits.

3) Effectiveness of the projects – there is need to know to what extent the projects have generated income, employment and profits for the maximum number of rural families.

4) Impact of the project in terms of the medium and long term effects, positive or negative, foreseen or unforeseen. There will be economic, social, environmental, institutional and even political impacts, and hopefully they should be positive for all stakeholders.

5) Sustainability refers to the continued and lasting impact of project benefits for the beneficiaries. In this regard, impacts related to gender, environmental, institutional strengthening are taken into account for the long-term effects of the project.

In the implementation of BRDP, there were several key issues given major attention in the design phase that go a long way in ensuring that sub-projects have a high probability of being sustainable, which are summarized as follow:

- The approach of BRDP is bottom-up, participatory and demand-driven. The potential beneficiaries must submit an application, in which they had to explain exactly what they wanted to do to improve or start their enterprise(s), what they needed from BRDP and how they planned to make it work, be profitable and be able to continue in the long term. The BRDP teams helped them in the design process but did not dictate nor decide for them.

- The local contribution must be at least 25% of the total investment in the project. For a poor family, even if it is in-kind, it shows real commitment and builds ownership. “Sweat” equity is a good incentive for not giving up too easy when confronted with real challenges during the implementation and subsequent phases of a project.

- The type of investment is flexible, however the emphasis is always on building medium and long-term capacity, hence the importance of infrastructure, equipment, tools, technology, and not more than 10% on consumables and only for the start-up phase.

- Training and technical support comprises at least 10% of the project investment and the topics on which they are trained include technical skills, group management/ conflict resolution, financial recording and analysis, and business/ marketing management, to be determined by the beneficiaries depending on need.

- All the beneficiaries are involved in the project development and contracting process. Though time-consuming, every member of a group, not only the leaders, must be thoroughly briefed on and agree with the detailed terms and conditions of the contract, in terms of their obligations, benefits, rights, etc.

- DDC members, representing key organizations in the government, civil society and business community, are involved in the identification of eligible beneficiaries, development and evaluation of projects, and subsequently in the supervision of the implementation. The learning and the buying-in process is mutual for both the
institutional and beneficiary stakeholders.

M&E work enables BRDP to identify specific needs and constraints for enterprise development that immediately serve to custom-design specific training, technical assistance and complementary investments for project success.

Results

Through 3 work programmes implemented since August 2006, the PMU has invested in the Cayo Farmers Market (€ 0.2 million) which was completed in April 2008, and disbursed resources to some 42 small group projects at the € 10,000 level and 298 micro-grants at the € 400 level mainly to poor female-headed households, in all six districts. Table 1 shows the distribution of small group projects and micro-grants disbursed and the number of villages involved and the extent to which the gender target of 33% is being surpassed (PMU 2008 & 2009).

In addition BRDP has invested with some 11 institutional strengthening projects, e.g. departments of line ministries, NGOs, credit unions and village councils (grants < € 10,000 each), to implement specific activities for BRDP as service providers or collaborators. The biggest investment for BRDP is on some 10 large grants to NGOs and others, ranging from € 0.2 to € 1.3 million each. These large grants were made after evaluating proposals from national and international organizations who responded to a call for proposals for which the basic guidelines (objectives, budget, suggested types of actions, etc.) were advertised locally and through the EuropeAid website. The topics of the large grants reflected the consensus on priorities among the key stakeholders on the PSC and in terms of BRDP financial agreement.

By the time BRDP ends in February 2010, over 2,500 poor families in at least 111 villages will have received investments in terms of infrastructure, machines, equipment or tools, and training; 30 village groups will have a functioning internet cafe; 3 training centers will be refurbished or built; 4 districts will have irrigation, processing or storage infrastructure in place; a national marketing information system will be in place for small farmers; Cayo District already has a very successful farmers market in San Ignacio Town; Crooked Tree Village will have a water system; 44 families will have new homes, another 20 families with repaired homes, and 10 hurricane shelters will be improved in the sugar belt; the Middlesex Bridge in Stann Creek district will be rebuilt; and the Valley of Peace residents will have an upgraded access road (9 miles) to the Western Highway. In the process, some 19 institutions of the state or non-state sectors will be in a better position to work with EU resources and procedures.

To date two monitoring missions and the mid term evaluation mission have been concluded. The mid-term evaluation, carried out in September 2008, and endorsed by a March 2009 results-oriented monitoring mission, concluded that BRDP and partners have done well in terms of its organization and management, operation of field projects, disbursement of EU resources, and creating the desirable results with and impact on the rural poor of Belize. The specific grades of the evaluations, presented in Table 3, reflect good and excellent performance and are consistent over time. The only C grades were due to the poor quality of the M&E in 2008 and the need to further strengthen the progress and results of BRDP through a follow-up second phase.

For the future, the EU and GoB have agreed in principle that the 10th EDF will be BRDP 2 with improvements recommended.
by EU external evaluations and by key stakeholders in Belize; BRDP 2 will have a proposed 40% larger budget, and will be executed in a longer timeframe of 7 years. The 10th EDF or BRDP 2 is expected to commence by August 2010.

Lessons Learnt and Future Challenges

After three and a half year of implementation, the following lessons have been learnt which highlight some of the challenges for the next phase of BRDP. The micro-grants have demonstrated they are quite effective in reducing poverty in terms of time, ease of implementation the ability to achieve a quick impact on income, however their sustainability may be a concern if there is no mentoring and because the rural poor quickly run out of innovative enterprises in a small rural economy. The small group grants are less speedy in being effective because they are more difficult to implement, require more manpower, know-how & close guidance. Previous bad experience with cooperatives and intra-community traditions/dynamics can be challenging for projects like BRDP that must work through groups. Investing in infrastructure following EU procedures can be a serious constraint for groups that do not have secure land tenure.

Investing in agricultural marketing facilities for retail and wholesale can be very lucrative in financial terms for all stakeholders. Consumer preference, product standards and market size and absorptive capacity are critical for small and micro enterprise development, and they need to be addressed in the early steps of project development.

In small economies, the limited scope of local markets and rapid saturation of enterprise options for SMEs suggest a more aggressive search for export markets. To be viable and competitive internationally, appropriate technologies for present and new production systems is a limiting factor for agricultural and rural development.

In terms of institutional organization, the DDC and village councils largely performed below expectation, due to the limited capacity and logistic resources available in the public sector and due to the insufficient recognition or authority granted to the DDC to carry out their tasks at a decentralized level. On the other hand, the use of local NGOs, associations, service providers, etc. for sub contracting can be very cost effective, but close supervision, guidance and monitoring are indispensable to ensure: a) timely achievement of expected results, when confronted with tight schedules, and b) absolute compliance with expected results, given the stringent EU procedures.

Finally, for the second phase of BRDP the focus on the rural poor means that priority should be placed on improving access to business and marketing skills, strategic infrastructure, equipment and technology. Also greater emphasis should be afforded to market-led, technology adaptation through research and development, and strengthening human resource and institutions for integrated rural development for poverty reduction.

Acknowledgement:

The author wishes to express his gratitude to all BRDP staff, partners and collaborators:

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- The institutional partners and their staff, i.e. the Ministry of Agriculture and Fisheries, the Ministry of Labour, Local Governance and Rural Development, the Ministry of Works, Belize Enterprise for Sustainable Technology, University of Belize, Information Technology Solutions for Belize, Toledo Teachers Credit Union, Plenty Belize, Sustainable Harvest International (SHI), Belize Citrus Growers Association, Social Investment Fund of Belize, UNDP, Caribbean Agricultural Research & Development Institute, Belize Agricultural Health Authority, and Belize Livestock Producers Association, La Inmaculada Credit Union, St Francis Xavier Credit Union, the National Association of Village Councils and their village councils, for their commitment to BRDP, dedication and hard work in the field and also for their patience in working with the PMU in the observance of EU procedures.

- All the beneficiaries, farmers and producer groups from some 111 villages in all six districts of Belize who were responsible for implementing their projects and getting the job done.

References


National Human Development Advisory Committee. 2006. National Poverty


Table 1: Distribution of BRDP small group and micro-grant projects, by district of Belize

<table>
<thead>
<tr>
<th>District</th>
<th>Small Group Projects</th>
<th>Micro-Grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corozal</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Orange Walk</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Belize</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Cayo</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Stann Creek</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Toledo</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>51</td>
</tr>
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</table>

Table 2: Title, implementer, duration of implementation and budget of large commitments of BRDP

<table>
<thead>
<tr>
<th>Commitment</th>
<th>Implementer</th>
<th>Duration of action</th>
<th>Budget (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programme Estimates (3)</td>
<td>BRDP’s Program Management Unit</td>
<td>Aug 06 – Feb 10</td>
<td>935,805.28</td>
</tr>
<tr>
<td>Grant 1 Micro grants</td>
<td>Belize Enterprise for Sustainable Technology &amp; Plenty Belize</td>
<td>Mar 08 – Feb 10</td>
<td>172,363.84</td>
</tr>
<tr>
<td>Grant 2 Rural ITs</td>
<td>Univ of Bze &amp; Info Technology Solutions of Bze</td>
<td>Jun 08 – Feb 10</td>
<td>300,000.00</td>
</tr>
<tr>
<td>Grant 3 St Creek Rural Dev</td>
<td>Belize Citrus Growers Assoc</td>
<td>Jun 08 – Dec 09</td>
<td>250,000.00</td>
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<tr>
<td>Grant 4 Toledo Rural Dev</td>
<td>Toledo Teachers CU, Plenty &amp; Sustainable Harvest International</td>
<td>Mar 08 – Feb 10</td>
<td>198,610.00</td>
</tr>
<tr>
<td>Grant 5 Women &amp; Youth</td>
<td>Young Women Christian Association</td>
<td>Mar 08 – Feb 10</td>
<td>299,999.00</td>
</tr>
<tr>
<td>Grant 6 Crooked Tree Water Supply</td>
<td>Social Investment Fund</td>
<td>Jun 08 - Dec 09</td>
<td>301,000.00</td>
</tr>
<tr>
<td>Grant 7 Agric Enterprise Dev</td>
<td>UNDP &amp; Ministry of Agric and Fisheries</td>
<td>May 08 – Apr 10</td>
<td>1,299,976.00</td>
</tr>
<tr>
<td>Grant 8 Hurricane Dean</td>
<td>Social Investment Fund</td>
<td>Dec 07 – Oct 09</td>
<td>600,000.00</td>
</tr>
<tr>
<td>Works - Valley of Peace road</td>
<td>A &amp; N Construction</td>
<td>Sep 08 – Feb 10</td>
<td>566,140.00</td>
</tr>
<tr>
<td>Works – Middlesex Bridge</td>
<td>Cisco Construction</td>
<td>Feb 09 – Jun 10</td>
<td>976,105.97</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td><strong>5,900,000.09</strong></td>
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Table 3: Monitoring and Evaluation (M&E) of BRDP

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Relevance</td>
<td>B</td>
<td>A</td>
<td>B</td>
</tr>
<tr>
<td>Efficiency</td>
<td>B</td>
<td>C</td>
<td>B</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>A</td>
<td>B</td>
<td>B</td>
</tr>
<tr>
<td>Impact prospects</td>
<td>B</td>
<td>B</td>
<td>A</td>
</tr>
<tr>
<td>Sustainability</td>
<td>B</td>
<td>B</td>
<td>C</td>
</tr>
</tbody>
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NB: ROM = results-oriented monitoring; MTE = mid-term evaluation

Figure 1: The organizational structure of BRDP
Empowering rural poor, i.e. associations, groups, families, including women & youth

National/dist/village leadership & governance

Boosting the rural economy

Infrastructure dev, e.g. rural roads, markets, water systems, internet cafes

Public policy for enabling environment

Strengthening institutions in the public, NGO and private sectors

Timely & affordable services: marketing, credit, techn. Transfer, etc

M & E system (SMART indicators)

Figure 2: Challenges in rural development for poverty reduction