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Report No: 22484

IMPLEMENTATION COMPLETION REPORT
(SCL-45180)

ON A

LOAN

IN THE AMOUNT OF US\$ 252.53 MILLION

TO THE

TURKEY

FOR A

Emergency Earthquake Recovery Loan - EERL

06/28/2001

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CURRENCY EQUIVALENTS

(Exchange Rate Effective April 30, 2001)

Currency Unit = Turkish Lira

1 TL = US\$ 0.0000009

US\$ 1 = 1,163,365

GOVERNMENT

FISCAL YEAR

January 1 December 31

ABBREVIATIONS AND ACRONYMS

BA	Beneficiary Assessment
BK	Bagimsiz Calisanlar Kurumu (Self-employed Pension Scheme)
CAS	Country Assistance Strategy
CBT	Central Bank of Turkey
ES	Emekli Sandigi (Civil Servants Pension Scheme)
EU	European Union
FSAL	Financial Sector Adjustment Loan
GNFS	Goods and Non-factor Services
GNP	Gross National Product
GOT	Government of Turkey
ICR	Implementation Completion Report
IMF	International Monetary Fund
MEER	Marmara Emergency Earthquake Recovery Loan
SBA	Stand-by Agreement
SSF	Social Solidarity Fund
SSI	Social Security Institutions
SSK	Sosyal Sigortalar Kurumu (Employee Pension Scheme)
UT	Undersecretariat of Treasury

Vice President:	Johannes Linn
Country Director:	Ajay Chhibber
Sector Director:	Pradeep Mitra
Task Manager:	Jeanine Braithwaite

TURKEY
Emergency Earthquake Recovery Loan - EERL

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<i>Project ID:</i> P068394	<i>Project Name:</i> Emergency Earthquake Recovery Loan - EERL
<i>Team Leader:</i> James Parks	<i>TL Unit:</i> ECSPE
<i>ICR Type:</i> Core ICR	<i>Report Date:</i> June 29, 2001

1. Project Data

Name: Emergency Earthquake Recovery Loan - EERL *L/C/TF Number:* SCL-45180
Country/Department: TURKEY *Region:* Europe and Central Asia Region
Sector/subsector: MY - Non-Sector Specific

KEY DATES

	<i>Original</i>	<i>Revised/Actual</i>
<i>PCD:</i> 09/15/99	<i>Effective:</i> 11/23/99	12/14/99
<i>Appraisal:</i> 10/08/99	<i>MTR:</i> 05/01/2000	05/12/2000
<i>Approval:</i> 11/16/99	<i>Closing:</i> 12/31/2000	03/31/2001

Borrower/Implementing Agency: Undersecretariat of Treasury and the Central Bank of the Republic of Turkey
Other Partners:

STAFF	Current	At Appraisal
<i>Vice President:</i>	Johannes Linn	Johannes Linn
<i>Country Manager:</i>	Ajay Chhibber	Ajay Chhibber
<i>Sector Manager:</i>	Pradeep Mitra	Pradeep K. Mitra
<i>Team Leader at ICR:</i>	Jeanine D. Braithwaite	James Parks
<i>ICR Primary Author:</i>	Jeanine D. Braithwaite; Elliott Hurwitz	

2. Principal Performance Ratings

(HS=Highly Satisfactory, S=Satisfactory, U=Unsatisfactory, HL=Highly Likely, L=Likely, UN=Unlikely, HUN=Highly Unlikely, HU=Highly Unsatisfactory, H=High, SU=Substantial, M=Modest, N=Negligible)

Outcome: S
Sustainability: L
Institutional Development Impact: SU
Bank Performance: S
Borrower Performance: S

Quality at Entry: QAG (if available) ICR
S
Project at Risk at Any Time: No

Introduction

On August 17, 1999, a severe earthquake devastated the northwestern area of Turkey bordering on the Marmara Sea. It caused extensive damage to housing, infrastructure, electric power lines, and the country's largest refinery. Although damage to larger firms was limited, many small enterprises were damaged or destroyed, and resultant unemployment was widespread. Around 17,000 people lost their lives, 44,000 were injured, and over 200,000 were made homeless. The social and psychological impact was

enormous.

The fiscal demands on the government were huge. The earthquake struck just as Turkey's economy was recovering from a sharp downturn in the wake of the 1998 Russian financial crisis. And the disaster occurred as the Government was beginning to implement essential economic reforms including a macroeconomic stabilization program that required strong fiscal adjustment. The Government and the Bank recognized that if Turkey had to borrow on domestic markets to meet the huge costs of the earthquake, it would be very costly because of extremely high real interest rates, and would crowd out private investment. It would also severely jeopardize the country's hard-won progress in macroeconomic stabilization.

The EERL was part of a package of assistance assembled by the Bank and other donors. The EERL supported urgent, short-term needs caused by the earthquake. In addition, to support the Government's medium-term reconstruction and disaster mitigation efforts, the Bank initiated the Marmara Earthquake Emergency Reconstruction Project (US\$505 million), and also reprogrammed US\$267.3 million of commitments under existing projects. The IMF, EU, and bilateral donors also provided substantial assistance.

It should be noted that the EERL had an innovative design in that it was the first disaster relief project in which Bank support for the budget was provided specifically to support social assistance to the affected population. EERL provided compensation for victims in cash, which was much preferred by beneficiaries because they could purchase their own supplies, shelter, etc., rather than receive inappropriate items which they would then need to resell.

3. Assessment of Development Objective and Design, and of Quality at Entry

3.1 Original Objective:

The original objectives were to:

1. Assist the Government of Turkey to respond quickly and effectively to the impact of the Marmara earthquake which hit on August 17, 1999.
2. Help ensure that the following social protection payments to earthquake victims were made to all eligible beneficiaries:
 - a. "Repair allowance" paid by the Social Solidarity Fund (SSF)
 - b. "Accommodation allowance" paid by the SSF
 - c. Lump-sum death and disability payments made by the SSF, and
 - d. Workplace allowance (for damaged or destroyed workplaces)
 - e. Payments made by the three social insurance funds (SSK, Bag-Kur and ES) for death benefits, survivor pensions and disability pensions which are attributable to the earthquake.
3. Assist the Government to keep its economic reform program on track.

In the course of the EERL, another objective emerged (although the objectives were not formally revised). This new objective was to improve the capacity of Turkish institutions--especially the SSF--to respond to future emergency situations by providing cash benefits. This goal emerged as the project team identified ways improvements could be made in the capacity of Turkish institutions to handle a natural disaster such as the Marmara earthquake.

Assessment of Objectives

The objectives were clear and were directly linked to alleviating the suffering caused by the earthquake and assisting the government to take initial steps toward recovery. The objectives were realistic, although there was clearly a risk that agencies would not be able to respond quickly enough, or with adequate assistance, to mitigate the suffering. The provision of Bank funding supported the government's efforts to keep its economic reform program on track by alleviating the government's need to turn to domestic capital markets for additional funding, an action that certainly would have had harmful effects on the macroeconomic environment.

The project was quick-disbursing, intended to assist Turkey to respond rapidly and effectively to the needs created by the disaster. The loan provided financing for incremental private sector import needs against a positive list of imports¹ resulting from the quake and for budgetary expenditures related to the recovery effort (including social protection needs.) Loan disbursement was made against documentation of allowances paid. The EERL provided immediate support for short-term spending needs while other, medium-term reconstruction and disaster mitigation efforts such as the MEER project got underway.

EERL provided compensation for victims in cash. According to the beneficiary assessment, beneficiaries very much preferred cash support to in-kind support. This was because cash support allowed recipients to purchase their own supplies, shelter, etc. In-kind support often consisted of goods that didn't fully meet beneficiaries' needs, and thus needed to be resold, with attendant additional effort and lower return.

3.2 Revised Objective:

The objectives were not formally revised, although as noted a new objective emerged during implementation.

3.3 Original Components:

BALANCE OF PAYMENTS SUPPORT:	US\$	252,500,000
CONSULTANT SERVICES FOR IMPLEMENTATION	US\$	30,000

3.4 Revised Components:

The components were not revised.

3.5 Quality at Entry:

Quality at entry was *satisfactory*. The EERL was prepared very quickly, as appropriate for an emergency project. Following the earthquake on August 17, 1999, EERL was appraised on October 10, approved by the Board on November 11, and made effective on December 14. Because of the provision for retroactive financing, the loan was able to disburse US\$ 99.5 million in December, 1999, at a time when it was most needed (Figure 1 below illustrates the disbursement profile). While of course the project could not have been foreseen by the CAS, EERL strongly supported the goal of keeping the government's reform program on track. Because lending to address the urgent situation resulting from the earthquake exceeded the "High Case" amount, Bank management approved an increase in the lending envelope of US\$750 million to accommodate new emergency lending.

The EERL was prepared in accordance with key lessons learned from earlier disaster recovery operations including the 1998 earthquake and flood recovery project in Turkey, Hurricane Mitch in Central America, and the events in Macedonia and Albania following the Kosovo crisis. The lessons of these operations are that successful emergency recovery projects:

- require early Bank involvement in defining a recovery strategy
- necessitate streamlined implementation arrangements
- require flexible design
- should pave the way for dealing with longer-term structural reforms
- should be simple and not burdened with conditionality

In addition, to maximize the *integrity* and *accountability* of the EERL, the project included provisions to undertake two independent assessments of efficacy and efficiency: (1) an Operational Review, conducted by a private accounting firm, assessing: (a) the adequacy of procedures and systems used in project implementation, and, (b) the efficiency and effectiveness of the results; and a Beneficiary Assessment, undertaken by Istanbul University Department of Anthropology, with the technical cooperation of the World Bank, which investigated how people were coping with the aftermath of the earthquake and how successful the allowances and benefits were in reaching their intended target populations.

It should also be noted that the field agency selected by the government to implement the bulk of the project, the Social Solidarity Fund (SSF), was well qualified to perform the duties required.² SSF had a nationwide network of 900 offices, and an effective framework for the distribution of funds throughout the country. When the disaster struck, SSF rapidly mobilized a large number of temporary workers from all over the country, as well as computers and other resources and systems needed to rapidly disburse project funds, while maintaining accountability. According to the Operational Review, "staff working in local offices managed to overcome problems with the lack of accurate information and difficult working conditions."

¹ The positive list included construction materials; construction equipment and industrial machinery; spare parts, raw materials, and intermediate goods for industry and services; medical supplies and equipment; petroleum products and coal; water and land transport vehicles.

² Implementing agencies were the Public Finance General Directorate of the Undersecretariat of the Treasury, and the Central Bank of Turkey. Field agencies were the SSF and the three social insurance funds mentioned above.

4. Achievement of Objective and Outputs

4.1 Outcome/achievement of objective:

Introduction

The EERL was *satisfactory* in achieving its objectives. In very difficult circumstances, field agencies did a very good job of quickly setting up field offices, hiring temporary staff, processing applications expeditiously, and assuring that applicants received their benefits, with minimal errors.

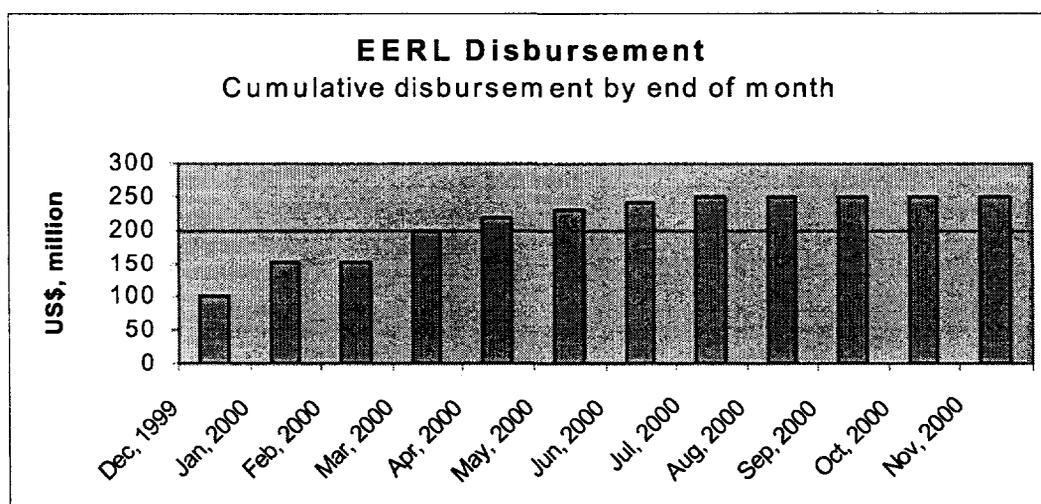
Objective 1--Assist Government to Respond Quickly and Effectively

The EERL was *satisfactory* in assisting the government to respond expeditiously to the catastrophe. Bank support for project expenditures was rapid. As shown in Figure 1, 41 percent of total project funds had been disbursed by the end of December, 60 percent by the end of January, and 80 percent by the end of

March. Quick action by the Bank undoubtedly made a major contribution to the government's ability to respond quickly to the disaster with social protection payments.

For SSF, which disbursed around 98 percent of the funds expended, applications for benefits were submitted locally and were reviewed by an existing structure of a Local Approval Committee comprised of senior government officials and prominent citizens. Actual payments were then made by Vakifbank, the payment agent, based on locally-provided payment orders. Transfers of funds to the payment agent were then made through SSF headquarters in Ankara.

Figure 1--EERL Disbursement



Total benefits disbursed: US\$249.97 million

Objective 2--Help Ensure that Payments Are Made to all Eligible Beneficiaries

The EERL was *satisfactory* in ensuring that payments were made to all eligible beneficiaries. Treasury and the Central Bank of Turkey and the World Bank carefully monitored the performance of the agencies implementing the project in the field, and established that the project was largely effective in providing up-front cash assistance to earthquake victims. This conclusion was reached as a result of interviews during the course of the project with agency staff at all levels--including front-line staff--numerous field visits and interviews with beneficiaries, and two independent ex-post assessments (described in detail below). Despite the difficult working conditions, benefits were provided to nearly all eligible beneficiaries who applied. While several shortcomings were identified, these were relatively minor in the context of the overall program. Table 1 below shows the types of assistance supported by the loan, and the field agencies distributing that assistance.

Table 1--Types of Assistance Under EERL

Field Agency	Type of Assistance	% of total benefits
SSF	Accommodation assistance	75.2%
SSF	Repair assistance	13.4%
SSF	Death, disability benefits	10.0%
ES	Death benefit, survivor and disability pension	0.7%
SSK	Death benefit, survivor and disability pension	0.7%
BK	Death benefit, survivor and disability pension	0.1%
		100.0%

SSF: Social Solidarity Fund; ES: Retirement Fund (Government and white collar workers); SSK: Social Security Fund (workers); BK: fund for self-employed persons.

As noted earlier, the two independent assessment mechanisms built into the project to *maximize its integrity and accountability* were: (1) an Operational Review of the adequacy of procedures and systems used in the project; and the efficiency and effectiveness of the results; and (2) a Beneficiary Assessment of how successful the allowances and benefits were in reaching their intended target populations.

The Operational Review, conducted by a private consulting firm, concluded that "Overall the applications' processing and benefits' distribution appear to have been efficient and largely effective. A very large number of applications (several hundred thousand) were handled over a relatively short period of time, particularly by the SSF with recourse to local offices..." At the same time, the Review noted that there were: "...weaknesses in the information and monitoring activities of these institutions [SSF and SSI]." These shortcomings are discussed below.

The Beneficiary Assessment (BA) was based on structured interviews with 1,200 households, and 135 additional in-depth interviews (more than 5,000 people altogether). While the BA sample was not random, some indicative results can be drawn. Overall, the BA reported that 85% of survey respondents were satisfied with the process, with the primary deficiency reported that administering officials were very busy.

For the accommodation and repair allowances, of those interviewed approximately 95-96% of those who applied received the benefit, a very low rate of exclusion error. However, only 54-63% of households which suffered medium or heavy damage applied for these benefits. Why did more than 40% of households with significant damage not apply? From the interviews, the main reason seemed that the household had applied for pre-fabricated housing, which would have excluded them from eligibility. Other reported reasons include lack of information about the program, difficulties in obtaining necessary documentation, missing the deadline (March 10, 2000), or difficulties with officials administering the program. Inclusion error, whereby ineligible beneficiaries received benefits, were reported in the BA as "limited."

Of the 1,200 households surveyed, just 47, or about 4 percent, reported that they had experienced a death as result of the earthquake. Of these 47 households, 72 percent had applied for the death benefit, and in the case of nearly all of those who did not apply, the relative was not a "first degree relative" who died, as was required to receive benefits.

Shortcomings--A general problem identified was a degree of uncertainty and delay among administering agencies in promulgating clear definitions of the categories of assistance agreed under the project. While this caused some delay and confusion, this was largely overcome as the project progressed.

One area in which a shortcoming was identified was the eligibility of families that stayed in tent cities for accommodation and repair allowance, which appeared to have been administered inconsistently during part of the project. The situation was analyzed by the Government after the mid-term review (June, 2000), and the government acted to remove nearly 3,000 ineligible people from the rolls and terminate their payments.

The shortcomings identified were largely the result of the very high volume of claims, the decentralized structure of the SSF, and the difficult working conditions under which benefit administration took place. The Operational Review found that, despite these obstacles, the efficiency and effectiveness of the process of fund distribution was, as noted, largely satisfactory.

Objective 3--Assist the Government to Keep the Reform Program on Track

The Government had launched its 3-year reform program in mid-1999, just before the earthquake. The EERL undoubtedly *mitigated the immediate impact* of the earthquake on the country's ability to keep its macroeconomic program on track and thus was *satisfactory* in achieving the goal of assisting the government to keep the reform program on track.

Immediately after the earthquake, the Central Bank's intervention helped calm markets, and the government's decision to seek a supplemental tax package signaled its intent to maintain fiscal discipline. In December, 1999, Turkey reached a US\$4 billion Stand-by Agreement (SBA) with the IMF which required substantial structural reforms and set specific macroeconomic targets. Bank support included a US\$760 million Economic Reform Loan, approved in May, 2000.

Immediately after the SBA was reached, significant progress was made under the program, with fiscal performance generally good, major privatization deals completed, a controlled depreciation ("crawling peg") of the lira in line with inflation targets, and lower inflation.

However, in the second half of 2000, problems emerged. Inflation was higher than targeted, causing the lira to strengthen in real terms. Structural reforms fell behind schedule, including: legislation to open energy markets and eliminate special-purpose public sector funds; privatization delays; and implementation of banking sector reforms. These deficiencies affected capital movements, and the current account deteriorated. In November, 2000, a serious banking and liquidity crisis developed. In early December, the IMF agreed to provide a Supplementary Reserve Facility of US\$7.5 billion, which, along with US\$2.9 billion outstanding from the existing stand-by accord, provided support of over US\$10 billion. The Bank added the US\$ 778 Financial Sector Adjustment Loan, also approved in December.

Markets were unsettled for the next few months, and in February, 2001, another financial crisis developed, with substantial pressure on the "crawling peg" for the Lira. The government decided to float the currency in late February, and within two months the lira lost around half of its value, with interest rates and inflation increasing dramatically.

In February, disbursements under the December, 1999 IMF Stand-by Agreement were suspended. In early March, the government appointed Kemal Dervis, a former World Bank Vice President, as minister of state responsible for the Treasury, and later in the month a "framework agreement" was reached with the IMF. In May, the IMF announced additional lending of US\$10 billion (in addition to the earlier commitments), and disbursements resumed.

Achievement of the "fourth objective," strengthening the capacity of administering agencies to cope with

a future event, is assessed as *satisfactory* and is discussed below under institutional development impact.

Monitoring Indicators

The project included three monitoring indicators:

- Gross reserves of the Central Bank of Turkey (CBT) not to fall below five months of import of goods and services.

As measured by Goods and Non-Factor Services (GNFS)--the standard Bank definition of imports--CBT reserves were above five months imports for nearly the entire project period. It is important to note that CBT reserves were more than adequate to support the crawling peg exchange rate regime that had been established under the SBA.

- Primary Surplus of the consolidated Central Government to be not less than 1.0 percent of GNP.

According to official data, the primary surplus of the consolidated Central Government was approximately 1.5 percent of GNP in 1999, and 4.6 percent in 2000.

- Payments under project-supported programs must be made to all eligible beneficiaries.

Statements from the SSF and the three SSI Funds indicate that, as far as they had been able to determine, nearly all eligible beneficiaries who applied received payments. Observations by Bank supervision missions, including field visits, confirm this finding, and data provided by the UT Directorate of Public Finance, confirmed by implementing agencies, also indicate that project-supported programs covered all eligible beneficiaries. Finally, as described above, two independent assessments of the project concluded that it was largely effective in providing benefits to nearly all eligible beneficiaries who applied.

4.2 Outputs by components:

The project had just two components, Balance of Payments Support, US\$249,970,000, and Consultant Services for Implementation, US\$30,000. Therefore, outputs have been described above, organized by specific project objectives.

4.3 Net Present Value/Economic rate of return:

It was not possible to calculate a net present value or economic rate of return.

4.4 Financial rate of return:

It was not possible to calculate a financial rate of return.

4.5 Institutional development impact:

The institutional development impact of the EERL was *substantial*, and was achieved in two ways: (1) **Learning by Doing**--As described earlier, as the project proceeded, agency management and staff encountered obstacles, and learned how to overcome them. The process of implementing the project dramatically expanded the competency and know-how of SSF to manage a catastrophe of this magnitude by rapidly disbursing cash assistance.

(2) **Analytical Work**--Agency capacity was further developed when US\$30,000 of project funding was redirected toward strengthening SSF capacity to deal with future disasters. This was effected by a comprehensive consultant analysis of where shortfalls had occurred in the response to the earthquake, and detailed actions that would address these. Specific outputs of this effort included publication of an SSF

"Emergency Manual," detailing systems and procedures to be used if an event such as this were to occur again; and functional and technical specifications for the enhancement of SSF data systems. The Government is currently assessing options for how it will proceed in undertaking the latter work.

5. Major Factors Affecting Implementation and Outcome

5.1 Factors outside the control of government or implementing agency:

- It should be kept in mind that the EERL was implemented on an urgent basis, and in a region where much of the infrastructure (roads, water, electricity, telecommunications) had been destroyed, which made the process of relief and recovery much more difficult.

5.2 Factors generally subject to government control:

- The agencies selected by the Government to distribute the project funds were experienced organizations, in many cases with a wide network of facilities, which were well-suited for this task.

5.3 Factors generally subject to implementing agency control:

- The agency that implemented the bulk of the project, the Social Solidarity Fund (SSF), was well qualified to perform the duties required. SSF had a nationwide network of offices, and an effective framework for the distribution of funds. When the disaster struck, SSF rapidly mobilized a large number of temporary workers from all over the country, as well as computers and other needed resources and systems.

5.4 Costs and financing:

Project costs were US\$ 252.5 million, as envisioned. The closing date was extended by 3 months to permit the completion of analyses and recommendations for how GOT can improve its capacity to respond to future catastrophes.

6. Sustainability

6.1 Rationale for sustainability rating:

Different parts of the EERL varied in terms of the extent to which they were designed and intended to be sustained, as discussed in the following sections. Overall, sustainability is judged to be *likely*:

1. Payments by SSF to earthquake victims were designed to be temporary. However, the program did help victims to recover from the impact of the quake and rebuild their lives. Many beneficiaries have moved successfully from the tents to pre-fabs and will now move on to new permanent housing. This process is still ongoing. In the end, the government will be left with some families still in tents and special programs will be needed to help them reintegrate. While the final outcome cannot be determined at this point, the benefits of assisting people to rebuild their lives will endure, and it is implausible that the government would simply abandon the remaining tent families. Sustainability of this program is *likely*.

2. Social insurance payments by the funds (ES, SSK, BK) are ongoing and there is no indication that they will not continue. Sustainability is *highly likely*.

3. The objective of helping to keep the reform program on track was met during the "lifespan" of the EERL, which was designed to be an emergency intervention. The reform program has moved forward after the February financial crisis, and is being supported by significant new World Bank lending. In particular, a new human development project, the Social Risk Mitigation project (US \$500 million) is being developed with the SSF as implementing agency, thanks to its excellent track record under the

EERL. Thus, the EERL has directly led to follow-on projects in social assistance in Turkey.

4. The fourth project objective was to improve the capacity of the SSF to respond to emergency and non-emergency situations with cash benefits. As described earlier, this goal was largely achieved, both through the experience of overcoming obstacles and implementing the project, as well as through specific analytical work conducted to upgrade capacity, and through publication of an "Emergency Manual." Government is now actively seeking a mechanism by which to undertake agency upgrading work. Sustainability is judged as *likely*.

6.2 Transition arrangement to regular operations:

As noted above, as part of operating ongoing programs, government is continuing to assist victims to recover from the impact of the earthquake. This activity is being financed from regular budgetary funds.

7. Bank and Borrower Performance

Bank

7.1 Lending:

Overall Bank performance is assessed as *satisfactory*. As noted earlier, Bank identification of the project was rapid, as required in this emergency situation. Project design was innovative in that Bank budgetary assistance was provided specifically to support social assistance payments. Disbursements were rapid, and compensation in cash was highly valued by beneficiaries. To maximize the integrity and accountability of the project, two independent assessments of efficacy and efficiency were incorporated. Missions were comprised of staff from Turkey Country Office and Headquarters, and were mounted very quickly to identify the project. They included staff with pertinent knowledge of the country and social protection sector, as well as financial management and procurement specialists. Lending was *satisfactory*.

7.2 Supervision:

Supervision was *satisfactory*. A mid-term review, in May, 2000, recommended changes in eligibility criteria and additional effort to begin to upgrade GOT capacity to deal with a disaster such as this, and both were implemented. Staff visited extensively with field operations of all agencies involved, and also interviewed beneficiaries. Relations between the GOT and the project team were excellent.

No deviations from any Bank policies or procedures were noted.

7.3 Overall Bank performance:

As noted, overall Bank performance is rated as *satisfactory*.

Borrower

7.4 Preparation:

Overall Borrower performance was *highly satisfactory*. Borrower staff worked quickly and effectively to identify project. In preparation, the GOT designated SSF as primary agency Turkish agency for field implementation. SSF was the best qualified agency for this difficult assignment, with a nation-wide network of field offices and an effective framework for distribution of funds.

7.5 Government implementation performance:

Government implementation performance was *satisfactory*. Government commitment was high, and the performance of field agencies was very good. When the disaster struck, SSF and the other field agencies rapidly mobilized a large number of temporary workers from all over the country, as well as computers and other resources and systems needed to rapidly disburse project funds, while maintaining accountability. It

should be noted that project funds were disbursed with minimal deviations from eligibility criteria. When the mid-term review discovered relatively minor inconsistencies in the way that eligibility criteria were being applied, the government reviewed and cross-checked the beneficiary rolls, and removed ineligible individuals.

7.6 Implementing Agency:

Performance of the implementing agencies--the Public Finance General Directorate of the Undersecretariat of the Treasury, and the Central Bank of Turkey--was *satisfactory*.

7.7 Overall Borrower performance:

Overall Borrower performance was *satisfactory*.

8. Lessons Learned

The main lessons learned for the ICR were:

- Better coordination is needed among and within Government agencies. In some areas of Turkey, television announcements were made about the rental and repair allowances before local SSF were informed by central SSF staff. Large queues of people formed at the local SSF offices before the local officials had any official information about the allowances, and it was difficult to manage the expectations of the crowds in the absence of official instructions.
- Volunteers played a key role in mobilizing efforts to process applicants for the various allowances. The Government's efforts to get assistance in cash to earthquake victims were possible in large measure to the willingness of volunteers to staff the temporary offices and processing centers of the SSF. In Adapazari, the processing center was staffed entirely by volunteers. In Izmit, teachers volunteered to work in the processing office since schools were closed due to the earthquake.
- The cash allowances were viewed as an important step in helping people cope with the effects of the earthquake, and to overcome the trauma and to reintegrate into normal life. The provision of cash allowances were a tangible sign of the Government's efforts to help the victims, and had a positive impact not only on the material living conditions of recipients, but on their psychological orientation as well. The cash nature of the benefits was extremely important, both in terms of meeting the needs of the recipients (the applicants revealed a strong preference for assistance in cash as preferable to aid in kind) and in the logistics of getting assistance to victims quickly (which could not have been done if payments were made in kind).
- The management information system in the SSF should be strengthened, so that it would be easier to check centrally against duplicate applications and other errors.
- The amount of the World Bank EERL was not sufficient to cover all the payments made, and the SSF had to use its own resources to cover the cost of the rental and repair allowances. This problem became especially acute when the Government extended the rental allowances for an additional six months (over their original duration of one year). The extensions were not covered by loan financing.

- Teamwork among the SSF staff, the volunteers, other Government agencies, and in some areas, non-governmental organizations was critical to successfully set up and implement the payment of the allowances.
- One-stop shop was an especially effective way of processing the benefits. In Adapazari, a "one-stop shop" for the rental and repair allowances was set up in a gymnasium. Applicants were instructed to bring their damage report to the gymnasium, and while they waited, their documents were photocopied and their data were entered into the computer system and they were informed whether they were eligible for an allowance and how to set up their bank account to receive the payments. As a result of this superior organization, Sakariya province was the first process to distribute rental allowances on October 1, 2001.
- On the Bank side, as noted in previous aide-memoires, the fast disbursing nature of the loan (disbursements were made against allowances paid) was extremely important in facilitating the timely delivery of allowances to earthquake victims.
- In general, as previously noted in Bank supervision of the EERL, the SSF and the social insurance agencies (Bag-Kur, SSK, ES) did an exemplary job of setting up field offices, processing applications, and insuring that applicants received their benefits. A beneficiary assessment conducted by Istanbul University demonstrated that errors were low and applicants were very satisfied by their treatment by the authorities and grateful for the assistance received.

Although beyond the boundaries of the EERL project, better preparation for national disasters and stricter building codes were identified as important next steps for Turkey.

9. Partner Comments

(a) Borrower/implementing agency:

EERL

REPUBLIC OF TURKEY
PRIME MINISTRY
THE UNDERSECRETARIAT OF TREASURY
General Directorate of Foreign Economic Relations

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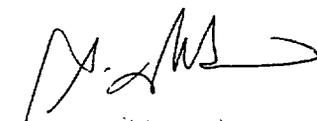
Mr. Ajay Chhibber
ECC06
Country Office, Turkey
The World Bank
Ankara

Ref: Emergency Earthquake Recovery Loan Implementation Completion Report

Dear Mr. Chhibber,

As you recall, a World Bank mission visited Turkey between March 24-26, 2001 regarding (EERL)- Loan No. 4518-TU to prepare the EERL ICR. We hereby attach the further comments and views of the Social Solidarity Fund and SSK

Best regards,



Ali ERDEM
Deputy Director General

Attachment
Cc: Mr. James Parks

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The Comments of SSK on Aide-Memoire dated April 26, 2001:

SSK is of the opinion that it will be appropriate that the activities of SSK stated in the Aide-Memoire as well as the explanations regarding the usage of the Loan, of the social security institutions participating the project should exactly be mentioned in the Implementation Evaluation Report.

A-PREFACE AND ACKNOWLEDGEMENTS

From the Emergency Earthquake Recovery Loan of the World Bank, for the earthquake victims of 17th August 1999; 197.039 Million US\$ (113.613.575.000.000.-TL) from the total amount of loan which is 252.53 Million US\$ is transferred for aid by the decree of the Cabinet No:99/13484.

National and international supports for the earthquake victims helped to overcome the negative effects of the earthquake.

In this sense, especially the support of World Bank had an important role on fast relieving of people.

For enforcing this type of aid programme of Social Solidarity Fund for the very first time, Social Solidarity Fund thanks to:

- Undersecretary of Treasury,
- World Bank and its' Representatives.

B-ORGANIZATION AND ACTIONS

Social Solidarity Fund which was established in 1986, helps people who do not have any income and do not covered by any social security system throughout country.

The main goal of Social Solidarity Fund is to prevent poverty and to provide food, health, education, accomodation projects and some other benefits for these people. Besides, SSF also helps people who are victims of some natural disasters.

After the 17th August earthquake, a new group is constituted within Social Solidarity Fund for helping earthquake victims. It was called 'Earthquake Study Group' and provided with all necessary equipment. A new phone line is provided for fast communication with earthquake region.

Besides, necessary resources is transferred to Social Solidarity Foundations in the Region for hiring new personnel and new technical equipment.

Other than this, certain amount of money is sent to other foundations near the Region since they can reach and deliver aid in kind.

For the people who want to migrate to other places, resources are transferred for their transportation and other kind of needs in new settlements.

With the Cabinet Decision 1999/13484; the types of aids and the amounts are determined and Social Solidarity Foundations are informed about these informations.

People were applied to the Foundations, their applications are examined and their names are listed and sent to Social Solidarity Fund and to the Banks authorized for payments. Bank cards were given to get the money.

C-EVALUATION

First of all, this disaster was the biggest one for Turkey. Since the disaster was occurred in a big and a widespread area, it was really difficult to reach everybody on time and to get necessary documents.

At the same time, many people who work in Foundations and other public offices were also effected from the earthquake. So, this had a negative effect on working conditions.

For the purpose of helping earthquake victims total amount of 197.039.709 US\$ is transferred by the date of 18 April 2001.

This resource is used for Accomodation, Repair, Death and Disability benefits.

Employment benefits and emergency aids were paid by Social Solidarity Fund's own resources.

From the World Bank resources, 150.352.262 US\$ is used for Accomodation Benefits; 26.813.357 US\$ is used for Repair Benefits, 19.874.090 US\$ is used for Death and Disability Benefits.

Related with the World Bank Loan, primarily it can be said that the amount of the credit which was given to SSF could be higher than this since the accomodation benefits are extended for six months and employment benefits were given by SSF.

Other than this, the amounts which are transferred could only be used for determined categories. Since it was not possible to estimate types of benefits and number of people who will apply.

In this type of big disasters, it is impossible to predict the application number and type of aids. So it would be more effective to have the flexibility to transfer money between the categories, or to keep the money in one account and distribute it according to the aid categories and number of applicants.

Depending on our experiences about impacts of benefits,

* Disability benefits could also be paid for 3rd degree disabilities and the amount of benefits for 1st and 2nd degree disabilities could be higher than the amount paid.

* Related with the repair benefits, the benefits could be given to renter and owner of house in different categories. Such as repair benefit could be given only for of the house. For the benef. of furniture damage or moving expenses could be given.

The experiences we have had during this earthquake showed us the necessity of having a better coordination and technical infrastructure for new disasters.

From World Bank Loan, 30.000 US\$ is reserved for strenghtening the administrative structure of Social Solidarity Fund and to have an operational manual for emergency programmes. The studies had already started and a contract is signed between Pricewaterhouse Coopers and Social Solidarity Fund. The draft report has been delivered by the firm. The studies for approval of the report is continuing.

Regarding with the meeting held on 26th April 2001 in Undersecretariat of Treasury, Social Solidarity Fund asked to Central Bank of Turkey to transfer the rest of the money from special account to SSF's on 4th May 2001.

After the completion of the report and manual SSF will transfer the money to Pricewater House Coopers accounts.

A copy of last report and operational manual will be sent to Undersecretariat of Treasury.

D- THE ASSISTANCES FOR THE EARTHQUAKES

The tables related with assistances for the earthquakes from World Bank credit and SSF is enclosed for your information.

THE ASSISTANCES FOR THE EARTHQUAKES

The assistances which are provided from World Bank and Social Solidarity Fund for the earthquake victims of 17 th August 1999:

Table 1 shows the amounts and percentages of the aids for both earthquakes (17th August 1999 and 12th November 1999) which are provided by the World Bank and Social Solidarity Fund. The 44,7 % of the total amount is provided by the World Bank for 17 th August 1999 earthquake.

Accommodation aid is extended for six months. This amount is provided by Social Solidarity Fund's own resources.

Table 2 shows the amounts on the basis of TL and US\$ which are transferred from the World Bank for the aids of accomodation, repair and death-disability benefits.

Table 3 shows the types of assistances and amounts on TL basis which are used from the World Bank credit and SSF's resources.

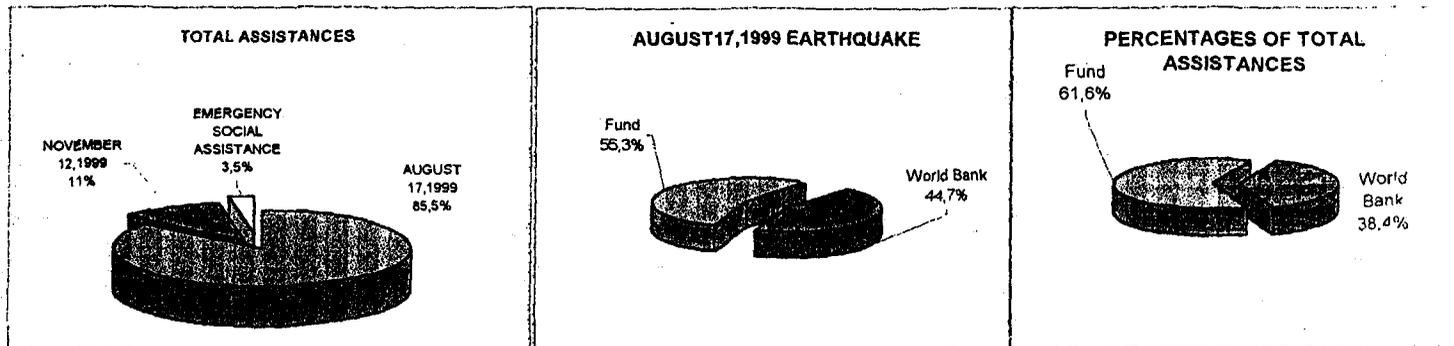
Table 4 shows received and used sources from the World Bank credit.

Graph 5 shows the percentages of assistances which are provided by the World Bank and used sources of SSF for 17 th August 1999.

All benefits for small enterprises is provided by Social Solidarity Fund.

EARTHQUAKE ASSISTANCES

ASSISTANCES	TOTAL AMOUNT (A)	SOURCES USED FROM FUND (B)		SOURCES USED FROM W.BANK	
		AMOUNT (MILLION TL)	(B/A) %	AMOUNT (MILLION TL)	(C/A) %
AUGUST 17, 1999	254.434.000	140.820.425	55,3	113.613.575	44,7
NOVEMBER 12, 1999	33.386.100	33.386.100	100,0	0	0,0
EMERGENCY SOCIAL ASSISTANCES	8.144.050	8.144.050	100,0	0	0,0
TOTAL AMOUNT	295.964.150	182.350.575	61,6	113.613.575	38,4



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AUGUST 17, 1999 EARTHQUAKE RECOVERY LOAN FROM WORLD BANK

DATE	ACCOMODATION		REPAIR		DEATH-DISABILITY		TOTAL	EXCHANGE	TOTAL
	MILLION TL.	\$	MILLION TL.	\$	MILLION TL.	\$	\$	RATE	MILLION TL.
28.12.1999	10.000.000	18.677.834	2.500.000	4.669.458	2.500.000	4.669.458	28.016.750	535.394	15.000.000
14.01.2000	6.000.000	11.104.263	4.225.000	7.819.252	1.550.000	2.868.601	21.792.117	540.333	11.775.000
10.02.2000	14.000.000	25.068.132	8.000.000	14.324.647	4.000.000	7.162.323	46.555.102	558.478	26.000.000
21.03.2000	12.000.000	20.694.829	0	0	3.000.000	5.173.707	25.868.536	579.855	15.000.000
13.04.2000	13.500.000	22.799.548	0	0	0	0	22.799.548	592.117	13.500.000
08.05.2000	10.000.000	16.258.206	0	0	0	0	16.258.206	615.074	10.000.000
13.06.2000	9.000.000	14.671.601	0	0	0	0	14.671.601	613.430	9.000.000
21.07.2000	5.711.910	9.028.746	0	0	0	0	9.028.746	632.636	5.711.910
28.07.2000	5.905.609	9.367.202	0	0	0	0	9.367.202	630.456	5.905.609
09.08.2000	1.721.056	2.681.900	0	0	0	0	2.681.900	641.730	1.721.056
TOTAL	87.838.575	150.352.262	14.725.000	26.813.357	11.050.000	19.874.090	197.039.709		113.613.675

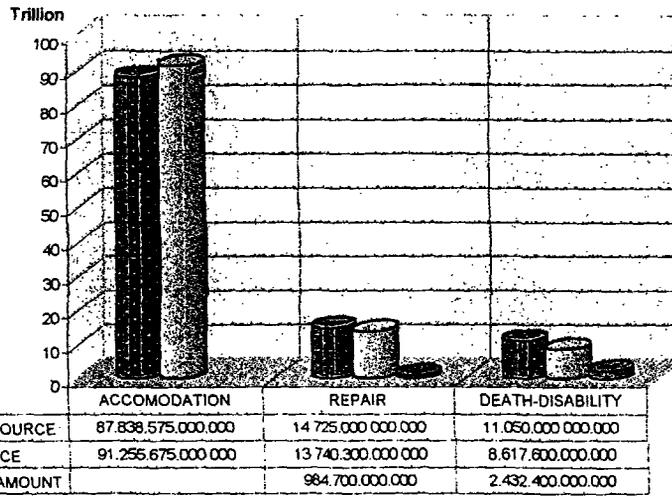
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AUGUST 17, 1999 EARTHQUAKE ASSISTANCES OF DEATH-DISABILITY-ACCOMODATION AND REPAIR

TYPE OF ASSISTANCES	TOTAL (A)		SOURCES USED FROM FUND (B)			SOURCES USED FROM W.BANK (C)		
	RECIPIENT NUMBER	AMOUNT (MILLION TL)	RECIPIENT NUMBER	AMOUNT (MILLION TL)	(B/A) %	RECIPIENT NUMBER	AMOUNT (MILLION TL)	(C/A) %
DEATH (750 Million/Recipient)	11.540	8.655.000	121	90.750	1%	11.419	8.564.250	99%
DISABILITY	183	73.100	46	19.000	26%	137	53.350	73%
TOTAL AMOUNT OF DEATH AND DISABILITY BENEFITS	11.723	8.728.100	167	109.750	1%	11.556	8.617.600	99%
REPAIR (600 Million/Recipient)	78.692	47.215.200	55.792	33.474.900	71%	22.900	13.740.300	29%
TOTAL AMOUNT OF ACCOMODATION	115.730	194.467.900	115.730	103.212.225	53%	115.730	91.255.675	47%
GRAND TOTAL	206.145	250.411.200	171.689	136.796.875	55%	150.186	113.613.575	45%

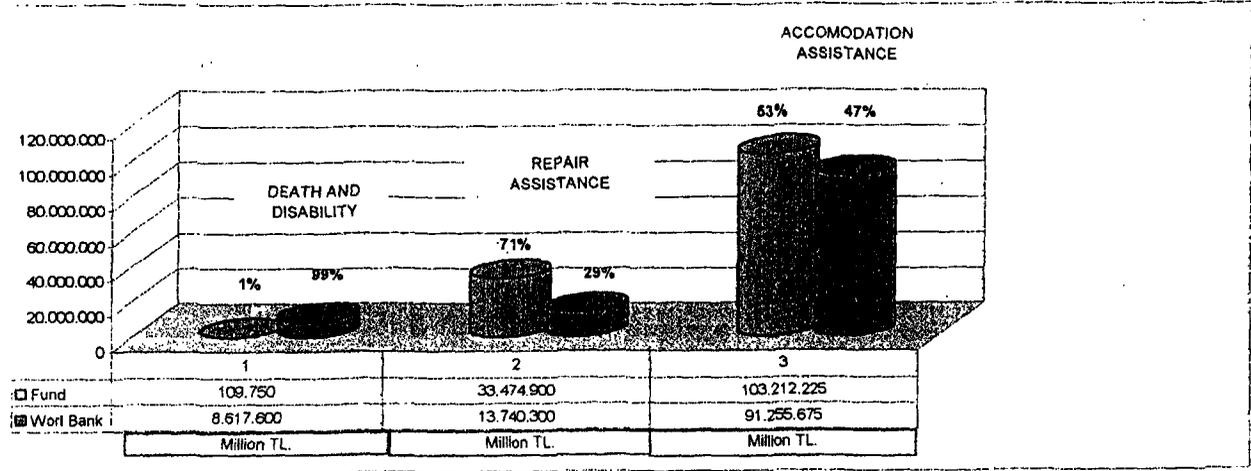
RECOVERY LOAN FROM WORLD BANK

T.C ZIRAAT BANK -KIZILAY ACCOUNTS	RECEIVED SOURCE	USED SOURCE	REMAINING AMOUNT
ACCOMODATION	87.838.575.000.000	91.255.675.000.000	(*)
REPAIR	14.725.000.000.000	13.740.300.000.000	984.700.000.000
DEATH-DISABILITY	11.050.000.000.000	8.617.600.000.000	2.432.400.000.000
TOTAL	113.613.575.000.000	113.613.575.000.000	3.417.100.000.000



(*) On 18th September 2000, total remaining amount (3.417.100.000.000.-TL) is transferred to Accomodation Account for the last (September 2000)accomodation benefits.This is because of accomodation benefits were ending and the applications for the other two categories were very mited.Therefore, all the received source from the World Bank is used.Death-Disability and repair benefits will be paid from SSF's resources.

AUGUST 17, 1999 EARTHQUAKE ASSISTANCES OF DEATH-DISABILITY-ACCOMODATION AND REPAIR



(b) Cofinanciers:

There were no co-financiers.

(c) Other partners (NGOs/private sector):

None

10. Additional Information

Annex 1. Key Performance Indicators/Log Frame Matrix

Outcome / Impact Indicators:

Indicator/Matrix	Projected in last PSR ¹	Actual/Latest Estimate
<p>Assist the Government of Turkey to respond quickly and effectively to the impact of the Marmara earthquake which hit on August 17, 1999.</p> <p>Help ensure that the social protection payments to earthquake victims are made to all eligible beneficiaries.</p> <p>Assist the Government to keep its economic program on track.</p>		<p>The broader objective of helping the Government respond to the demands arising from the earthquake while keeping its underlying economic reform program on track has been met.</p> <p>All benefits supported have continued to be fully funded and all eligible beneficiaries who have applied have continued to receive payments. Data received from the UT General Directorate of Public Finance—separately confirmed by the implementing agencies—indicate that the project supported programs have achieved adequate beneficiary coverage.</p> <p>The objective of supporting private sector imports (through foreign exchange provided under the loan) has been met and the quick-disbursing component of the loan has been fully disbursed.</p>

Output Indicators:

Indicator/Matrix	Projected in last PSR	Actual/Latest Estimate
<p>Gross reserves of the Central Bank of Turkey (CBT) not to fall below five months of import of goods and services.</p> <p>The primary surplus of the consolidated Central Government not to be less than 1.0 percent of GNP.</p> <p>Payments are done under the project supported programs through Social Solidarity Fund.</p>		<p>As measured by Goods and Non-Factor Services (GNFS)—the standard Bank definition of imports—CBT reserves were above five months imports for nearly the entire project period. CBT reserves were more than adequate to support the crawling peg exchange rate regime that had been established under the IMF-supported reform program.</p> <p>The consolidated Central Government budget ran a primary surplus of about 1.5% of GNP in 1999, and 4.6% in 2000, well above the monitoring indicator of 1% of GNP. The economic reform program remains on track, although there have been delays in implementing certain structural reform in agriculture and public finance. The World Bank Board approved the US\$760 million Economic Reform Loan (ERL) on May 18, 2000 and the US\$778 million Financial Sector Adjustment Loan (FSAL) on December 21, 2000.</p> <p>According to the data of Central Bank of Turkey in the "Borrower Contribution" to the ICR, the following payments have been made as of October, 2000:</p> <p>Repair Assistance: 25.050 million US\$ Death and Disability Payment: 15.679 million US\$ Accommodation Assistance: 156.310 million US\$.</p>

The three social security institutions drew funds from the loan.

According to the data of Central Bank of Turkey in the "Brower Contribution" to the ICR, the following payments have been made as of October, 2000:

Bag-Kur: 203,522 US\$
Emekli Sandigi: 1,417,477 US\$
SSK: 1,313,990 US\$.

End of project

Annex 2. Project Costs and Financing

Project Cost by Component (in US\$ million equivalent)

Project Cost By Component	Appraisal Estimate US\$ million	Actual/Latest Estimate US\$ million	Percentage of Appraisal
1. Balance of Payments Support	249.97	249.97	100
2. Consultant services for Implementation	0.03	0.03	100
Total Baseline Cost	250.00	250.00	
Total Project Costs	250.00	250.00	
Interest during construction			
Front-end fee	2.52	2.52	
Total Financing Required	252.52	252.52	

Project Costs by Procurement Arrangements (Appraisal Estimate) (US\$ million equivalent)

Expenditure Category	Procurement Method ¹			N.B.F.	Total Cost
	ICB	NCB	Other ²		
1. Works	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
2. Goods	249.97 (249.97)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	249.97 (249.97)
3. Services	0.00 (0.00)	0.03 (0.03)	0.00 (0.00)	0.00 (0.00)	0.03 (0.03)
4. Miscellaneous	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
5. Miscellaneous	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
6. Miscellaneous	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Total	249.97 (249.97)	0.03 (0.03)	0.00 (0.00)	0.00 (0.00)	250.00 (250.00)

Project Costs by Procurement Arrangements (Actual/Latest Estimate) (US\$ million equivalent)

Expenditure Category	Procurement Method ¹			N.B.F.	Total Cost
	ICB	NCB	Other ²		
1. Works	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
2. Goods	249.97 (249.97)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	249.97 (249.97)
3. Services	0.00 (0.00)	0.03 (0.03)	0.00 (0.00)	0.00 (0.00)	0.03 (0.03)
4. Miscellaneous	0.00	0.00	0.00	0.00	0.00

	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
5. Miscellaneous	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
6. Miscellaneous	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
Total	249.97 (249.97)	0.03 (0.03)	0.00 (0.00)	0.00 (0.00)	250.00 (250.00)

^{1/} Figures in parenthesis are the amounts to be financed by the Bank Loan. All costs include contingencies.

^{2/} Includes civil works and goods to be procured through national shopping, consulting services, services of contracted staff of the project management office, training, technical assistance services, and incremental operating costs related to (i) managing the project, and (ii) re-lending project funds to local government units.

Annex 3. Economic Costs and Benefits

It was not possible to calculate economic costs and benefits.

Annex 4. Bank Inputs

(a) Missions:

Stage of Project Cycle Month/Year	No. of Persons and Specialty (e.g. 2 Economists, 1 FMS, etc.)		Performance Rating	
	Count	Specialty	Implementation Progress	Development Objective
Identification/Preparation 10/99	15	6 Economists, 2 Financial Management Specialist, 3 Financial Analyst, 2 Procurement Specialist, 1 Counsel, 1 Disbursement Officer		
Appraisal/Negotiation 10/99	15			
Supervision 5/2000	6	3 Economists, 1 Financial Management Specialist, 2 Financial Analyst	S	S
10/2000	4	2 Economists, 1 Financial Management Specialist, 1 Financial Analyst	S	S
ICR 3-4/2001	2	1 Economist, 1 Financial Specialist		

(b) Staff:

Stage of Project Cycle	Actual/Latest Estimate	
	No. Staff weeks	US\$ ('000)
Identification/Preparation	18.88	59
Appraisal/Negotiation	14.15	45
Supervision	6.95	25
ICR		
Total	39.98	129

Note: The figures for "Supervision" include those for "ICR".

Annex 5. Ratings for Achievement of Objectives/Outputs of Components

(H=High, SU=Substantial, M=Modest, N=Negligible, NA=Not Applicable)

	<i>Rating</i>
<input type="checkbox"/> <i>Macro policies</i>	<input type="radio"/> H <input checked="" type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Sector Policies</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input checked="" type="radio"/> NA
<input type="checkbox"/> <i>Physical</i>	<input type="radio"/> H <input checked="" type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Financial</i>	<input type="radio"/> H <input checked="" type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Institutional Development</i>	<input type="radio"/> H <input checked="" type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Environmental</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input checked="" type="radio"/> NA
<i>Social</i>	
<input type="checkbox"/> <i>Poverty Reduction</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input checked="" type="radio"/> NA
<input type="checkbox"/> <i>Gender</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input checked="" type="radio"/> NA
<input type="checkbox"/> <i>Other (Please specify)</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Private sector development</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input checked="" type="radio"/> NA
<input type="checkbox"/> <i>Public sector management</i>	<input type="radio"/> H <input checked="" type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA
<input type="checkbox"/> <i>Other (Please specify)</i>	<input type="radio"/> H <input type="radio"/> SU <input type="radio"/> M <input type="radio"/> N <input type="radio"/> NA

Annex 6. Ratings of Bank and Borrower Performance

(HS=Highly Satisfactory, S=Satisfactory, U=Unsatisfactory, HU=Highly Unsatisfactory)

6.1 Bank performance

Rating

- Lending
- Supervision
- Overall

- HS S U HU
- HS S U HU
- HS S U HU

6.2 Borrower performance

Rating

- Preparation
- Government implementation performance
- Implementation agency performance
- Overall

- HS S U HU

Annex 7. List of Supporting Documents

Progress Report #1, Oct-Dec, 1999

Progress Report #2, Jan-March, 2000

Progress Report #3, April-June, 2000

Progress Report #4, July-Sept. 2000

Beneficiary Assessment Report, April 2000

Operational Risk Assessment Report, July 2000

Report on Strengthening of Information Systems and Operational Activities of Social Solidarity Fund (March 2001)