

PUBLIC PROJECT EVALUATION AND SELECTION

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Abstract

Project evaluation in a private sector is purely based on the returns on cost factors but it is not the same in the case of public projects. The issue of selecting and implementing public projects is predominated by the political, social and economic dimensions. In the bargain methodological issues pertaining to the evaluation and objectivity take a back seat when political perspectives dominate the social and economic perspectives. International funding agencies and planned economies have emphasized the need for developing effective methodologies to give objective orientation to investments and the accrual of social benefits to the stakeholders who deserve the most. In this paper an attempt is made to evaluate the public projects by double scoring method which incorporates national priorities and the selection of public projects so that objectivity is maintained purely on the rationality of priority ranking. This method would be more meaningful to serve the community on need basis and increase their satisfaction.

Keywords: Globalization, Project evaluation, double scoring, project evaluation methodologies, selecting national priorities, methodology of location of services and facilities.

The concept of public projects and the choice of spending public money can be traced back to the history; it has kept the town planners and administrators busy as what to plan and how to execute, and for what purpose. The Pyramids of Egypt, hanging gardens of Babylon, the statue of Zeus (Jupiter) at Olympia, Temple of Artemis (Diana) at Ephesus, The Mausoleum at Halicarnassus, The Colossus at Rhodes, The Pharos (Lighthouse) of Alexandria all these monuments have assumed a status of world wonders. They have become places of historical and tourism value to the countries (2005 Pearson Education). These monuments were built mostly to satisfy the emotional needs of the rulers, however they have assumed commercial and economic value over time. Even though the utility value was insignificant as a service facility for the masses, it emerged as an important source of tourism, generation of employment and has given the required dynamism to economic development over centuries. Still some of the monuments continue to play a crucial role in their economies. Historically, public expenditure was based more on personal whims and fancies rather than on any definite selection and location criteria for the public utility purpose, even though they were personal decisions but still they had financial constraints. Since not many competing projects were existent and generation of resources was not an important criteria, the concepts of project selection on the basis of economic or cost benefit evaluations were not important, yet the projects encountered delays in the execution and completion because of financial limitations, which itself is an indication of the need for proper assessment of the projects before initiating the work. These projects remained a source of generating employment but could not address the utility factor for its population; problems of population concentrations and the speed of service delivery did not pose problems.

However, since the industrial revolution in the 17th century, the way of life of people and the nature of settlements have diametrically changed. The rapid growth of settlements in few locations of economic concentrations, has led to urbanization at a rapid pace causing agglomerations. The migration of people towards the urban centers has put pressure on the public administrators to serve the growing settlements effectively with functions and facilities that are available within accessible zones.

Therefore the analysis of urban size, growth, form and structure is vital to an understanding of the problems or urban locations.

The wide range of problems like poverty, housing and public facility location becomes significant spatial aspects. (Heilbrun 1973) The location of function and facilities (services) by public sector utility institutions are governed by the welfare concept unlike private investments, which are governed by the profit centric issues. The pattern of land use is determined by its rental values over the space. Densely populated areas with concentrated economic activities make the availability of land scarce and expensive. That is why the choice of locating a function and facility must be considered objectively in the case of governmental projects. The choice of location of economic activity can be based on transportation costs and economies and diseconomies of agglomeration (Isard, 1956). Though his references are applicable for business firms, even the public projects do not escape the principles of location and selection because; it is related with the cost and benefit relationship to the society at large even without any profit consideration. When the costs become a key factor in determining the location of a project then competing projects will be analyzed on the basis of opportunity cost.

The case of opportunity cost is aptly applicable to make a right choice of locating the function and facility where the efficiency and equity are two of the general criteria to be applied in comparing alternative economic policies. Economists view efficiency, as the most productive use of resources to satisfy competing material wants that are invested. Each use that is decided has its real cost the next best opportunity for their use that is forgone. To achieve maximum satisfaction of material wants by the application of limited resources, it becomes necessary not to waste resources by using them in less than the most productive way (Heilburn, 1973). In the context of urban economics this often means finding the most efficient spatial arrangements or configurations, as in land use and public finance policy hence the public project evaluation and selection need definite rational considerations.

Public project evaluation and selection activities lie in the rubric of social research. Generally the evaluation of business / commercial projects, are easy to evaluate and a robust decision can be made on the basis of quantitative input and output analysis. Strangely, in the case of public or social projects requires quantitative and qualitative analysis, where the assessments of qual-

itative issues require specialized tools and techniques to arrive at definitive solutions.

The selection of public projects and their location though falls in the purview of the local governments or the nation at large in centralized planned economies, international financial institutions too have played a crucial role in defining and developing theoretical basis for international project location and implementation to achieve greater social justice and reduce inequalities across developing countries.

Some of the basic steps in Project selection as practiced, as found in the recent literature, is stakeholder focused, hence need base assessment has taken priority over other forms, cost-benefit analysis have been in priority over years but it emphasis more on the evaluation rather on selection process. This method ignores potential pain and suffering, in convenience and indirect costs. It also tends to conceal the model political aspect of questions. Longitudinal research examines features of people, it is usually more complex and costly than a cross-sectional research but it is more powerful to bring in social change. Similarly panel study is a powerful tool of longitudinal research, but difficult to maintain the same panel over time due to contingencies. Nevertheless, the results of a well-designed panel study are very valuable. Even short-term panel studies can clearly show impact of particular life events. In Case study approaches the data are usually more detailed, varied, and extensive. Most involve qualitative data about a few cases. Neuman (1997)

Socio-metric analysis includes both structural and relational measures these are generally constructed by administering to all members of the group a questionnaire asking each about his or her relations with the other members of the group. Alternatively, this data can be collected through observing behavior. One way to present and analyze sociometric data is in the form of the sociometric matrix. The matrix summarizes the choices made by the subjects through assigning a code value (0 and 1 are acceptable) to these choices, and the one with highest score gets the highest ranking. In addition to matrixes, sociometric data can also be presented in the form of various indexes and in graphs. Much work in the area of sociometric relationships is now conducted under the rubric of "network analysis." - Bailey, Kenneth D. 1994.

In the case of social projects/programs the decisions of expansion, continuation or termination depends on its costs compared with the benefits. The cost benefit analysis helps in the pre selection phase of the project while the cost benefit and cost effective analysis is used at the assessment and evaluation phase. These two methodologies together are essential at exante analysis stage.

The procedures and concepts underlying resources allocation for social projects were initiated during 1930's, in order to develop decision-making criteria for public investment activities. Cost benefit analysis was extensively used in the specific as well as national programs in lesser-developed countries. Even the strongest advocates of efficiency analysis acknowledge that often there is no single "right" analysis (Thompson, 1980; Stokey and Zeckhauser, 1978). In some social program areas, the work done has been found to be so faulty or questionable in the assumptions made as to bring into question the totality of their findings. Noble, (1977) has been able to docu-

ment inadequate analytic and conceptual models, insufficiency of existing data and the extreme sensitivity of cost benefit results to their underlying but untested assumptions.

The qualitative approaches emphasize the need for intimate knowledge and acquaintance with a program's actual operations as necessary to the attainment of valid knowledge about a program's effects. Quantitatively oriented evaluations view the field as one primarily concerned with the impact assessment and with cleanly measuring net impact.

Unlike, commercial and business projects, where the selection criteria depends on the rate of return, profitability, net present value, critical path method etc. and since every element of the project is evaluated in terms of the costs of resources incurred during the project its viability depends on the capacity of the project to payback with respect to time, value and its economic feasibility. The evaluation of social projects depends not only to measure the effectiveness with which it is selected because an ante decision's success depends on the post impact analysis. Therefore it is important to also assess the impact assessment in the pre implementation stage, however weak the analysis may be. Because the obstacles to impact assessments arise from several sources: First, the social world is complex, and most social phenomena have many roots and causes. With so many "moving parts", the severity of a social problem may be influenced by number of causes in addition to those processes modified by program. Second, because social science theories and empirical generalizations are weak and incomplete, it is difficult to develop models of social phenomena adequate for impact assessments. Third, social programs typically can be expected to have only modest impacts.

Despite, all limitations, selection and the evaluation of public projects may have differences because the social programs are highly volatile and are subjected to changes with reference to resources and priorities which tend to change frequently. The interests and the influence of various stakeholders may change according to the dynamics of power lobbies. Significant modifications in the priorities and responsibilities, of the organizations and agencies implementing programs, unanticipated problems with delivering the intervention, Intended outcomes may be misrepresented depending on the appropriateness of evaluation. Unanticipated problems may occur in implementing the evaluation designs.

Under all situations, it underlines that social or public projects needs to be evaluated before spending on them under any of the suitable criteria. Social projects are evaluated generally using Cost Benefit Analysis, Input-Output Analysis, and Impact assessment approaches has accounted, that, traditional economic and financial analyses is not adequate to identify many of the most important aspects of the process that determine the implementable and sustainability of the social projects. Therefore stakeholder's impact assessment as an additional component other than simple cost factors used under cost benefit analysis is necessary. Evaluating a public works project is a multifaceted task which focus at

- a) External economy and diseconomies
- b) Dealing with future uncertainty
- c) Evaluation of catastrophic risk.

Some of the principle approaches of measuring external economic and uneconomic effects are; contingent valuation method (CVM) is a statistical analysis of quantitative data collected through survey method, about the willingness to spend, for the planned infrastructure projects. Conjoint analysis, Travel cost method (TCM) focuses on the time and cost involved in reaching the target service. Hedonic approach deals with the cost of the land the difference of land prices around with or without the facility. Substitute method is measured by the increase in the cost of substituted goods on the basis of result of benefits obtained. Benefit transfer is aimed at valuating the project based on the other economic evaluation cases. Some approaches even use sensitivity analysis factor by factor to study the impact of the cost benefit analysis.

Some of the EIA studies evaluated problems on the basis of weightages and scoring, this approach gathers the opinions of different experts from cross-section of beneficiaries, administrators, politicians, business groups, technological, and other social stakeholders.

Methodologies like decision theory; Delphi techniques are used to make value judgments more explicitly. These methodologies are non repeatable and also difficult to retain the same panel experts always. Other than that the experts may provide adequate knowledge about the subject matter, however, fail to be true representatives of social interest groups. Similarly the social stakeholder lack adequate knowledge to assess the project evaluation, except for expressing their needs more explicitly. Distance to goal approaches also focus on weights but based on the actual performance derivatives form some predetermined goals or standards. This approach may have contradictions between what is politically achievable as against technological or scientifically desirable. Standards are likely to be governed by factors such as technical limitations, feasibility of supervision and control of the projects.

Reviewing the literature of the above mentioned methodologies striking limitations such as technical limitations, lack of supervision and controls, in the light of political dominance and their interests and absence of stakeholder participation a comprehensive view based on scoring method can minimize the limitations and help the governments to select and locate public projects in a more objective manner. The methodology needs to be simple yet effective.

The researchers propose a simplified “double scoring” method to evaluate the public projects for allocating budgets and match with the predetermined goals by the government. This method is based on the intra competitiveness of the projects for the total budget allocated. At Governmental levels it has been observed that in many countries political lobbying hijacks the budgets to accomplish their regional/departmental objectives leaving the lesser privileged high and dry. Therefore undermining the any rational approach to select a project rather it is based on the power and influencing capacity of the public figure. Such a situation ultimately tends to undermine the interests of the most deserved the projects or community of people. It also casts doubts on the performance of governments / public utility bodies involved in providing these basic services.

PROPOSED METHODOLOGY

The proposed method of project evaluation is based on “double-scoring” scheme of budget allocation. In the core of this method is assignment of two sets of scores to current priorities of authorities and choices of projects they are facing. Similar approach was developed and successfully tested by one of the authors while his UNDP consulting mission with the Government of Kuwait. Tables 1 through 3 illustrate the proposed method applied at the national level of budget allocation, but it can be applied at any level of authority, down to municipalities and rural communities.

Double-scoring method requires assessment of two sets of scores. First set contains the list of national priorities ranked according to their current relative importance. National policy priorities are usually clearly spelled out in national public administration documents.

Many developing countries have social and economic development planning systems in various forms. National plans may not clearly indicate relative importance of particular objectives, but this issue should not be too difficult to resolve. A questionnaire(s) containing request to assign weights of relative importance can easily be distributed among leading legislative and/or executive bodies. Summarizing and averaging of their responses, as well should not be an expensive or difficult exercise.

For the sake of simplicity, in the illustrational example we have chosen only ten of potential national objectives at the highest level of aggregation, but their list may contain any number of entries, reflecting any level, scale and scope of national goals dis-aggregation.

Among them:

Public oriented projects	Ranks based on importance
• social & political progress	- 10
• economic growth	- 9
• urban development	- 5
• agricultural & rural development	- 7
• infrastructure modernization	- 6
• defense & security	- 3
• health & medicare	- 8
• science & education	- 8
• finance & cost efficiency	- 4
• international competitiveness	- 2

Notice, that the double-scoring method does regard considerations of cost efficiency, but only as one among several other key factors, more or less equally important to all other aspects of national concerns. For the entry in ‘Finance & Cost Efficiency’ evaluators should assign relative weight to availability of funds founded on current economic, fiscal, and monetary situation.

On the quantitative side, both sets of scores in our example are scaled from one to ten, but of course, depending on required level of differentiation, it can be set at any scale from 3:1 to 100:1. Alternatively, scoring might be based on percentages or coefficients of zero through one. In our hypothetical case indicated above weights were arbitrarily assigned with exclusively presentational purposes only.

Second set of scores is assigned to each of projects proposed for implementation during next fiscal year. Scoring of projects is based on their level of relevancy to each and every of the above ten national objectives. Same technique of questionnaire surveys among leading professionals, administrators, members of parliament, etc. will produce results presented in the Table 1.

Questionnaire surveys though are not the only possible method of assigning weights. Some scores could be derived immediately from comparable quantitative indicators. For example, net present value of the project life-cycle cost can serve as a good

meter for the entry in the 'Finance & Cost Efficiency'. Even better indicator would be cost-benefit ratio in cases where relative cost-benefit analysis is available.

After simple weighted averaging of project scores eventually all proposals receive ultimate score as shown in the 'Priority of the Project' column of the Table 1. (refer annexure - 1)

Next step is to apply regular capital rationing (see Table 2). Projects are sorted top to bottom according to their resulting total relative scores. Selection is limited to those proposals that fit into next year allocated budget. The cost of project is represented by its required annual (next year) investment outlays.

This task is without difficulty performed by any spreadsheet software using 'sort' function. In the Table 2 (refer annexure 2) projects from Table 1 are resorted in accordance to their rankings. It allows selecting the combination of projects that maximizes achievement of national objectives within the funds available in the next fiscal year. According to calculations in the Table 2, out of 26 proposed projects only 17 are affordable under next year's budget constraint. However under the "double-scoring" method such a choice will ensure utmost feasible realization of the current national priorities.

Table 3 (refer annexure - 3) demonstrates rather high sensitivity of the method to slight changes in priorities. One point transposition in weights between social/political progress and economic growth, accompanied with two points reverse between urban and rural development produces noticeably different results, i.e. project F is ruled out, while projects H and S are included, and projects D, G, Z change ranks considerably.

This indicates a possibility of change in priorities with respect to projects that require several years for their development. It is possible that project picked for execution previous year will fall below scoring threshold next year. In this case it should be put on hold until change in priorities bring it back to scope in following year's evaluations. In accordance with the 'real options' theory an option of abandonment or expansion of the project minimizes losses and maximizes gains in capital budgeting processes.

An example of how to decide a project is given with the help of key factors and the method of scoring is related with the national priorities specified as in planned economies and their appropriate budgeting for the implementation of services for the benefit of stakeholders.

Table 1. Example of Double-Scoring Method: National Priorities and Proposed Projects before Scoring & Ranking (Allocated Budget \$5,000,000)

Public Projects social & political progress e c o n o m i c growth urban development agricultural & rural development infrastructure modernization defense & security health & medicare science & education finance & cost efficiency international standing & competitiveness Annual (Next Year) Outlays Priority of the Project

Table 2. Example of Double-Scoring Method: National Priorities and Proposed Projects after Scoring & Ranking (Allocated Budget \$5,000,000)

Public Projects social & political progress e c o n o m i c growth urban development agricultural & rural development infrastructure modernization defense & security health & medicare science & education finance & cost efficiency international standing & competitiveness

Annual (Next Year) Outlays Priority of the Project

Table 3. Example of Double-Scoring Method: National Priorities and Proposed Projects after Re-Scoring & Re-Ranking (Allocated Budget \$5,000,000)

Public Projects social & political progress e c o n o m i c growth urban development agricultural & rural development infrastructure modernization defense & security health & medicare science & education finance & cost efficiency international standing & competitiveness Annual (Next Year) Outlays Priority of the Project

CONCLUSIONS

Decision methods on budgeting under capital rationing are well established primarily for a private sector.

Public sector projects are usually evaluated based on quantification of intangible costs and benefits which involves difficulties of monetization of non-marketed indirect benefits and costs. Particular difficulty is in budget allocation between public projects of complete difference, such as projects addressing environmental, educational, or health problems. While costs in all cases are clearly spelled by investment outlays, benefits of better education vs. cleaner environment are hardly comparable. Double scoring method is suggested for this case rather common for public authorities. Evaluation and ranking among projects is accomplished through assignment of weights to each project. These weights reflect level of correspondence of each particular project towards accomplishment of full range of public objectives.

This method is applicable at all levels of public administration from community to nation as a whole.

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Annexure - 1

Table 1. Example of Double-Scoring Method: National Priorities and Proposed Projects before Scoring & Ranking (Allocated Budget \$5,000,000)

Public Projects	social & political progress	economic growth	urban development	agricultural & rural development	infrastructure modernization	defense & security	health & medicare	science & education	finance & cost efficiency	international standing & competitiveness	Annual (Next Year) Outlays	Priority of the Project
	10	9	5	7	6	3	8	8	4	2		
A	4	10	10	10	10	9	10	6	7	3	10	\$30,000 75.8% 30000
B	10	8	10	0	10	7	8	2	6	10	\$70,000 68.9% 100000	
C	9	10	7	10	8	9	1	10	5	5	\$6,000 77.1% 106000	
D	4	3	9	4	0	0	10	8	4	4	\$700 58.8% 106700	
E	1	10	7	1	6	10	10	3	3	10	\$100,000 55.5% 206700	
F	10	2	2	9	8	6	2	2	10	7	\$640,000 53.3% 846700	
G	8	3	8	10	6	1	7	10	6	10	\$4,500 70.3% 851200	
H	4	7	10	3	0	5	7	4	10	10	\$135,000 54.4% 988200	
I	5	9	0	10	2	3	2	0	8	6	\$35,000 45.5% 1021200	
J	10	5	8	1	10	5	10	3	5	1	\$240,000 63.4% 1261200	
K	10	7	4	6	4	10	4	10	9	4	\$1,000,000 70.2% 2261200	
L	6	0	10	3	7	6	10	2	3	2	\$45,600 48.5% 2306800	
M	9	5	10	3	2	8	3	2	1	10	\$450,000 48.4% 2756800	
N	3	8	2	10	10	1	9	0	10	5	\$54,500 59.2% 2811300	
O	10	1	7	4	8	1	0	0	6	10	\$850 43.1% 2812150	
P	0	10	10	6	3	1	10	9	1	5	\$320,000 59.5% 3132150	
Q	2	10	5	0	2	10	7	10	8	2	\$567,000 56.3% 3699150	
R	10	7	9	3	10	5	4	3	7	7	\$96,000 59.7% 3759150	
S	1	8	4	10	10	10	4	9	6	10	\$235,000 54.5% 3994150	
T	7	6	10	10	3	4	5	10	10	8	\$990,000 69.8% 4584150	
U	5	6	8	9	2	6	4	9	3	9	\$600,000 58.4% Out of Funds	
V	10	6	5	0	6	3	10	10	6	2	\$75,000 67.7% Out of Funds	
W	1	0	7	7	6	10	10	7	1	0	\$345,000 48.4% Out of Funds	
X	10	1	1	2	4	9	6	0	1	10	\$250,000 40.5% Out of Funds	
Y	0	8	1	3	8	5	5	2	10	10	\$700,000 44.7% Out of Funds	
Z	9	0	10	10	4	9	3	3	10	10	\$135,000 59.5% Out of Funds	
											\$7,088,150	

Annexure - 2

Table 2. Example of Double-Scoring Method: National Priorities and Proposed Projects after Scoring & Ranking (Allocated Budget \$5,000,000)

Public Projects	social & political progress	economic growth	urban development	agricultural & rural development	infrastructure modernization	defense & security	health & medicare	science & education	finance & cost efficiency	international standing & competitiveness	Annual (Next Year) Outlays	Priority of the Project
	10	9	5	7	6	3	8	8	4	2		
C	9	10	7	10	8	9	1	10	5	5	\$6,000 77.1% 6000	
A	4	10	10	10	9	10	6	7	3	10	\$30,000 75.8% 36000	
G	8	3	8	10	6	1	7	10	6	10	\$4,500 70.3% 40500	
K	10	7	4	6	4	10	4	10	9	4	\$1,000,000 70.2% 1040500	
T	7	6	10	10	8	3	4	5	10	10	\$990,000 69.8% 2030500	
B	10	8	10	0	10	7	8	2	6	10	\$70,000 68.9% 2100500	
V	10	6	5	0	6	3	10	10	8	2	\$75,000 67.7% 2175500	
J	10	5	8	1	10	5	10	3	5	1	\$240,000 63.4% 2415500	
R	10	7	9	3	10	5	1	4	3	7	\$60,000 59.7% 2475500	
Z	9	0	10	10	4	9	3	3	10	10	\$135,000 59.5% 2610500	
P	0	10	10	6	3	1	10	9	1	5	\$320,000 59.5% 2830500	
U	5	6	8	9	2	5	4	9	3	9	\$600,000 58.4% 3530500	
N	3	8	2	10	10	1	9	0	10	5	\$54,500 59.2% 3585000	
D	4	8	9	4	0	0	10	8	4	4	\$700 58.8% 3585700	
Q	2	10	5	0	2	10	7	10	8	2	\$567,000 56.3% 4152700	
E	1	10	7	1	6	10	10	3	3	10	\$100,000 55.5% 4252700	
F	10	2	2	9	8	6	2	2	10	7	\$640,000 53.3% 4992700	
S	1	8	4	10	10	10	4	0	6	10	\$235,000 54.5% Out of Funds	
H	4	7	10	3	0	5	7	4	10	10	\$135,000 54.4% Out of Funds	
M	9	5	10	3	2	8	3	2	1	10	\$450,000 48.4% Out of Funds	
L	6	0	10	3	7	6	10	2	3	2	\$45,600 48.5% Out of Funds	
W	1	0	7	7	6	10	10	7	1	0	\$345,000 48.4% Out of Funds	
I	5	9	0	10	2	3	2	0	8	6	\$35,000 45.5% Out of Funds	
Y	0	8	1	3	8	5	5	2	10	10	\$700,000 44.7% Out of Funds	
O	10	1	7	4	8	1	0	0	6	10	\$850 43.1% Out of Funds	
X	10	1	1	2	4	9	6	0	1	10	\$250,000 40.5% Out of Funds	
											\$7,088,150	

Annexure - 3

Table 3. Example of Double-Scoring Method: National Priorities and Proposed Projects after Re-Scoring & Re-Ranking (Allocated Budget \$5,000,000)

Public Projects	social & political progress	economic growth	urban development	agricultural & rural development	infrastructure modernization	defense & security	health & medicare	science & education	finance & cost efficiency	international standing & competitiveness	Annual (Next Year) Outlays	Priority of the Project
	8	10	7	5	6	3	8	8	4	2		
A	4	10	10	10	9	10	6	7	3	10	\$30,000 76.8% 30000	
C	9	10	7	10	8	9	1	10	5	5	\$6,000 76.3% 36000	
B	10	8	10	0	10	7	8	2	6	10	\$70,000 71.8% 108000	
T	7	6	10	10	8	3	4	5	10	10	\$990,000 69.7% 1096000	
K	10	7	4	6	4	10	4	10	9	4	\$1,000,000 69.0% 2096000	
G	8	3	8	10	6	1	7	10	6	10	\$4,500 68.9% 2100500	
V	10	6	5	0	6	3	10	10	8	2	\$75,000 68.7% 2175500	
J	10	5	8	1	10	5	10	3	5	1	\$240,000 64.8% 2415500	
R	0	10	10	6	3	1	10	9	1	5	\$320,000 62.4% 2735500	
D	4	8	9	4	0	0	10	8	4	4	\$700 61.1% 2785500	
Q	2	10	5	0	2	10	7	10	8	2	\$567,000 59.2% 2796200	
U	5	6	8	9	2	5	4	9	3	9	\$600,000 59.2% 3963200	
E	1	10	7	1	6	10	10	3	3	10	\$100,000 58.9% 4063200	
Z	9	0	10	10	4	9	3	3	10	10	\$135,000 58.1% 4198200	
N	3	8	2	10	10	1	9	0	10	5	\$54,500 57.4% 4252700	
H	4	7	10	3	0	5	7	4	10	10	\$135,000 57.1% 4387700	
S	1	8	4	10	10	10	4	0	6	10	\$235,000 53.7% 4622700	
F	10	2	2	9	8	6	2	2	10	7	\$640,000 51.8% Out of Funds	
M	9	5	10	3	2	8	3	2	1	10	\$450,000 51.0% Out of Funds	
L	6	0	10	3	7	6	10	2	3	2	\$45,600 50.2% Out of Funds	
W	1	0	7	7	6	10	10	7	1	0	\$345,000 48.2% Out of Funds	
Y	0	8	1	3	8	5	5	2	10	10	\$700,000 45.3% Out of Funds	
I	5	9	0	10	2	3	2	0	8	6	\$35,000 42.9% Out of Funds	
O	10	1	7	4	8	1	0	0	6	10	\$850 42.6% Out of Funds	
X	10	1	1	2	4	9	6	0	1	10	\$250,000 38.7% Out of Funds	
											\$7,088,150	