

FINAL REPORT EXTERNAL EVALUATION

RESOLVE -
Restoring Enabling and Sustaining of Livelihoods
of Vulnerable/Excluded Persons in Kyaitlat

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EXECUTIVE SUMMARY

Between February 2010 and March 2011 a consortium of agencies including HelpAge International, Network Action Group (NAG), The Leprosy Mission International (TLMI), and Golden Plains Agricultural Cooperative (GP) implemented project titled **RESOLVE** (Restoring Enabling and Sustaining of Livelihoods of Vulnerable/Excluded Persons in Kyaitlat) with \$898,696 funding from the Livelihood and Food Security Trust Fund (LIFT).

The overall goal of RESOLVE was to restore, improve and build sustainable livelihoods in 25 villages in Kyaitlat Township, a township which had suffered extensive damage to property, assets and infrastructure in Cyclone Nargis in May 2009. RESOLVE adopted a three pronged approach focusing on integration, capacity building and inclusion, specifically the inclusion on the most vulnerable members of communities such older persons, persons with disabilities (PWDs) and their families, women headed households, landless laborers and small scale fisher folks.

Twelve months after RESOLVE commenced, remarkable progress has been made. Twenty five Village Development Committees (VDCs) have been established, trained and are capable of supporting community development activities including the management of the revolving funds of Livelihood Support Groups (LSGs). Almost 90 per cent of households, or 2,000 households, have participated in one of the LSGs either taking a loan for farming, fishery, small business or livestock support, or a grant for home gardens. As a result of these loans and grants, and as far as can be measured so soon after introduction of loans, there has already been some success in improving livelihoods. Further success would be enhanced with some modifications to the design of the loan repayment schedule. For a smaller number of households who received technical training there are positive indications that techniques will be used to further improve livelihoods.

Construction of community assets, such as bridges and roads, have improved village infrastructure, and the short term community nurseries and fish raising ponds were useful in introducing new skills to the communities to be used for future income generating opportunities. The design of cash for work activities aimed at providing social protection to vulnerable groups, such as daily labourers would have benefited from more careful design to increase effectiveness.

The three approaches adopted by RESOLVE provided a solid framework for the design and implementation of activities. Capacity of communities and in particular the VDC to lead and manage current and future development activities was effectively built. Inclusion of vulnerable households was clearly demonstrated. Inclusion of 'vulnerable' individuals was successful to some extent. Issues of governance, environment, gender, age and disability awareness were incorporated in all aspects of the project. The linkages between recovery and long term development have been clearly made. More work in incorporating DRR approaches and supporting extremely 'vulnerable' in their livelihood activities would be of further benefit.

SUMMARY OF RECOMMENDATIONS

Short term

- All LSG Fishery Groups and Livestock and Small Business Groups should be revisited, and loan structure and repayment schedules should be redesigned to match needs to members to maximize repayment and improve incomes.
- Decisions need to be made by VDCs, facilitated by project staff, regarding flexibility of LSGs in terms of members changing from one LSG to another or taking joint membership of two LSGs
- The Community Action Plans (CAP) of the VDCs should be strengthened to ensure they are matched with budgets, and fundraising plan.
- The feasibility of a revolving system for paravet's medicine kit should be considered.
- Find means to provide ongoing monitoring and support to the 25 RESOLVE project communities by a small number of field staff, to enhance sustainability of current interventions

Long term for consideration in future projects

- Promote wider participation in VDC meetings beyond the same member of the household at each meeting.
- Promote women in leadership and decision making roles on VDC.
- Use Farmer Field Schools with demonstration plots to promote technical skills.
- Formalize and publicize peer to peer training programme
- Conduct analysis to evaluate size and loan schedule to maximize impact on farmers
- To improve the livelihoods of the most vulnerable a proper needs and ability assessment should be carried out to find out what livelihood work is most suitable to be undertaken. Regular coaching to the participant should be provided. The recruitment/ training of a specialist staff member to do this could be considered
- Conduct needs assessment and analysis of adequacy of home garden grants. Provide ongoing training and coaching and inclusion of DRR activities to protect home gardens. Additional livelihood support to complement home garden such as support for a small business such as, fish raising should be considered
- For people wishing to establish new businesses (as opposed to strengthening existing businesses), a process for ensuring proper business planning, market analysis, budgeting and financial management could be introduced.
- Further develop and deepen understanding of all project staff of what vulnerability is and what drives it.
- Identify capacity building requirements and opportunities across consortium members
- Define precise responsibilities of respective agencies at implementation level
- Appropriate resources for management should be included in proposals, and then delivered across consortium members
- Involve a wide range of project staff, including field staff, in the development of implementation guidelines of key activities
- Integrate monitoring and evaluation into the role of project staff, and ensure M&E framework is simple, systematic and manageable

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ABBREVIATIONS

DRR	Disaster Risk Reduction
FAITH	Food Always in The Home
GP	Golden Plains Agricultural Products Co-op Society,
HAI	HelpAge International
ICAP	Integrated Community Action Plan
LSG	Livelihood Sub-group
LRC	Local Resource Centre
NAG	Network Activities Group,
PVA	Participatory Vulnerability Assessment
PwD	People with Disabilities
OP	Older People
RESOLVE	<u>R</u> estoring <u>E</u> nabling and <u>S</u> ustaining <u>O</u> f <u>L</u> ivelihoods of <u>V</u> ulnerable/ <u>E</u> xcluded persons
RLF	Revolving Loan Fund
TLMI	The Leprosy Mission International,
TMA	Township Medical Authority
TPDC	Township Peace and Development Council
UNDP	United Nations Development Programme
VDC	Village Development Committee
VPDC	Village Peace and Development Council

EXCHANGE RATES USED

Average exchange rate for kyats to USD for project period was **850 kyats/1 USD**

1. Overview of RESOLVE project

In November 2009 the Livelihoods and Food Security Trust Fund (LIFT) issued a Call for Proposals for focusing on the improvement of livelihoods through community based interventions targeting the poorest and most vulnerable groups.

In January 2010, HelpAge successfully received \$898,696 funding from LIFT to work in consortium with the Network Action Group (NAG) , The Leprosy Mission International (TLMI), and Golden Plains Agricultural Cooperative (GP) to implement a twelve month project titled **RESOLVE** (Restoring Enabling and Sustaining Of Livelihoods of Vulnerable/Excluded Persons in Kyaitlat).

The overall goal of RESOLVE was to restore, improve and build sustainable livelihoods through an inclusive community based approach in 25 villages in Kyailat Township with special focus on the most vulnerable members of communities - older persons, persons with disabilities (PWDs) and their families, women who head their households, landless laborers and small scale fisher folks who may not equally benefit from standard livelihood recovery programmes.

RESOLVE had four key outputs

- Output 1: Village Development Committees (VDC) with equitable age, gender, PwD representation, committed to inclusive development approaches established and functioning in target villages with the aim of livelihood restoration and community development and better access and control over markets
- Output 2: Livelihood Support Group (LSG) 1 – Farming & Gardening Group members' assets restored, improving food security & nutrition through crop restoration, improved production techniques, skills enhancement, and better access and control over markets.
- Output 3: Livelihood Support Group (LSG) 2 - Fisher Folk Group members' assets restored, improving food security & nutrition through increased catch and processing techniques skills enhancement, and better access and control over markets.
- Output 4: Livelihood Support Group (LSG) 3: Livestock and Small Business Group members' assets restored by replacement of livestock, enhancement of skills and development of viable small businesses and better access and control over markets.

Direct RESOLVE beneficiaries were to include 2161 households in 25 under-assisted villages (1000 farmers, 300 home gardeners, 300 fisher folk, 400 livestock rearers and 200 small business entrepreneurs.) in 8 village tracts (Ka Lat Yat, Su Ga Nan, Bon Lon Chaung, Pan Be Su, Hlei Seik, Kyon Ka Lut, Kha Naung, and Ta Pay Ta Mawt).

A three pronged approach was adopted by the RESOLVE project:

1. The **INCLUSIVE APPROACH** insures that *all* members of society have the right to participate in their own personal development as well as the development of their communities
2. The **CAPACITY & CONFIDENCE ENHANCEMENT APPROACH** builds capacity and competence, in both individuals and communities, to achieve results for themselves.
3. The **INTEGRATED APPROACH** considers that various lines of action interlink with and affect other areas. Environmental issues, Age, Disability, and Gender Friendliness and Disaster Risk Reduction (DRR) are integral parts of all lines of action taken. Emphasis is given to the links between emergency relief, rehabilitation, development, and disaster preparedness efforts, and to bridge the gap between emergency response and development. Efforts are made to promote strong linkages to government and other agencies in order to ensure communities' access resources that promote strengthening of livelihoods and improved quality of life.

The role of the consortium partners was defined as follows:

- HelpAge, the RESOLVE lead agency, to facilitate and manage coordination, donor liaison, and grant management.
- NAG to be the main implementing partner at field level, with support from HelpAge.
- Golden Plains to provide technical training on a range of topics relating to agriculture, home gardens, nutrition, community nurseries and so forth.
- TLMI to provide support to PWDs in the targeted communities and to support other partners in ensuring genuine participations of PWDs.

RESOLVE started in February 2010, and was due for completion in January 2011. There were some delays to the beginning of the project, beyond the control of the project which meant the field activities began in March 2010. The project has been granted a two month no cost extension to provide further support to the VDCs, and it will now come to an end on 31 March 2011.

2. Purpose of Evaluation

The purpose of the evaluation is to review the effectiveness, impact, relevance and appropriateness of the 3-approaches in achieving the goal, objective and expected outputs of the project.

The purpose of the final evaluation is to achieve the following *objectives*:

1. to evaluate the project objectives, scope, design, approaches and implementation processes in light of the project overall outcomes;
2. to evaluate project components with a view to ascertain their effectiveness, efficiency, relevance and sustainability in the context of the project's implementation;

3. to assess the extent of beneficiary, including participation of older people, PwDs and women, involvement in activity planning, implementation and decision making, and the effectiveness of community targeting of project components;
4. to assess the extent and depth of project impacts based on the monitoring and evaluation techniques used in project implementation;
5. to assess the collaboration with partners.
6. to review monitoring and evaluation techniques being used for relevance and accuracy
7. to study the financial management of the project, its cost effectiveness in implementation and transparency in sharing financial information with the community and the partners.
8. to formulate appropriate recommendations for corrective actions for future programming concerning issues identified;

The evaluation results are expected to be reviewed and discussed by all consortium partners to

- Highlight any immediate and longer term actions required to improve impact and sustainability of RESOLVE project
- Review current programmes in terms of community implementation and ways of working
- Help inform future strategy for programme implementation

The evaluation report will also be shared with other stakeholders, primarily UNOPS (LIFT fund Managers), Ministries of Agriculture, Fisheries and Social Welfare, and the HelpAge International regional and global network.

3. Methodology of evaluation

The methodology of the evaluation primarily involved qualitative data collection, which was supported by a desk review of project documents, some of which provided quantitative data for analysis.

i. Desk review and inception report

A desk review of available literature of the RESOLVE project was conducted with the purpose of informing understanding of project objectives and design; providing evidence of detailed records of project activity implementation and financial management; providing data in terms of monitoring and evaluation records of project activities and illustrating tools used for project management, and records of project management. A list of documents included in the desk review is listed in Annex 4. Following the desk review a short inception report detailing proposed evaluation methodology and deliverables was produced for discussion and agreement with HelpAge International, to clarify expectations of the evaluation between the contractor and the evaluator

ii. Interviews with key project stakeholders in Yangon

One to one individual interviews were held with key project staff and members of the Project Coordination Team. This was used to evaluate

- a. organisational expectations, objectives and organizational development impacts of the RESOLVE project,
- b. review project and budget management through the project implementation processes and systems
- c. gather opinions on effectiveness, efficiency and impact of the field work in Kyaitlat township in achieving the overall objectives of the RESOLVE project

An individual interview was also held with UNOPS, the fund manager for LIFT.

iii. Field work

A sample size of five of the project's twenty five villages (20%) was visited by the evaluator. At the community level both group and individual interviews were held with a selection of community members which included

- Representatives of Village Tract Authorities
- Village Development Committee members
- Livelihood Sub groups facilitation teams (including all three LSG of Farming, Fisheries, and Livestock and Small Business) and members
- Livelihood Coordination bodies
- Individual participants of the project including older people, PwDs, female headed households, fisher folk
- Community members not involved in the project

To ensure that the experiences, views and opinions of a wide range of community members are heard, some Group Interviews were segregated by sex, and there was some targeting of persons identified as 'vulnerable' by the project. Observation of group interviews and spot checking and observation of the assets provided by the project have also informed this evaluation. Informal discussions with community members and field staff conducted whilst visiting the communities also provided a wealth of useful data.

The list of the participating communities and villagers in the evaluation is listed in Annex 3.

iv. Presentation of preliminary findings, data analysis and reporting writing

Immediately after the field work, initial findings were discussed with HelpAge and NAG, and clarification sought on some outstanding issues. After the completion of the interviews and field work the qualitative data was systematically analysed by project outcome. This was supported by analysis of existing quantitative data. A short presentation on the key findings was made to the Project Coordination Team (PCT). Comments and clarifications received from the PCT have been incorporated into the final report.

v. Limitations of the evaluation

Whilst every effort has been made to ensure the evaluation is as comprehensive and accurate as possible there are some limitations of the methodology which include:

- Language: the interviews were conducted in Myanmar language and then simultaneously translated into English. This inevitably meant that not all the conversations were captured by the evaluator. To overcome this a note taker made detailed notes of the interviews in Myanmar language, which were later translated into English, and used for verification
- Sample size: time constraints limited the sample size to 20% of the villages. To overcome limitations of this sample size the sample villages were identified by the project team to meet criteria determined by the evaluator (village size, ethnicity, accessibility, community assets) to ensure a fair representation of villages were included in the evaluation. Whilst this means the sample of villages is not completely random, it allowed the evaluator to visit a wide range of villages in limited time.
- Privacy: despite best efforts of evaluator and support team it has sometimes been hard to get adequate privacy to conduct the group and individual interviews, in particular the presence of VDCs members was a constant. It is expected that this may have inhibited some of the conversations.

However the key limitation in conducting the evaluation of RESOLVE is to assess the impact of a short project, as most of the project activities have only recently been completed, and therefore in many cases the impact is as yet unknown. To overcome this indications of projected/ or potential impact have been included in the evaluation

4. Key findings, lessons learned and recommendations

4.1 Project goal, objectives, scope, and design

The overall goal of RESOLVE was to restore livelihoods to pre Cyclone Nargis levels and then improve and build on these livelihoods. An inclusive community based approach was adopted with a special focus on the most vulnerable members of communities. Livelihood work was focused on the key areas of farming and home gardens, fishing, livestock and small businesses. The snap shot assessment of target villages conducted before the project began indicated that in twenty of twenty five project villages, 56% of farmers lost paddy seed in Nargis and 35% of households who kept livestock lost their animals. In only two villages was it reported that special consideration has been paid to the specific needs of older people, PWD and FHH in post Nargis recovery interventions. From the baseline and from the positive community feedback on the project it can be concluded that the project goal and objectives were highly relevant to the needs of the communities. The project was well designed to ensure all households, including those with vulnerable members, would be able to get some livelihood support. The project was overwhelmingly reported in a positive terms for the community as whole.

The scope of the project in terms of number of villagers seems to have been sensible given the budget and dedicated project staff available, maximising the efficient use of staff time, such as livelihood coordinators and senior project management. The scope of the project in terms of the range of activities was ambitious given the limited time frame of the call, which resulted in some activities being rushed, and limited time for planning and monitoring of activities. On the other hand all the activities were seen to be relevant by the communities. A reduction in the number of activities would have allowed for an increase in budget for some other key activities, such as construction of community assets, or increasing the value of home garden grants and some loans.

The project activities were on the whole well designed to maximise impact, community participation and to be sustainable. The decision taken in May 2010 to change the design of the livelihood inputs from grants to loans for all LSGs, with the exception of home gardens, was sensible given the large value of inputs and will promote sustainability. There were a few isolated cases of some very disadvantaged households withdrawing from active participation in the LSGs as a result of this decision as they did not want to take the burden of a loan. Again given the short time frame of the project, with it due for completion in January 2011 it was unlikely at any stage to be able to coordinate cash for work to coincide with quiet periods of work for daily labourers. To promote effective inclusion of all community members, especially those facing challenges associated with disability or older age, into a. community processes and b. livelihood activities, requires dedicated effort and skills. However the project was successful in initiating the process of comprehensive inclusion.

4.2 Project Outcomes

The overall purpose of RESOLVE was to strengthen local capacities for restoring livelihoods of the poorest and most vulnerable families with a special focus on those who typically do not benefit from standard recovery programmes. RESOLVE has successfully managed to build the capacity of 25 VDCs, and has established sustainable Revolving Loan Funds (RLFs) for different livelihood sub groups (LSGs). The adoption of the inclusive approach to target poor and vulnerable families has largely been very successful with only a very small number of vulnerable households not participating in livelihood activities. The result of the livelihood activities is challenging to evaluate at this stage as many of the activities have only just been completed. However there is sufficient evidence to suggest that overall livelihoods will improve. A few key adaptations to the RLF system, recommended in this evaluation report, would enhance this success further.

INDICATOR	KEY FINDINGS FROM EVALUATION
INDICATOR 1: Number of villages resourced with fully functional VDCs (comprised of 40% women and with equitable representation of OP, PwD).	<ul style="list-style-type: none">• 25 intergenerational VDCs established, with 227 members with diverse representation. 105 VDC members are women (46%), 19 (8%) are PWDs, 23(10%) are aged 55 and over
INDICATOR 2: Percentage of targeted households (including vulnerable groups) engaged in RESOLVE Livelihood Support Groups able to restore livelihoods and improve knowledge and skills in their sector.	<ul style="list-style-type: none">• Over 90% of Households in 25 villages received either a small grant or loan for livelihood activity.• Some remarkable success at restoring livelihoods in all three LSGs but too early to draw overall conclusions. Some further work would strengthen the systems of the Revolving Loan fund (RLF) to maximise the percentages of households with improved income• Approximately 40% of households participating in LSGs received directly some training to improve knowledge and skills, and are successfully applying these in their livelihoods.

4.2.1 Output 1

'Village Development Committees (VDC) with equitable age, gender, PwD representation, committed to inclusive development approaches established and functioning in target villages with the aim of livelihood restoration and community development and better access and control over markets'

At the cornerstone of the RESOLVE project is the formation of Village Development Committees (VDCs) in all 25 villages. The VDCs consist of between 7-11 representative community members and have responsibilities for the oversight of all the project activities in the community, promoting inclusion and community involvement. The VDCs are supported by a number of sub committees including three main committees for Livelihood Sub Groups (LSGs) in Farming, Fishery and Livestock and Small Business, who are responsible for managing the Revolving Loan Funds (RLF) for each sub group, as well as other committees such as for organising construction and maintenance of community assets. Beyond the project for plan for the VDCs is that they will continue their work, reviewing and updating Community Action Plans (CAPs), and to mobilize communities to prioritize needs and implement plans.

INDICATOR	KEY FINDINGS FROM EVALUATION
INDICATOR 1: Number of competently functioning VDCs and facilitators of each of the 3 Livelihood Sub Groups (LSG)	<ul style="list-style-type: none">• 25 intergenerational VDCs established, with 227 members with diverse representation, especially on gender.• VDC members are clear on their roles and responsibilities, and had received appropriate and effective training• All VDC members had clarity as to purpose of project to contribute to the long term development of the community, and on the inclusion of all in the community.• Community action plans (CAP) at times vague, with ambitious expectations not matched with fundraising plans• Up to 3 LSGs in each VDCs established and functioning, and facilitated by VDCs
INDICATOR 2: Number of VDCs include the most vulnerable community members as legitimate LSG members	<ul style="list-style-type: none">• To date nearly 2000 households, or 90 per cent, from the approximately 2,200 households in the 25 villages are members of one of the LSGs• Clear understanding that LSG to try and include poor households including those with OP, PWD, FHH• One member per household policy tended to limit participation to most active member of household

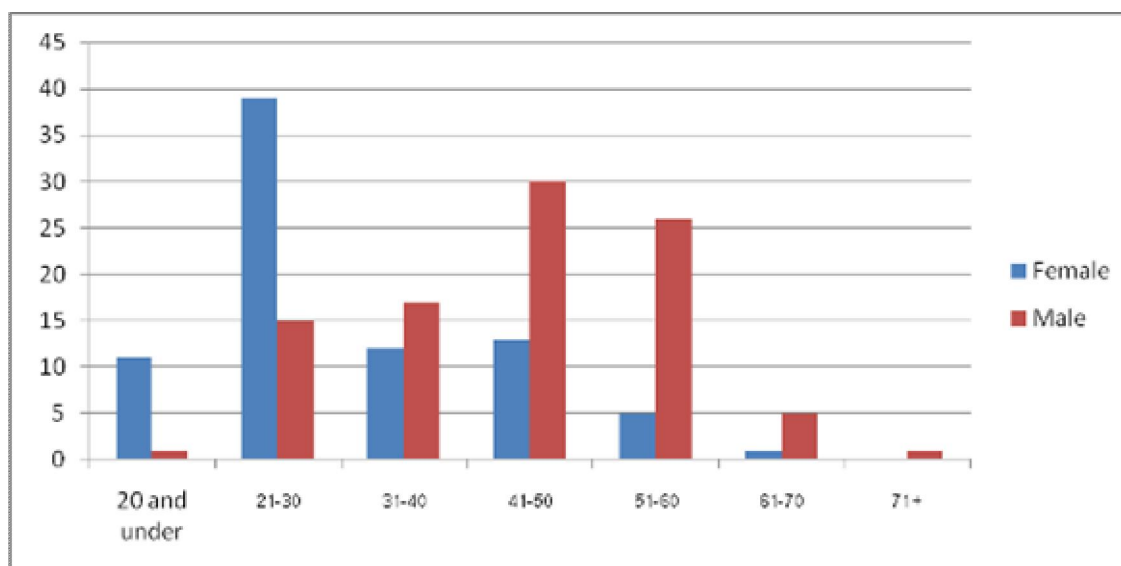
	<p>not necessarily 'vulnerable'</p> <ul style="list-style-type: none"> • Introduction of RLF, as opposed to grants, did exclude a small number of very vulnerable households who felt unable to take a loan
INDICATOR 3: Number of communities benefitted from VDC-facilitated construction/restoration of community assets via cash for work programs.	<ul style="list-style-type: none"> • 14 villages received support for community assets. • Assets were well constructed, highly appreciated. Subcommittees responsible for maintenance established • Limited budget and time meant CFW to provide 'social protection' for vulnerable households not achieved consistently across villagers

Key findings

i. VDC establishment

The twenty VDCs established are intergenerational and with diverse representation, especially on gender. The intergenerational representation of the VDC is important if it is aimed at truly representing the community.

Graph 1: Analysis of VDCs composition by age and gender



Analysis in Graph 1 is based on 177 of 226 VDC members, for which data on age was collected

Table 1 indicates that although women are well represented in the VDCs it tends to be the younger women who get involved. (Assumptions as to why this might be could be education levels, adherence to traditional gender roles, as well as for reasons of family commitments).

Table 1: Analysis of VDC leadership by gender

Position on VDC	Female		Male		Total
	No.	% of females holding position	No.	% of males holding position	
Accountant	22	63%	13	37%	35
Cashier	4	24%	13	76%	17
Chairman	1	4%	24	96%	25
Secretary	3	13%	21	88%	24
Member	75	60%	50	40%	125
Grand Total	105	46%	121	54%	226

Given the young age of most of the female VDC members it is not surprising, as illustrated in Table 2, that the key VDC management roles of Chairman, Secretary and Cashier largely held by men. However this does mean that there is a new generation of female leaders developing capacity and skills for greater involvement in community development in the future. In addition a number of VDC also have a PwD in management positions, including at least two Chairman and two Secretaries.

VDCs were clear on their roles and responsibilities, and had received appropriate and effective training to help them manage their tasks. VDCs met regularly and on set days, at least once a month with the wider community. Some VDCs had instigated formal committee members more regularly. The process of reelection for VDC members was also clear (at least once a year) to VDC members. The VDCs had successfully established LSG Committees, as well as a number of other committee as required (for example community nursery or aquaculture, for community assets). At community level there is a high level of transparency in respect of how much money there is in each RLF for respective LSGs and the value of loans to each member. Project records and community records closely match each other in this respect, and loan agreements are well documented and recorded.

All VDCs have sources of funds to continue their work in the future. The promotion of establishing bank accounts for the VDC and each LSG is a positive step to link the structures and individual community members with formal credit systems. However at this early stage, as to be expected, usage of the bank accounts seems to be limited, with funds tending to be kept at village level, in a secure box

All VDC members were extremely articulate on the purpose of the project to contribute to the long term development of the community, and on the inclusion of all in the community. Many community members said that VDC members had come to their house to explain about the project and let them know when meeting were. The prioritization of less wealthy community members to receive Revolving Loan Funds (RLF) was clear. In evaluated villages good links and relationships with the Village Tract authorities had been established. Based on common guidelines VDCs were encouraged to establish their own composition, in terms of number of members, and their own rules and regulations, for example over membership fees.

Given time constraints of the project and the ambitious targets, the workload for the VDC members was extremely heavy throughout the project period. A number of comments were received that VDC members 'have belonged to the project' for the year and even required hiring labourers to assist them in their own livelihood work. This inevitably puts strain on VDC members for what is a voluntary role.

All households, even the few not participating in the LSG, appeared to be aware of the project and were clear on the project objectives, the role of the VDC and the activities of the VDC. Attendance at monthly VDC meetings is expected to be one person per household. A number of older people, or female head of households for example said they had never attended a VDC meeting, nominating another member of the household to attend. Not feeling confident enough to attend was mentioned as a reason for this. This inevitably limits involvement of many of the community members in the VDC processes.

ii. Community assets

Community assets were well constructed, highly appreciated and seen to be one of the activities to impact most on the community to date. A number of older people mentioned that the bridges and footpaths had made travelling around the village much more convenient and safer for them. Community members felt that working on the assets had brought together the community as well as assisting in achieving 'good deeds.' Each VDC decided on how the process to manage the community construction themselves. Records for the construction of community assets and purchase of community assets are easily available within each VDC.

The construction of community assets using cash for work, was designed with the objective of providing income earning opportunities particularly for daily labourers and members of community who have difficulty finding work, during seasons with limited earning opportunities. Two major constraints of insufficient budget for community assets and construction during December and January (harvesting season) meant that this objective was not met. Budget constraints and the desire of the communities to build better and more extensive assets, meant that a total of ten villages contributed the money designated for CFW labour to buy further construction material (51 per cent of 8.9 m kyats designated for cash labour in ten villages was contributed back to buy material). Implementation in the evaluated villages ranged from paying households for a limited number of days (7,800 kyats for three days work, but expecting more days, up to a further 7, to be volunteered); to not taking any payment at all for the labouring and using the money to expand the community road. In one village, older people did receive payment (1,500 kyats per day) whilst the rest of the community volunteered their time. The original objective of using this to provide social protection was not achieved in all communities. Further budget especially for roads would have allowed stronger (concrete as opposed to sand and/or brick) and longer roads to have been built.

The distribution of fruit trees from the community nurseries had occurred in an equitable manner to all households. It is too early to say what impact this activity will have on environment, household income and nutrition at this stage. However there appeared to be no reason to that the activity will have a positive impact.

4.2.2 Output 2

LSG 1 – Farming & Gardening Group members' assets restored, improving food security & nutrition through crop restoration, improved production techniques, skills enhancement, and better access and control over markets.

Members of LSG 1 - Farming and Gardening Group benefited from being able to take a loan from the revolving fund of the Farming sub group, or a small grant for home gardening. In addition the project conducted a number of activities aimed at improving technical knowledge for farmers and home gardeners to improve income and reduce vulnerability. These included

- Community based capacity training and coaching provided in farming techniques including land preparation, seed quality, appropriate variety, composting, vermiculture, organic pesticides, and post harvest techniques to 194 participants
- Provision of FAITH (- Food Always in The Home) training for 116 participants
- 309 people attended four 1 day training sessions on health and nutrition education with cooking
- 32 participants joined training on construction and use of energy efficient stoves.
- Provision of 253 environmentally friendly home storage units for rice seed.

INDICATOR	KEY FINDINGS FROM EVALUATION
Indicator 1. Number of LSG farmers and home gardeners have adequate supplies, improved access to new techniques to complement existing skills and access relevant information to restore livelihood.	<ul style="list-style-type: none">• Out of the 795 members of the farmers LSG received a loan, 731 received a loan, average size 86,910 kyats• 174 members of LSG received grants of 45,362 kyats for home gardens• Some of the easier new technologies for home gardens and rice farming, such as seed selection and storage, had been widely adopted. The use of organic fertilizer & composting was in evidence.• Some of the more technical, time consuming and therefore higher risk technology had not been widely adopted, such as transplanting rather than broadcasting seed• Small amount of home garden grants raised questions of adequacy – only small profits reported

Key findings

i. Loans for famers

Out of the 795 members of the farmers LSG received a loan, 731 received a loan with an average amount of 86,910 kyats in the first round of loan distribution. In practice 82 of the loans were small (less than 10,000 kkyat) and consisted of neem oil, and soap only so for further analysis these 82 smaller loans have been omitted. The average size of the loan for the remaining 649 loans, excluding these smaller loans, was 97,208 kyats.

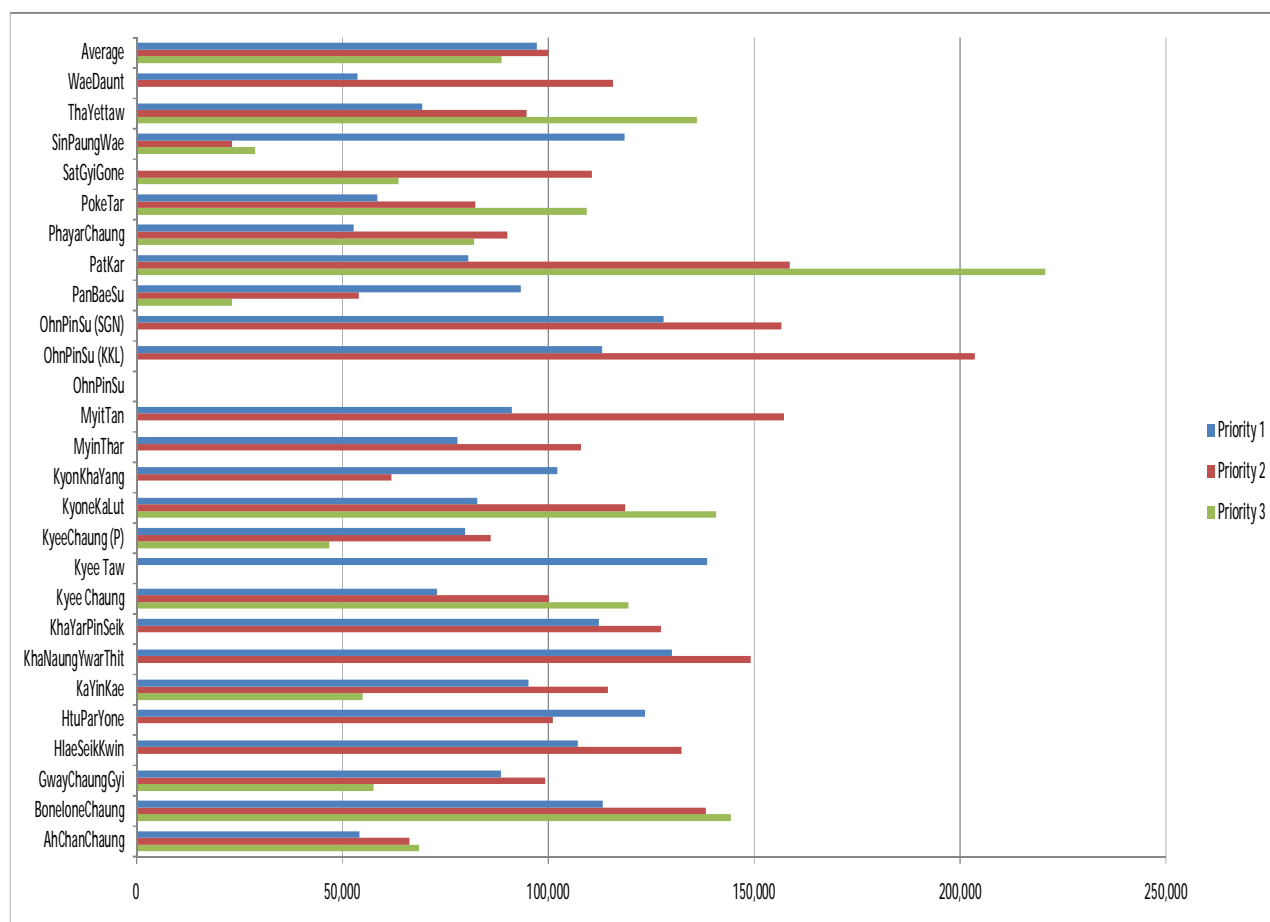
Table 2: Analysis of loans by Farming LSG

Priority Group	Number of loans greater than 10,000 kyat	% of priority group receiving a loan	Number not receiving loan in first distribution or value <10,000	% of priority group not receiving a loan or value < 10,000	Average value of loan
Group 1: Poorest	313	93%	23	7%	97,142
Group 2: Medium	256	78%	72	22%	99,938
Group 3: Better off	80	61%	51	39%	88,730
	649		146		97,802

As Table 3 demonstrates the project has largely been very successful in targeting loans to the priority group of farmers, with farmers belonging to Priority Group 2 and 3 due to receive loans in the second round of distribution.

Table 4 provides further analysis of the average size of loans per village, and indicates that different villages did adopt different practice in determining the size of loans for different priority groups. In some villages the larger loans have gone to the Priority 1 farmers (KyonKhaYang and SinPaungWae for good examples of this). However in a number of villages, the value of the average loan per priority group clearly indicates that priority group 3 received larger loans (Pat Kar, ThaYettawaung, Kyee Chaung stand out as striking examples of this practice).

Graph 2: Average size of loan of Farming LSG per village by priority group



The loans for farmers were widely reported as being extremely useful in reducing the amount of loans required from other high interest sources of credit. On an average loan of 97,802 kyats over six months borrowing period at a reduced rate of monthly interest of 2 per cent, as opposed to an average of 9 per cent interest from commercial lenders the saving for the farmer is calculated at 40,740 kyats, almost 42 per cent of the original value of the loan. With many farmers able to take two loans per year, obviously the benefit will be doubled. The benefits for less credit worthy farmers, who are subject to even higher interest rates, will be increased further. There was no mention from farmers of difficulty in accessing sufficient credit, only of the high interest rates available for credit.

Table 3: Calculation of benefits of lower interest rates on a loan of 100,000 kyats

	Interest rate at 2%		Interest rate at 8%			
	Interest repaid	% of interest of original loan	Interest repaid	% of interest of original loan	Financial saving of reduced interest rate	% of interest of original loan
4 months	8,000	8%	32,000	32%	24,000	24%
5 months	10,000	10%	40,000	40%	30,000	30%
6 months	12,000	12%	48,000	48%	36,000	36%

Although the loans to farmers were issued in July, and therefore missed the planting season, this does not seem to have had negative effect on the impact of the loans, as the loans were effectively used for other items.

The equal distribution of value of loans across all prioritised groups of farmers in some villages, and in other villages the ability of non priority groups to receive larger loans indicates that the process of allocation of the value of loans to target the poorest farmers needs to be strengthened. This will be especially important as the RLF develop to ensure there is not 'capture' of the funds by the non priority farmers.

Purchase of assets by the Procurement committee was largely seen as being helpful, especially to get a bulk discount on inputs, and reduce transportation costs. There was only one reported mismatch between needs of farmers and what was distributed, in the distribution of too much urea fertiliser. The excess fertiliser was kept for the next season.

The loans for farmers averaged 97,208 kyats. Considering the high levels of credit required this is a small proportion of total required credit, and therefore whether this is sufficient to make a noticeable impact on their livelihoods needs further analysis¹¹. What can be stated though is as Table 5 indicates, providing low interest credit to farmers is an efficient use of resources, to improve their livelihoods. However at this early stage, it is hard to evaluate the long term impact of this increased income, and whether restoration of livelihoods to pre-Nargis levels has been/ or will achieved

ii. Technical training

Some of the easier new technologies for home gardens and rice farming, such as seed selection and storage, had been widely adopted. The use of organic fertilizer, composting and

¹¹ Average credit required was reported for 1 acre was 200, 000 kyats for monsoon paddy , and 50,000 kyats per acre for summer paddy

vermiculture was in evidence. Follow up coaching on technical training provided by Golden Plains, was good practice not only for the participants but for Golden Plains and the other consortium partners as it gave an opportunity to assess the effectiveness of the initial training, and take up of new technologies. This will be useful in planning further training.

Some of the more technical, time consuming and therefore higher risk technology had not been widely adopted, such as transplanting rather than broadcasting seed. The intention to use trained farmers to provide peer training had not yet come to fruition, mainly due to a lack of time. This meant the very ambitious target of farmers to receive training (1,000) was not met.

iii. Home gardens

Home garden grants had allowed participants to expand home gardens or encouraged them to plant new crops (betel, cucumber and beans). One hundred and seventy four grants of 45,362 kyats were made. Small increases in incomes from vegetable growing were reported but it was too early to say about the income from betel leaf cultivation. Unfortunately over 50 per cent of the home gardens were reported to have been partially destroyed by flooding obviously decreasing income generation potential.

Table 4: Analysis of LSG older people members

LSG	Total HHS in LSG	No of HHS with older people	% in LSG with older people	Single person HHS of older person	% of single person HHS with older people	2 person HHS of OP	% of two person HHS with older people	% of 1 & 2 person HHS with older people
Home gardens	174	86	49%	12	14%	20	23%	37%
Farming	798	233	29%	5	2%	26	11%	13%
Fishery	277	57	21%	0	0%	5	9%	9%
Small business	302	74	25%	5	7%	8	11%	18%
Livestock	398	69	17%	7	10%	15	22%	32%

As Table 4 illustrates taking a grant for home gardens was a popular choice for many households with older people, and in particularly for older people either living on their own or with one other person. Almost 50 per cent of all grants went to households with older people. Loans for livestock were the second most popular choice. Given the physically demanding nature of the other main livelihoods this is not surprising and it demonstrates that home gardens are an important income generating option for older people and hence the inclusion of home gardens in the project targeting older people's livelihoods is highly appropriate.

However given the small value of the home garden grants (45,362 kyats) and the high levels of damage reported to the gardens, it would indicate that this group of LSG members, which

includes many older people, would benefit from more detailed needs assessment, DRR assessment and incorporation and ongoing technical training and support.

Members who received grants for home gardens, reported a lower attendance rate at VDC meetings as there is less 'commitment' to the VDC after receiving the grant as they do not have a vested interest in the process of the RLF. This results in less continued engagement with the VDC from what is a targeted group.

iv. Other inputs

The numbers of community owned water pumps and hand tractors was appropriate for the village size, and for number of farmers without easy access to these tools. Fees for hiring the assets were widely known, and seen as being reasonable, as the cost was set just below the market price. Responsibilities and systems for maintenance of these assets were clear.

The identification of farmers to receive home storage units was not clear to the communities, being based on those who had indicated they had wanted to receive a storage unit. The result was the distribution disproportionately favoured members in priority groups 2 & 3 with 50 per cent of farmers identified in priority group 3 receiving a home storage unit, in contrast to 20 per cent of priority group 1.

4.2.3 Output 3

LSG 2 - Fisher Folk Group members' assets restored, improving food security & nutrition through increased catch and processing techniques skills enhancement, and better access and control over markets

A revolving loan fund was established for the fishery group, which had 277 members across the twenty five villages. Fisherfolk were able to identify what fishing equipment they want to buy with the loan ranging from boats, nets, pikes and so forth. In addition to the RLF there were a number of activities conducted to improve the livelihoods of this LSG.

- 61 participants (58 men and 3 women) received trainings in fishery awareness and capacity
- A total of thirty five persons overseeing the pond management received freshwater fish farming training and development of aquaculture and rules and regulations.
- A total of 11 fish ponds in 7 villages within the target project areas established community aquaculture pond. The culture species *Tilapia* available from nearby townships and fish seeds that would reproduce from these community fish farms were provided to villagers who wished to practice *Tilapia* farming.
- IEC materials were distributed on environmentally friendly fishing techniques awareness

INDICATOR	KEY FINDINGS FROM EVALUATION
<p>INDICATOR 1: Number of LSG fisher folk members have adequate supplies, access new techniques to complement existing skills and access relevant information to restore livelihood and improve nutrition.</p>	<ul style="list-style-type: none"> • Members of the fisher folk were able to determine what assets they wanted, ensuring that nets and boats are appropriate for their livelihoods • In some communities where fishing seasons have coincided with asset distribution there has been success in restoring and even strengthening livelihoods from fishing • However given of the localized and precise nature of fishing livelihoods, in some communities there is a mismatch in terms of timing of loan distribution, repayment schedules and fishing seasons. In these communities is too early to say whether livelihoods will be restored. • Efforts to improve skills and link to information sources have been initiated but still requires strengthening
<p>INDICATOR 2: Number of aquaculture ponds improved for Crab and Eel fattening generating additional income for fisher folk in 6 prioritized communities.</p>	<ul style="list-style-type: none"> • a total of 11 fish ponds in 7 villages were established as community aquaculture pond to raise Tilapia fish, which will in a few months time be distributed to families with their own pond • new techniques for fish raising introduced were seen as being useful and innovative to improve food and income security • as community members will need their own pond to receive fish, this activity might not necessarily benefit fisherfolk

Key findings

i. Loans for fisherfolk

Table 5: Analysis of loans of Fishery LSG

Size of loan for LSG Fishery (kyats)	No of members	%	Cumulative %
0	18	6%	6%
Less than 50,000	39	14%	21%
50,001-100,000	58	21%	42%
100,001 -150,000	45	16%	58%
150,001-200,000	41	15%	73%
200,001-250,000	33	12%	84%
250,001-300,000	14	5%	90%
300,001-400,000	14	5%	95%
400,001-500,000	12	4%	99%
>500,000	3	1%	100%
Total	277		

As Table 5 indicated 42 per cent of the fishery LSG took loans less than 100,000 kyats and 27 households, or 10 per cent took loans over 300,000 kyat. One of the reasons that some of the 18 members did not take loans is that they decided to wait for the next round of loan distribution in six months time in order to match the repayment schedule to their main fishing season.

Members of the fisher folk were able to determine what assets they wanted, ensuring that nets and boats are appropriate for their livelihoods. VDC set the duration period of the loans from 6-12 months. Where loans were distributed to coincide with fishing seasons, there has been some success in restoring livelihoods. When the distribution of loans did not coincide with fishing season a number of prioritized fishery LSG members were able to postpone taking a loan until the next round of loans, improving the likelihood of being able to increase the income and repay the loan. However given the localized and precise nature of fishing livelihoods, in some communities there is a mismatch in terms of timing of loan distribution, repayment schedules and fishing seasons. For example in two reported villages where boats were distributed in December, 25-50% of the loan repayments are due in March, but the recipients have not been able to use their boats yet, as it is not the right season. Doubt was expressed as to whether they would be able to meet the repayment schedule, and it was reported in some cases that the boats might have to be returned. The loan repayment schedule is the same for each member of the Fishery LSG regardless of the size of the loan. For some members who took substantial loans for equipment and a boat, this was reported to be a heavy burden.

The criteria to join the LSG fisher folk of needing to be proficient in fishing meant number of fisher folks not 'artificially' increased, as was reported to be a problem in some areas where post Nargis distribution of fishing equipment has increased the number of fisher folk.

ii. Community aquaculture

Community members were optimistic about getting future benefit from the distribution of Tilapia fish from the community ponds, in particularly from the new technology they had learnt. They did not expect to earn much money from this in the short term, but thought that the skills learnt were helpful in providing new food and income sources to the community.

However as the community ponds will only be in existence for a few months, due to rental charges of ponds, and until the fingerlings have grown to sufficient size for distribution of Tilapia fish to community members with small ponds of their own, it is unlikely that this activity will benefit fisherfolk as other members of the community.

iii. Training

The fisherfolk mentioned many external limitations reducing their ability to make a decent living from fishing. These include depletion of fish stocks, increased numbers of fisherfolk, climatic impact (heavy rains higher up the country). Therefore the activities to provide training on sustainable fishing practices and to establish links with NAG in Pyapon resource centre for fisheries were sensible. In practice tight schedules meant the training could not go into too much depth especially in a big training group (61 fisher folk for 1 day training), and there has not been adequate time yet to develop strong links with the resource centre.

4.2.4 Output 4

LSG 3: Livestock and Small Business Group members' assets restored by replacement of livestock, enhancement of skills and development of viable small businesses and better access and control over markets.

In the third LSG: Livestock and Small Business Group members had the choice of either taking a six month loans for livestock or support for a business. In addition to the revolving loan fund the project conducted a number of other activities aimed to enhancing knowledge and livelihoods. These included:

- Small backyard farming and draft animal training for 75 participants, followed by further coaching for 62 participants
- 20 paravets (14 male, 6 female) received training in Community Animal Health Extension Workers Program and were provide with kits of equipment and medicine.

INDICATOR	KEY FINDINGS FROM EVALUATION
Number of LSG livestock owners and small business entrepreneurs have adequate supplies, access new techniques to complement existing skills and access relevant information to restore livelihood.	<p>302 members of the LSG took loans for small businesses and 398 for livestock</p> <p>On the whole small businesses, especially the loans used for strengthening as opposed to establishing businesses have led to increased income</p> <p>However given the size of the loans coupled with the duration of the loans (6 months) to livestock members for the majority of members who took loans for pigs (91%) only marginal profits were reported, and it was difficult for members to accumulate assets</p>

Key findings

i. Loans and training for small businesses

For small business 302 loans were made ranging from 20,000 to 360,000 kyats with an average loan of 148,083 kyats and a median loan of 180,000 kyats. Fifty two different types of businesses were supported the most popular type being grocery shops (102 loans), mat making and trading (42 loans) and vegetable hawking (26 loans)

Table 6: Small business loans by value, business and priority group

Type of business		Priority group				TOTAL	%
		Not listed	1	2	3		
Grocery Shop	Number of loans	4	71	22	5	102	34%
	Average value of loans	206,250	145,493	190,000	186,000	159,461	
Mat Trading	Number of loans		36	6		42	14%
	Average value of loans		119,167	190,000		129,286	
Vegetable Hawking	Number of loans		23	3		26	9%
	Average value of loans		97,087	173,333		105,885	
Fish Collector	Number of loans	1	15	1	1	18	6%
	Average value of loans	190,000	134,000	200,000	100,000	138,889	
Flower Hawking	Number of loans		17			17	6%
	Average value of loans		154,118			154,118	
Others	Number of loans	3	73	21		97	32%
	Average value of loans	115,000	137,507	227,143		156,216	
TOTAL		8	235	53	6	302	
		170,000	134,132	203,962	171,667	148,083	

In evaluated villages it was reported that most small businesses, in particularly where the loans were used to strengthen existing businesses, have improved income. Members had either already repaid loans, or the interest on their loans and were confident of being able to repay their loans after six months. Some of the newly established businesses, as opposed to loans used for strengthening businesses, were reported to have failed, in particularly grocery businesses where there were many established in the same community and had problems in extending 'bad credit' with customers.

Some business owners reported having learnt new skills from training that they had successfully applied to their businesses, such as diversification of products or regularly saving a proportion of the profit.

There were some good practices reported by the procurement committees to support small businesses. In the case of Ah Chan Chaung village where a number of mat makers were employed, the Procurement committee had helped buy the raw material in bulk getting a good price. Where small businesses need constant and varied input (grocery stores for example) the receipts for the stock purchases made directly by the business owner needed to be shared with Procurement Committee as evidence of appropriate use of loan.

ii. Loans for livestock

Table 7 analyses the size of loans used for livestock by animal and priority ranking. Pig raising was by far the most popular activity to partake in with 90% (330) loans taken for this purpose.

Table 8 also indicates that the value of the loan received is related to the animal chosen, with loans required for chickens one third of the average loan for duck raising.

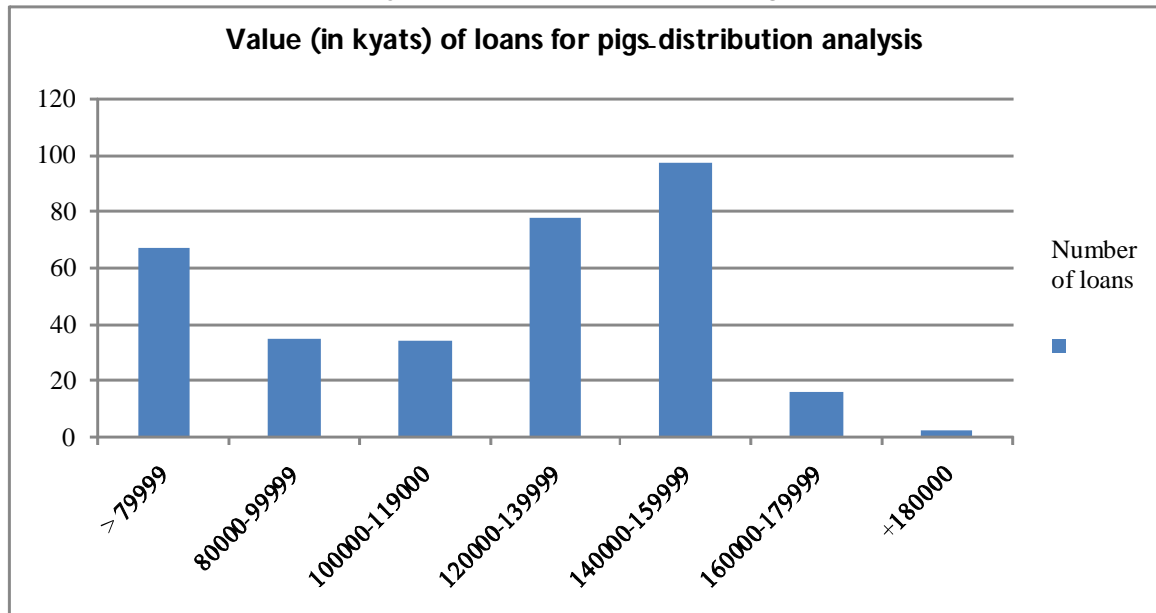
Table 7: Analysis of loans for livestock by animal, priority ranking and value

Livestock loan	Priority ranking				Total	Value of loans (kyats)	Average (kyats)
	Not ranked	1	2	3			
Chickens	0	38	3	1	42	2,482,000	59,095
Duck	0	19.5	2		21.5*	4,110,500	191,186
Pig	2	298.5	29		329.5*	40,970,540	124,342
Goat	0	3			3	320,000	106,667
Cow	0	2			2	322,460	161,230
TOTAL	2	361	34	1	398	48,205,500	121,119

** indicates 1 member of LSG who took a loan to purchase both a pig and some ducks*

Further analysis of the loans taken for pigs shows that although the average loan as 124,342 kyats, there is a wide distribution in the loan value. This is mainly due to loans either being for 1 pig or 2 pigs.

Graph 3: Distribution analysis of value of loans for pigs



The process for determining the size of loans for animals was transparent and based on priority. Loans for livestock not only covered the cost of the livestock but also three months cost of feeding the animals, and in some cases support to build pig sties. This promoted good

care of the animals and reduced the financial burden of the raising animals. The purchase of the pigs by the Procurement Committee was seen to be helpful, especially where pigs had been bought from outside the village. Members on the whole thought the pigs they got were good value, although some Procurement Committees mentioned the difficulty in purchasing a large number of livestock at the same time.

In all the evaluated villages the repayment schedule for livestock was set at six months, the first repayment being due in early March. This is not sufficient time for many members of the livestock group, in particularly pig owners who had only received one small pig, to make a decent profit on their animals. In many of these cases recipients will be forced to sell the animals they originally received plus the offspring in order to pay back the loan in time or take out a high interest loan to repay back the loan to VDC. It was also mentioned that this could be a challenge in some cases as the piglets would be too small to sell at the time of loan repayment. The majority of pig owners interviewed would only break even or make a small profit after six months. Some members expressed hesitation about taking another loan for livestock on the same repayment terms. No member had officially reported raising concerns regarding repayment terms with the LSG committee or VDC. All members who had taken loans of pigs were confident of making a larger profit if the repayment terms were extended.

iii. Paravets

The training the paravets received from the Department of Livestock and Fisheries was comprehensive. All pigs were reported to have been vaccinated and little animal disease was reported. However many recipients of pigs said they had not received any training or technical advice on pig rearing and in only one case during the evaluation did the recipient mention the paravet had shared some good practise with her. No system of revolving funds had been established for the medicine kits of the paravets, which will lead to depletion of supplies.

4.3 Project management

4.3.1 Management

The consortium approach provided benefits for the implementation of the RESOLVE project with each partner bringing specific skills and experience to the team, allowing for a high quality of activity implementation, and which promoted both the integrated and inclusive approaches. Partnership agreements and budgets were finalised at the beginning of the project for all partners. The role of HelpAge in the implementation of some project activities could have been more clearly defined than it was in the partnership agreement, which was to 'provide support' to the implementation of specified activities. This general definition led to some confusion between HelpAge and NAG over expectations of involvement in activities.

Management resources for the project were somewhat limited for NAG. When the project was implemented this led to some issues of 'bottlenecks' and a lack of clarity to project staff as to management structure.

The financial management of the project by the implementing partners appears to be efficient, with the overall expenditure of RESOLVE being closely aligned with the budget. It would have been useful to have clarified the various procurement procedures of the implementing partners at an earlier stage to avoid duplication of effort in meeting different requirements and formats set by partners.

The HelpAge Regional Development Centre in Thailand provided support to RESOLVE in key areas of implementation such as staff recruitment, financial management training, establishment of systems and regular monitoring, as well as assisting in any 'trouble shooting' required.

4.3.2 Monitoring and evaluation processes

At the beginning of the project a comprehensive Monitoring and Evaluation framework was established and the UNOPS LIFT data monitoring sheet provided a solid structure for collecting detailed monitoring information of project inputs to village level. Activities to promote active and continuous learning were incorporated into the project design and implemented, including for example the cross exchange of community and the mid-term meeting of stakeholders. This provided useful reflections on project implementation and allowed for revision of activities and tasks as appropriate. Regular monthly meetings at Yangon and Kyaliat levels were held between project implementing staff, and on a quarterly basis this Project Coordination Team meeting in Yangon were joined by the other consortium partners, TLMI and Golden Plains. Minutes of monthly meetings were recorded. Where issues were raised that required further analysis, such as whether all vulnerable households were actively participating and benefiting from the project, ad hoc M&E activities were introduced to collect adequate and detailed information to help appropriate action be taken.

Given the heavy workload of the project team to implement all the activities in a reduced time frame, there was not always adequate time available to reflect on and analyse much of the M&E data collected. The delay in collecting and analysing data for the baseline survey meant this process could not inform detailed project design. This may have been useful in developing appropriate loans structure for the various fisherfolk groups for example, or for streamlining the needs assessment for farming requirements. Some delay in regular M&E activities, such as submission of monthly reports, meant there was sometimes a lack of monitoring information reaching key management staff, curtailing their ability to make timely and appropriate decisions.

Project approaches

4.4.1 Inclusion

To date nearly 2000 households, or over 90 per cent, from the approximately 2,200 households in the 25 villages are members of one of the LSG. This indicates a very high level of inclusion and community participation in the project at household level. With the clearly understood focus of the project and inclusion of households with older people, FHH and PwD, and the prioritization of loans conducting on wealth ranking, the RLF have been effectively designed to promote inclusion. Some very vulnerable households ended up being excluded from the project as after the introduction of a loan system as opposed to grants they stated they did feel confident of taking a loan.

The VDC members have obviously made efforts to ensure inclusion of all households by sharing information about the project and VDC meetings, via individual household level. VDC membership is diverse. However, with only one representative of a household attending a VDC meeting in practise this means that many of the older people or PwD do not actually attend the meetings.

The identification of households with OP, FHH, PwD as 'vulnerable' appears to be valid as a simple indicator and this did not necessarily inform future decision making (exception was where OP got paid for CFW), as RLF was based on wealth ranking.

All people with disabilities had received assessment from TLMI physiotherapists, and where needed advice and training on rehabilitative exercises. Those requiring assisted devices, such as hearing aids, and wheelchairs had received them. There were also examples of devices aimed at improving capacity to conduct daily living activities such as commodes, or railings to help collect water safely from ponds. These were widely appreciated by the recipients.

Box 1: Risk, vulnerability and wealth ranking: is there a correlation?

Box 1: Risk, vulnerability and wealth ranking: is there a correlation?

Definition:

"Risk is defined as the likelihood of occurrence of (external) shocks and stresses plus their potential severity, whereas vulnerability is the degree of exposure to risk (hazard, shock) and uncertainty, and the capacity of households or individuals to prevent, mitigate or cope with risk." OECD Development Assistance Committee (DAC) Network on Poverty Reduction (POVNET)

Therefore vulnerability is related to both likelihood of facing a risk and the ability of to cope with that risk. In RESOLVE households with older people, people with disabilities and female headed households were identified as vulnerable and therefore targeted with support for livelihood activities.

Correlating community wealth ranking results with the identification of 'vulnerable' households (as defined by OP, PWDs, FHH) it would indicate that there is possibility of a correlation. Households with older people, PwD, and FHH are all disproportionately represented in priority group 1, and unsurprisingly households with multiple 'vulnerabilities' (often old age and disability) have the highest representation in priority group 1. However it should also be noted that 'vulnerable' households, are also represented in priority group 3.

Table 10: Analysis of members of Farmers LSG by wealth ranking and 'vulnerability'

Categories	Not categorized		Priority 1: Poor		Priority 2: Medium		Priority 3: Better off		Total
	0	%	1	%	2	%	3	%	
Old people	0	0%	112	47%	91	38%	34	14%	237
PwD	0	0%	19	53%	11	31%	6	17%	36
Female headed HHS	0	0%	37	67%	13	24%	5	9%	55
Multiple 'vulnerabilities'	0	0%	9	69%	4	31%	0	0%	13
Not identified as 'vulnerable'	1	0%	158	35%	209	46%	86	19%	454
Overall	1	0%	335	42%	328	41%	131	16%	795

Implications and points for further discussion

- As a simplified indicator of what households need support this identification of 'vulnerable' households seems valid.
- However care should be taken not to make generalisations of 'vulnerability'. This is important in design of projects and in the implementation especially in communication with communities and with the 'vulnerable' themselves
- Analysis of what factors it is that make a household more vulnerable (such as discrimination, access to work, ill health, care needs, lack of access to education, mobility and so forth) should be conducted to effectively design long term interventions to reduce risks and increase coping mechanisms.
- Vulnerability is not necessarily related to current 'wealth' – it is also to do with increased likelihood of future shocks (such as increased likelihood of illness)

NB: this data has not been subject to correlation analysis so it cannot be stated for certain whether there is a correlation. It is to provoke further thought and discussion only. It is based on the Farmers LSG data, as other LSGs had over 85 per cent of members identified as Priority 1: Poor

4.3.3 Capacity and confidence building approach

VDC members received extensive and appropriate training and the use of the VDC members on LSG Committees was also an effective way of ensuring skills learnt by VDC were shared with others, as VDC members provided training themselves to non VDC LSG members.

The technical training on livelihoods appears to have been of very high quality. Given the limited time of the project and budgetary constraints only a few members of each village could attend technical training. Some of the training sessions were held at times that were not suitable for the community, and training sessions had a large number of participants (+30 participants).

4.3.4 Integrated Approach

The understanding of the project communities that RESOLVE aimed to provide a link between emergency relief and long term development was strong. Time and effort made been made to explain this concept, and to explain as to why the introduction of the RLF would provide a sustainable approach to contribute to ongoing community development. Aspects of gender, disability and age awareness have been incorporated into the project, as has DRR to some limited extent. Efforts to improve environmental circumstances, from the community infrastructure and community nurseries were seen as being useful. Efforts to introduce sustainable fishing practises made been initiated but impact at this stage limited.

Links with other agencies, such as local government, to provide sources of support to VDC and their members after the project completion were not so much in evidence. However the challenge in determining whether the integrated approach has been successful at this and any future stage, will always be difficult due to the all encompassing nature of the 'integrated' approach.

Initial project training both for project staff and the socialization process conducted in the communities was jointly conducted by all agencies which led to a clear understanding of the project from all participants of the three project approaches right from the project commencement.

4.5 Sustainability of the interventions

Given the short time frame of the project, there has been remarkable success of establishing structures and systems that will contribute to the sustainability of the interventions. These include

- Clear rules and regulations for VDCs with clear mandate
- Wide community participation in the project
- Systems established for the maintenance of VDC owned assets (such as hand tractors and water pumps), and community assets such as road and community ponds
- Revolving loan funds, which will provide a source of access to credit for the majority of households for the immediate future, with well understood processes of identifying priority cases
- Ongoing sources of funds (from loans, community assets, membership fees) for the VDC to use for further development of the community

As the project time frame has been short, there systems and structures have not been tested properly yet so sustainability is not assured. Most livestock and small business loans, and fishery loans are still in their first cycle. As it is the collection and redistribution of these loans, as opposed to the farmer groups, which may be more problematic and/or require some changes in terms of loan structure, there might be some issues requiring careful facilitation. In addition there are a number of considerations that the VDC will need to address in the future use of the RLF for the various LSG. These include

- whether members can move from one LSG to another
- whether they can take multiple loans from different groups, or use a loan for a different purpose (i.e. a fisherfolk taking a loan from LSG Fisher for animal raising)
- the use of 'loan guarantee groups' (where groups of 5 members must guarantee each others loans) have not been fully tested yet and whether this will help or hinder the operation of the RLF is unclear.

As some households without loans (which currently are well off, most vulnerable and people receiving home garden grants) attend VDC meetings less, how to promote continued engagement with these households needs to be considered, if the aim is to build community collaboration and development.

At village level the Village Tract Authorities were involved, and where interviewed for the evaluation, the VTA were supportive of the project objectives and implementation. Initial links have been made between the VDC and LSG with the Department of Fisheries and Livestock, which is commendable but further facilitation may be required to make this relationship more meaningful.

5 Recommendations

Project design, implementation and management

- In the consortium each member brings a set of specific skills to the team. Whilst each partner will obviously remain an expert in their area, for future projects there should be some discussion and analysis between members as to each members' capacity building requirements and how and if these can be met by other member agencies. Opportunities for learning and knowledge sharing between agencies should be incorporated into project design and get the full benefit of the consortium approach.
- For future projects HelpAge and NAG should ensure precise responsibilities and tasks of respective agencies are either defined at beginning of a project, or at a minimum discussed and agree before the activity is implemented
- Appropriate resources for management (in terms of allocation of time and budget) should be included in proposals, and then delivered, across consortium partners
- Involvement of wide range of project staff, including field staff, in the development of implementation guidelines of key activities will promote capacity building of staff and design of relevant and appropriate guidelines for field work.
- Monitoring and evaluation should be integrated into the roles of all project staff as a key learning and capacity building tool. This is not only related to collecting data but also building in time and opportunities to reflect, analyze and act on that data.
- M&E framework should be kept simple, relevant and systematic. Importance of very simple M&E tools, such as timely monthly reports should not be overlooked. In order not to overburden communities only data that will be used should be collected
- As a priority and if funding can be found, ongoing monitoring and support to the 25 RESOLVE project communities, by a small number of field staff, would greatly enhance sustainability of current interventions.

Output 1

- For future projects, further space activities to reduce burden on VDC members
- Ensure Community Action Plans are matched with budgets, and fundraising plan.
- Promote wider participation in VDC meetings beyond the same member of the household at each meeting. This could be done when the workload of the VDC is not so heavy by broadening the scope of VDC activities from RLF and community assets, to providing education sessions, organize social activities, organizing peer to peer training sessions on the training received so far.
- Promote the VDC's role and responsibilities in overseeing various committees, and ensuring consistency of decisions made by LSG Committees (e.g. in use of interest collected by LSGs). This will further ensure that the VDC remain an important structure (as opposed to fragmentation between LSGs) and LSG members interest is used a transparent and consistent manner.
- Promote women in leadership and decision making roles on VDC, such as Chairman and Secretary. An informal mentoring system within the community or between neighbouring communities could be used to build capacity and confidence further

Output 2

- To promote uptake of technical knowledge more thorough training should be provided. The use of demonstration plots (for example using Farmer Field Schools) can be used to train a number of farmers, as well as being used to demonstrate impacts of new technology to the wider community.
- Formalize and publicize peer to peer training programme. For example each trainee can take defined responsibility for sharing knowledge with 3 of their identified neighbours.
- Further long term analysis should be conducted to evaluate i. Impact of size of loan to farmers ii. Advantages and disadvantages of receiving larger loan one time per year (and at which time it is more beneficial to receive it) compared with the benefits of being able to access two rounds of smaller loans
- Improve needs assessments, provide ongoing training and coaching, a conduct an analysis of the adequacy of the value of the home garden grant is recommended. Additional livelihood support to complement home garden such as support for a small business such as, fish raising should be considered

Output 3

- In the immediate future all twenty five LSG Fishery Groups should be revisited, and loan structure and repayment schedules should be redesigned to suit local circumstances, to facilitate ensure maximum repayment and improved incomes. This should be discussed openly with members of the LSG.
- Consideration for either loans from the LSG Fishery to be used for alternative livelihoods, such as livestock raising, or either joint membership of two LSGs needs to be urgently considered.

Output 4

- In the immediate future all twenty five LSG Livestock and Small Business Groups should be revisited and loan structure and repayment schedules for livestock loans should be redesigned to facilitate maximum repayment, improved incomes and asset accumulation. For pigs a nine month loan would be more suitable, for other livestock (chicken, ducks) there could be alternative arrangements. This should be discussed openly with members of the LSG Livestock and Small Business Group.
- The feasibility of a revolving system for paravet's medicine kit should be established. This can easily be done by the paravet charging for medicine at cost or slightly higher than cost (if some financial benefit for paravet is desired).
- The paravet training should also include TOT to assist them in passing on their knowledge to members of the LSG.
- For people wishing to establish new businesses (as opposed to strengthening existing businesses), a process for ensuring proper business planning, market analysis, budgeting and financial management could be introduced. Providing training to the new business owner can be arranged by linking them up with a willing peer trainer either in the same

village or surrounding communities. The peer trainer would also be able to provide ongoing support and mentoring to the new business.

Project Approaches

- Further develop and deepen understanding of all project staff of what vulnerability is and what drives it.
- To help improve the livelihoods of most vulnerable a proper needs and ability assessment should be carried out to find out what livelihood work is most suitable to be undertaken. Regular coaching and follow up to the participant should be provided either by trained project staff, and then ultimately community members to maximize likelihood of success. If constraints, such as lack of land for home garden, or inability to construct pig pen are present the LSG or VDC should organize community assistance.

6. Conclusions

6.1 Project design and approach

RESOLVE was well designed in terms of consortium partners and in terms activities to be able to deliver appropriate and relevant livelihood interventions to support the 25 targeted villages. Care is required in designing projects that do not 'overburden' community members in terms of time needed to support project activities. The three approaches of inclusion, capacity building and integration framed all the project activities, and have been adopted by the VDCs and the wider community. The establishment of the VDC model supported by Livelihood Support Groups, who manage revolving loans (RLFs) for livelihoods have strongly enhanced the likelihood of RESOLVE making a long lasting and sustainable impact of the development of the villages.

6.2 Project management

The management of RESOLVE by HelpAge and NAG has largely been effective with all activities completed and positive results delivered. As this was the first time HelpAge and NAG had worked together in partnership and given the ambitious goal of the project and limited time for implementation it was inevitable that RESOLVE would lead to some 'teething problems' as both organisations learnt more about each other policies, procedures and management styles. Working to resolve these challenges, the management of the project has resulted in RESOLVE to deliver, on time and on budget.

6.3 Project implementation

There were a number of external factors which led to challenges in project implementation, namely the fluctuating exchange rate and the delay in starting the project. Despite these challenges in particularly that latter which meant the activities of the project had to be conducted in a shorter time frame than anticipated, the project has on the whole been implemented well with transparent decision making processes followed and systems and

structures established to enable the completion of a large number of activities in an efficient manner.

6.4 Project impact

Given the short time frame from project activities to evaluation it is hard to accurately predict the impact of RESOLVE. What can be stated with certainty is that the VDCs have been well established, trained and are confident of being able to work for the development of the communities in the future. Infrastructure in the villages has been improved, facilitating communication, transport and making it a safer environment. The loans and grants for livelihoods are relevant and cost effective, but require some further design to make them more efficient. It is too early to state the impact of the technical training on improving livelihoods, but the capacity of community members to use the training received and their own confidence that it will bring positive impact is encouraging. RESOLVE has facilitated wider community awareness, in particular of challenges faced by older people, PwD and female headed households, and it has resulted in extensive community participation, in efforts to *develop* both at household and community level. The structures, systems and capacities built indicate that the impact of RESOLVE will be long lasting.

Annexes

Annex 1: Schedule of evaluation

Date	Activities
14-17 February 2011	Desk review and submission of work plan
18-19 February 2011	Interviews with PCT members
19 February 2011	Submission of inception report
20 – 24 February 2011	Field work in Kyaitlat, including interviews with project staff, local authorities and communities
25 February 2011	Interview with UNOPS, and continuation of interviews with PCT members
26 February 2011	Final information gathering and summary draft report discussed with HelpAge
2 March	Submission of draft report for circulation to PCT members
14 March 2011	Debriefing workshop
31 March 2011	Final report submitted

Annex 2 – List of key stakeholder interviews conducted in Yangon

Date	Organisation	Interviewees	Position
18 February 2011	HelpAge	Tapan Barman	CPM
		Isla Glaister	Head of Programmes
	TLMI	Dr Zaw Moe Aung	Director
	TLMI	Dr Mike Griffiths	Consultant
	Golden Plains	U Maung Maung Htwe	
		U Kywe Htay	
		Daw Aye Aye Nyein	
		Daw Htwe Htwe Aung	
19 February 2011	NAG	Daw Myat The Thitsar	Programme Officer
25 February 2011	NAG	Bobby	CEO
	UNOPS	Harald Kreuscher	Programme Officer
	HelpAge	Daw MyaYadana Phyo	Project Accountant

Annex 3 – Schedule of field work in Kyaitlat township

Date	Village	Conducted interviews	M	F
20 February 2011	Kyi Taw	Village Tract Authority VDC members Members of Farmers & Home Gardens LSG LSG Committee Case study: Farmer LSG member Case study: Livestock LSG member	1 5 6 3	1 1 1 1
21 February 2011	Kaya Pin Seit	Village Tract Authority VDC members (M) VDC members (F) Members of Fishery LSG Older people LSG Committee Case study: Livestock LSG member Case study: Older man not participating in project	1 5 5 1 7 1	5 3 1 1
22 February 2011	Wae Daut O	VDC committee members Members of LSG for small business Members of LSG for livestock Fishery group & committee Village elder Agriculture committee (? Or community pond) Members of home gardening group (visits)	3 3 3 3 1 2 1	3 3 3 1 1
23 February 2011	A Chan Chaung	Members of LSG for small business & livestock Members of LSG for farmers PWD Member of Fishery and Home Gardening LSG Case study: Farmer (husband and wife) Case study: farmer VDC leader (and paravet)	6 2 1 1 1	5 4 1 1 1
24 February 2011	Sat Kyi Gone	Members of VDC Members of livestock LSG Case study: fishery Case study: small business Case study: Older couple not participating in project	4 1 1	3 1 1 1

Annex 4 - Existing Information Sources

The following information sources have been included in the desk review.

	Information source	Comment
1	RESOLVE technical proposal, budget, log-frame	English
2	Interim and annual narrative and financial reports submitted to UNOPS/LIFT	English
3	Snap shot assessment questionnaire and Baseline survey questionnaires and data/report.	English
4	Monthly reports	English
5	Minutes from meetings of the Project Coordination Team (PCT) at Yangon level	English
6	Minutes from meetings of the Project Coordination Team (PCT) at Kyaiklat level	English
7	RLF management guideline	English
8	VDC terms of reference	English
9	Training material used for formation and capacity building of VDCs including procurement and finance training	English
10	Training reports – agriculture, fishery, livestock, home gardening, FAITH, and para-vet	English
11	M&E reporting format provided by UNOPS	English
12	IEC material produced by the project and used by the project	Myanmar
13	Township level coordination meeting report	English
14	National Lessons Learned Workshop reports	English
15	Data Analysis Report on RLF and inclusion of older persons	Myanmar
16	Market Chain Analysis report	English
17	Quarterly Monitoring Reports	English
18	Semi-Annual Project report	English
19	Review workshop records	English
20	Case studies	English
21	Wealth ranking reports	English
22	TLMI Inclusion report	English

Annex 5 - Case studies

Case study 1

Daw Win 60, lives in Kyi Taw village with her 71 year old husband. They have been married for 18 years, and have no children. She has lived in the village since her childhood, and still has some relatives in the village. Both she and her husband were daily labourers, but since her husband got sick about 10 years ago and has been unable to work, she has been the sole income provider to the couple, earning approximately 2,000 kyat per day. During periods in the year when there are little earning opportunities, she grows vegetables, and if she has some capital will buy some groceries from outside the village to sell in the village with a small mark up. Sometimes she needs to borrow money from friends and neighbours in order to provide food for both of them.

Cyclone Nargis was the strongest storm either of the couple can ever remember. It destroyed their house. Shortly after Nargis they managed to rebuild a shelter from the material salvaged from their old house. However the material was damaged and the new structure is not as strong as it was previously and provides little shelter from the rain.

When the VDC established Livelihood Sub Groups Daw Win decided to join the Livestock and Small Business Group as she wanted to borrow money to raise pigs, as she had prior experience of this. In July 2010 she took out a loan from the Livelihood Sub Group of 159,000 kyat. With that she bought one pregnant pig for 100,000 kyat and spent the remainder on 3 months worth of feed. The pig was vaccinated by the paravet who also gave shared his recently acquired knowledge on how to ensure all piglets are fed well. Her husband looks after the pig, who shortly after buying had 11 piglets. She has already sold 8 piglets for 30,000 kyats each. One piglet died, one was returned as payment to the owner of the stud and she plans to keep the last piglet. If she manages to collect all the money owed to her for her piglets (240,000 kyats) she will be able to return the loan and interest (178,000 kyats) at the end of February and she will have broken even and still the female pig and one piglet as assets. Her current plan is to sell the mother pig, for approximately 120,000 kyats and use that money to repair their house.

Daw Win attends the VDC meeting ever month. Her husband who cannot walk well has never attended a meeting. She sees the role of the VDC as to manage the loans and use the interest to improve the infrastructure of the village, as they have already done so with the construction of a bridge and improvements to the footpaths.

She feels life is better than in previous years as she has not had to borrow money from others. However she still needs more income to eat and survive, and hopes to be able to take out a second loan in August when after all the members of the LSG have managed to take a loan.

Case study 2

U Soe Myint and his wife, both 60 years old, live in one house with his wife's younger sister, 48, their youngest daughter, 28 and youngest son 23 in Set Kyi Gone village. The family has always lived in this village, which is situated on the river and where fishing is the primary occupation. The village was badly damaged by Nargis, with many houses destroyed and much of the community's fishing equipment was lost. U Soe Myint's house was destroyed and the family lost their fishing boat. Immediately after Nargis they received some emergency assistance, in the form of rice, salt, oil and blankets. They also received some support from HelpAge to rebuild their house. With their one fishing net remaining they managed to continue to conduct a little fishing to get money for daily living.

In October U Soe Myint and his family decided to take a loan from the Fishing LSG of 400,000 kyats, with which they bought five new fishing nets. Hiring a small fishing boat and with these five nets, and with four proficient fisherfolk in the family, they have managed to earn an income of over 700,000 kyats in the last four months. With this they have managed to buy their own second hand fishing boat, complete the wooden roof on their home, and save enough money to pay back the loan and interest. They have also bought a pig to raise, and this will be used as income in case of emergency or for income when the fishing season is finished. The family even has some savings. Life for the family is much better than it was even before Nargis, when they were in debt and could only earn enough money to cover their daily expenses.

If possible the family would like to take another loan during the next round of loan distribution which they would use to buy a different kind of fishing net, which can be used at another time of year, extending their fishing season.

U Soe Myint has also recently been on a three day DRR training, organized by the Red Cross. He has been given responsibility to listen to the radio he received from the training, to pick up weather warnings. He has a megaphone as well to be able to broadcast any emergency instructions to his fellow villagers. He did comment that one megaphone was not really sufficient for the size of the village. The village monastery does have a loud speaker which can also be used, but only if there is electricity. Despite these limitations he and his family are confident that the village is much better prepared for any disaster than previously.

Case study 3

Daw Myint Myint Win, 40 years old, lives with her husband and their six children, two girls and four boys aged between 21 years old and 4 years old. She completed Grade 6 at school and her husband Grade 8. Her husband is a foreman, organizing labourers to transport and carry rice. He earns approximately 1,500 kyats a day.

Before the project Daw Myint Myint Win had a small shop selling alcohol, which made her an average profit of 3,000 kyats a day. She took a loan of 220,000 kyats from the Livelihood and Small Business Group to establish a small grocery shop in front of her house. Through selling goods to her neighbours and the daily labourers on their way to work her daily profit has now doubled to 6,000 kyats a day,. With the extra money she is paying for her eldest son's matriculation studies. He is currently studying three subjects, and if she can earn more she would like him to study a further three subjects which would cost another 45,000 kyats. The LSG collects interest on the loan every month, and Daw Myint Myint Win is confident of being able to pay back the original loan next month. In the future she would like to take another loan, but probably for a smaller value, around 100,000 kyats

Daw Myint Myint Win herself does not attend VDC meetings but her family is very involved in the VDC with her husband and eldest daughter both on the VDC Committee. Her hopes for her family are that they become well educated, but also use their education to contribute to the village development and help others.

Photos

Case study 1



Daw Win



Daw Win and her husband, pigs and damaged house



Case study 2 - U Soe Myint



Case study 3 - Daw Myint Myint Win