

Improved income security for older and vulnerable people

January 2012 – December 2013

**HelpAge International
with Pidim Foundation (Bangladesh),
the Diocese of Northern Uganda and Caritas Gulu (Uganda)**

**Funded by CordAid
CordAid Contract number 106417
HelpAge Project number POL609/POL610**

Final Programme Evaluation

**A review of pilot livelihood projects in Bangladesh,
Democratic Republic of Congo and Uganda**

April 2014

DRC



Uganda



Bangladesh



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Executive Summary

Between January 2012 and December 2013, and with financial support from Cordaid, HelpAge International implemented a programme entitled '*Improved income security for older and vulnerable people*' in three countries - Bangladesh, DRC and Uganda.

The programme included a learning component to better understand community-level approaches to improving older people's livelihoods by implementing 'innovative models of high quality direct project work' in each country.

The study focuses on this pilot project component of the programme. It provides a description of the pilot projects in Bangladesh, DRC and Uganda and the theories of change that underlie them. It tests intended outcomes and applies a standard framework to assess performance.

The evaluation was conducted by field-level research in each country using a standardised process and set of tools which were adapted in each case to local conditions. Methods for data collection and analysis included semi-structured interviews and focus-group discussions with project beneficiaries, direct observation of livelihood assets and farming plots, interviews and workshops with project and partner staff, analyses of project narratives and budgets and of beneficiary lists and loan-group ledgers. The field work took place in Bangladesh, DRC and Uganda during the end of November and beginning of December 2013.

The findings suggest that the pilot projects in Bangladesh, DRC and Uganda have all, *to a varied extent*, contributed to an increase in older people's access to livelihood *options*. In Bangladesh, all beneficiaries of the 'OLD' project have increased and diversified their livestock assets. Similarly the 'ALLOW' project appears to be on-track to improve asset holdings for most beneficiaries. In DRC, there is evidence to show that a number of small businesses have been able to start or continue as a result of small loans provided through seed capital. In Uganda, the Village Savings and Loan Association model has been successfully adapted to provide access to savings and credit for older people. Not all small businesses have been successful and some loan groups show a low repayment rate.

All projects were delivered through older people's organisations/associations (OPAs), and sought to develop these as a way to sustain benefits, and/or to provide additional outcomes. The function and form of older people's groups varied from project to project but there is evidence, especially in Bangladesh and Uganda, of these structures performing well.

However, the investment in organisational capacity-building in all cases was insufficient to assure sustainability in the absence of further external support. This is of particular note in DRC and Uganda where HelpAge has scaled back its direct implementation work. The savings and loan element of the Uganda project shows better potential for sustainability as a result of being built on an existing local model and maintained by beneficiary contributions, rather than external capital.

All projects acknowledge the multiple drivers of poverty and vulnerability in old age (lack of access to income, credit, healthcare, and risk of isolation). The models which underlie each project were generally found to be appropriate to the needs and context¹. However, they often lacked the means to deliver. By attempting to address many of these issues at the same time, efforts were typically applied too thinly to have sufficient lasting impact.

Older people's organisations were often inadequately trained due to lack of staff numbers, or poor adherence to guidelines. In many cases a market analysis was lacking and there was insufficient guidance available for those applying to take loans or selecting assets. In Uganda, the majority of

¹ The exception is DRC – where a revolving loan model was introduced in an unstable context.

livestock distributions had still not taken place in the last weeks of the programme. This suggests over-ambitious goals and/or a lack of technical monitoring and supervision at field level.

The mechanisms for delivering livelihood support involved loans, grants and cash transfers. However, it was not clear what determined the choice of mechanism. While the DRC model was based on loans, Bangladesh was based on conditional cash transfers. Uganda operated a combination of loans, based on beneficiaries' own savings, but with delivery of assets in-kind from project funds. As a result of the HelpAge office closure in the DRC it is unlikely that loans will be repaid, and the mechanism can be considered as a *de facto* cash transfer.

The Bangladesh model demonstrates good linkages with other service providers (e.g. veterinary, markets, health services) which are less evident in other models and could be replicated elsewhere.

Fieldwork in all areas shows that more vulnerable beneficiaries, particularly those with physical impairments or poor social networks, find it more difficult to realise significant benefits from the livelihood interventions. This does not mean that they do not benefit at all, but they are prone to greater risk in terms of labour constraints, theft or loss of assets etc.

Unlike DRC or Uganda, the projects in Bangladesh applied clearly defined poverty criteria to the selection of beneficiaries. Among these beneficiaries, some struggled to maintain project assets without support from community or relatives. In DRC, the selection was based on ability to undertake IGA and repay loans; meaning that the more vulnerable were unable to access them. In Uganda, the Older People Village Savings and Loan Associations had developed their own 'safety-net fund' to support such groups.

The cost per beneficiary was found to be considerably lower in Uganda than in other countries. This could be the result of the use of existing older people's structures, and a loan model that was already locally established. However, the evaluation also found that investment in training and capacity support for the Uganda project was lacking, leading to reduced effectiveness and prospects for sustainability. In the case of Bangladesh, the project with a relatively higher allocation for field staff led to more contact time with beneficiaries and older peoples groups. This produced good outcomes in terms of development of assets and skills for very vulnerable older people, but may have led to dependency on staff input.

There was a noticeable lack of phased exit policies in all three countries. Indeed, the models applied were better suited to a much longer presence than funding realities allow, threatening sustainability. Links to advocacy were generally weak and strategies for using evidence at the national level were unclear. Accountability mechanisms were also found to be lacking, with no identifiable procedures for feedback or complaint handling.

Most of the projects did not have clear results frameworks. Simple recording of key output data (number of beneficiaries, outputs delivered etc.) was often lacking and contradictory. This made it challenging to evaluate the projects and produce learning.

Although project documents identified income generation as the principal outcome, discussions with staff and beneficiaries show that the outcomes aligned with improved resilience and well-being were highly valued. Income generation was often not significant in financial terms, especially for more vulnerable beneficiaries. The major benefits for vulnerable groups appeared to be increased access to savings, improved diversity of assets that easily converted to cash, and improved social capital by supporting links between older people, their peers, family, community and the state.

Pilot project summary data: context, cost, beneficiary profile and key IGA outputs

		BANGLADESH ('OLD' PROJECT) ²	BANGLADESH ('ALLOW' PROJECT) ³	DRC	UGANDA
national & local contexts	HDI rank	146	146	186	161
	% <USD\$1 per day	43%	43%	88%	38%
	% over 60 (2012)	6.8%	6.8%	4.2%	3.9%
	% over 60 in 2050	22.4%	22.4%	7.3%	5.8%
	project location	Kurigram District, N. Bangladesh	Kurigram District N. Bangladesh	Beni Territory, North Kivu, E DRC	Gulu, Amuru & Nwoya, N. Uganda
	project context	chronic poverty, seasonal floods & out-migration	chronic poverty, seasonal floods & out-migration	chronic poverty, & insecurity due to ongoing conflict	chronic poverty, post-conflict, 'skipped gen' HH
costs	pilot project cost ⁴	EUR 11,738	EUR 163,593 (over 3 years)	EUR 86,535	EUR 63,741
	direct beneficiaries	35	500	300	1648
	cost per beneficiary	EUR 335	EUR 327	EUR 288	EUR 39
beneficiary profile	sex	F=35, M=0	F=365, M=135	-	F=974, M=674
	mean age	63	67	-	-
	targeting criteria/profile	'extreme poor' older persons – living on less than than EUR 35 per day – no land. Many living alone	'extreme poor' older persons – living on less than than EUR 25 per day – no land. Many living alone	'older people' – selected on the basis of their ability to undertake IGAs and repay loans	'older people' self-selected to be members of Village and Savings and Loan Associations
key outputs and mechanisms for delivery	Key IGA activities / outputs	cash transfer for purchase of sheep , training, linkage with markets and vets. Some small business devp., & savings groups 139 sheep purchased with cash transfer	cash transfer for purchase of cows , training, linkage with markets and vets. small business savings groups 426 heifers, 8 beef cattle, 144 sheep with cash transfer	cash loans to groups of e.g. 10 people to undertake IGAs e.g. petty trade, milling, soap manufacture, agriculture, 198 loans distributed	capacity support to 50 'Older Persons Village Savings and Loan Assoc.' (VSLAs) plus in-kind distributions of livestock: 240 goats, 173 piglets, 350 chickens
	mechanism for IGA delivery	directly to beneficiaries, organised into 6 'Self-Help Groups' (SHGs) of 5-7 members each	via and with 20 'Community Support Centres' approx. 25 members each	'self-help groups' provide loans through Older People's Associations, mainly to groups of 10 people each	VSLAs manage and loan beneficiaries' own savings. Distribution of livestock through VSLAs
	Other project activities	health camps, basic medicines, linking govt primary health care providers, linkage with local govt on social protection	health camps, basic medicines, linking govt primary health care providers, linkage with local govt on social protection	-	intergenerational meetings, DRR trainings and sensitisation on property rights in schools

² Cost calculations for the OLD project include a contribution of EUR 2,143 from Pidim reserves which were in addition to the Cordaid programme budget.

³ The ALLOW2 Cordaid-funded project in Lalmonirhat could not be visited during this evaluation, and is excluded from this calculation. A similar project in Kurigram District, known as 'ALLOW' is included as a proxy.

⁴ (direct costs + pro-rata of total programme overheads)

Recommendations

- The case studies in this review identify some general issues for livelihoods programming with older people in contexts of chronic poverty; such as the multiple functions of livelihood assets (particularly livestock) and the importance of social capital in asset protection. The review also presents some options for delivery – from cash transfers to revolving loans, and illustrates the role that older people’s associations can play. Interventions always need to be informed by the local context, but HelpAge could support better programme choices by developing and advocating for a consistent approach to the assessment of older people’s livelihoods which takes some of these issues into account.
- Given that those who are already better off are more likely to benefit from income generation initiatives, and HelpAge needs to identify strategies for inclusion of more vulnerable individuals. Significant business development is unlikely to be a relevant goal for certain target groups, and as a result, some interventions for vulnerable older people might be more realistically located within a resilience framework, which identifies risks to livelihoods and which aims to strengthen existing capacities. The Uganda and Bangladesh models provide ideas for this. In addition, programmes need to consider the labour requirements of project livelihood activities.
- Comparisons of cost, beneficiary reach and effectiveness suggest that individual project designs need to consider more carefully the ‘optimum level’ of inputs to deliver intended outcomes. For example, the OLD project in Bangladesh invested a significant budget allocation to cash transfer inputs and to 1:1 staff support to beneficiaries, which led to good medium term results. However, evidence from pilot projects in all countries suggests that the investment in organisational structures was insufficient to maintain sustainable benefits. Intervention models also need to be more closely aligned to funding realities, recognising that in many cases several cycles of funding may be required to produce lasting benefits.
- There is a need to locate community-level livelihoods work within broader strategies on social protection which also include advocacy on social pensions. HelpAge involvement in community-level livelihood interventions is intended to provide evidence and learning for advocacy. Making the link between small-scale interventions and larger policy or influencing objectives requires a clear articulation, in each case, of what sort of evidence is sought and how it is to be used.
- At the country-level, the learning from these projects provides opportunities to influence large-scale livelihoods programmes (such as the Shiree in Bangladesh) to better respond to the specific needs and capabilities of older people, and also to form alliances with others working on poverty and inclusion issues (such as Chronic Poverty Advisory Network in Uganda). These could be exploited further.
- There is anecdotal evidence within the studies in Uganda and Bangladesh of the contributions that livelihood interventions can make to dignity, social capital and mental well-being. These are highly valued outcomes and HelpAge could monitor these more closely.
- In some cases, the review found that data collection on key variables – including project outputs and beneficiary numbers was lacking. These are fundamental to evaluation and project management, and a greater degree of quality control is required at project level for these cases. Projects in each of the three case studies would benefit from accountability training in order to strengthen beneficiary feedback mechanisms.

Introduction

Between January 2012 and December 2013, and with financial support from Cordaid, HelpAge International implemented a programme entitled '*Improved income security for older and vulnerable people*' in three countries - Bangladesh, DRC and Uganda. The goal of the programme was to increase the coverage of social protection and resilient livelihood programmes in South Asia and Africa. It included strategies to build the technical capacity of governments to deliver services to older people, to monitor and improve accountability mechanisms, and to develop a network of civil society organisations to support older people's rights.

The programme also aimed to understand and improve community-level approaches to older people's livelihoods by implementing a number of '*innovative models of high quality direct project work*'.

The pilot projects in Bangladesh, DRC and Uganda were intended to contribute directly to '*increase older people's access to livelihood options*', while providing evidence and learning to support advocacy and future interventions in South Asia and Africa.

The study focuses exclusively on the pilot project component of the programme.

The purpose is to assess the appropriateness and effectiveness of the community-level livelihood pilot projects implemented, with the support of Cordaid, by HelpAge and partners in Bangladesh, DRC and Uganda.

The evaluation takes a comparative case-study approach. It provides a description of the pilot projects in Bangladesh, DRC and Uganda and the theories of change that underlie them, it tests intended outcomes, and applies a framework based on the OECD/DAC criteria⁵ to assess performance.

The study provides operational recommendations to support the further development of the projects, and aims to support the on-going development of HelpAge livelihoods strategy at the global level.

The report begins with a description of the methodology employed, followed by a description of the project contexts and overview of the projects. A section on the theories of change presents the logic models from Bangladesh and Uganda and provides a broad comparison of the different intervention strategies. An estimate of the relative cost of each project is then provided, based on calculations derived from the programme budgets. Subsequent sections present each project as a case study – beginning with a description of the mechanisms used to deliver the outputs, an assessment based on a standard set of criteria and closing with a set of project-level conclusions and recommendations. The Final section presents some overall recommendations.

Methodology

The evaluation was conducted by field-level research in each country. Prior to the field visits, a steering group comprising the programme manager and lead evaluators for each country agreed a broad framework, process and set of core tools to apply to each study – these were adapted according to local conditions but generally followed the same pattern.

Only the 'OLD' project in Bangladesh had baseline data with which to use as a benchmark for assessing outcomes. No attempt was made to source comparative data from a control group. Methods for data collection and analysis included semi-structured interviews (SSIs) and focus-group

⁵ The performance framework for this review uses the OECD/DAC criteria of relevance, effectiveness, efficiency, sustainability and impact, adding 'equity' and 'accountability'. HelpAge's organisational theory of change uses evidence from project work for advocacy and influencing. Hence a further criteria on 'links to advocacy' was added to the review.

discussions (FGDs) with project beneficiaries, direct observation of livelihood assets and farming plots, interviews and workshops with project and partner staff, analyses of project narratives and budgets and of beneficiary lists and loan-group ledgers. The field work took place in Bangladesh, DRC and Uganda during the end of November and beginning of December 2013.

The investigation followed the key questions outlined in the terms of reference. Very few of the projects visited had formal results frameworks or logframes. In-country work therefore began with a workshop with HelpAge staff and partners to gain a thorough understanding of the project model and identify the key expected outcomes (theory of change) so that these could be assessed through fieldwork. The in-country visits concluded with a workshop with staff to discuss findings.

Selection of field sites

In Bangladesh, four field locations were selected from a total of 6 locations for the 'OLD' project and 20 for 'ALLOW'. HelpAge partner 'Pidim Foundation' partner selected two of these sites, and the lead investigator selected two further sites at random. Six FGDs were conducted with groups of beneficiaries and the community-level structures developed by the project. A total of ten SSIs were conducted with beneficiaries to probe on individual experiences of the projects. The Bangladesh fieldwork also included an end-line survey of beneficiaries' livelihood assets from the 'OLD' project to compare with the baseline.

In DRC, two field locations were visited by the research team, and comprised 14 FGDs with Older People's Associations, and four SSIs, following up individuals from the FGDs. A further 8 traders and 7 farmers were visited who were supported by the project.

In Uganda, the project was implemented in nineteen sub-counties in Amuru, Nwoya and Gulu districts. In order to be able to compare how well the model worked in the three different districts, two sub-counties were selected per district for data collection. The sub-counties were chosen on the basis that project staff deemed them as being *typical* examples of the sub-counties in the various districts. A total of twelve FGDs took place with members of Older People's Groups (two FGDs per sub-county), five FGDs with leadership members of the OPGs (one per sub-county except in one sub-county), sixteen qualitative interviews with individual households (spread across the different sub-counties) and six FGD with Older Citizen's Monitoring Group (OCMG).

Research Teams

The research team in Bangladesh consisted of four staff members from HelpAge International Bangladesh office, five staff from Pidim Foundation, and one member from HelpAge International London. In DRC, it consisted of four members from HelpAge International DRC office and one member from the HelpAge International regional office in Nairobi. The Uganda research was carried out by partner staff (Caritas Project Manager, DNU Project Manager), the HelpAge Country Programme Manager, Project Data Assistant, Programme Assistant, based in Uganda and the HelpAge Food Security and Livelihoods Adviser based in London. Project staff and OPG leaders in all countries were instrumental in mobilising local authorities and communities.

Constraints and limitations

All field researchers were either HelpAge or partner staff, bringing a potential for bias. In Bangladesh, 8 out of the 10-member team were men, while the majority of key informants were women. This may have restricted some of the responses. The research employed qualitative methods – efforts were made to probe for detailed examples and to triangulate findings where possible. Time constraints meant that only a limited number of sites could be visited. Political unrest in Bangladesh meant that the 'ALLOW' project sites funded by CordAid could not be visited and the ALLOW project in Kurigram was substituted as a proxy.

Project Contexts

All pilot projects were implemented in contexts of underlying chronic poverty, with target populations vulnerable to an additional set of specific risks and shocks. In Bangladesh, pilot projects were implemented against a background of *seasonal floods and out-migration*, those in DRC operated in a context of *continuing insecurity and risk of violence* as a result of ongoing war, while projects in Uganda took place in a *post-conflict* environment characterised by elder-headed ‘*skipped-generation*’ households.



The pilot livelihood projects in **Bangladesh** are located in Kurigram and Lalmonirhat Districts in the north of the country. Bangladesh ranks 146 on the Human Development Index (UNDP, 2013), with 43 per cent of the 154m population living on less than USD1.25 PPP per day. An estimated 10.3 million or 6.8 per cent of the Bangladesh population is aged over 60, a figure that is expected to rise to 43.6 million, or 22.4 per cent of the population by 2050 (UNFPA and HelpAge, 2012).

The river islands of Kurigram District targeted by HelpAge livelihood pilot interventions are prone to high degree of river erosion, cyclone and regular monsoon floods. High rates of rural to urban migration, coupled with the decline of traditional family sources of support have intensified

the vulnerability and isolation of older people. The HelpAge project team suggest that 80% of households adopt migration as coping strategy for 3-6 months during the lean season. Many migrants fail to maintain regular contact or provide financial support to their older relatives.

Coupled with risk from disasters and the out-migration of wage-earners, older persons ‘left-behind’ have limited opportunities to diversify and expand their livelihoods, and poor access to formal savings and loans institutions maintaining a situation of chronic poverty.

In the **Democratic Republic of Congo**, HelpAge implemented livelihoods interventions with older people’s Self-Help Groups in Beni Territory, North Kivu, in the eastern part of the country. The DRC ranks 186 on the Human Development Index (UNDP, 2013) with 88 per cent of the population living on less than USD1.25 PPP per day. An estimated 4.2 per cent or 2.9 million of the population are aged over 60, expected to rise to 7.3 per cent or 11 million by 2050. (UNFPA and HelpAge, 2012). The national constitution includes a clause on special considerations for vulnerable groups, but there is no specific mechanism or social pension in place to protect the rights and livelihoods of older people.

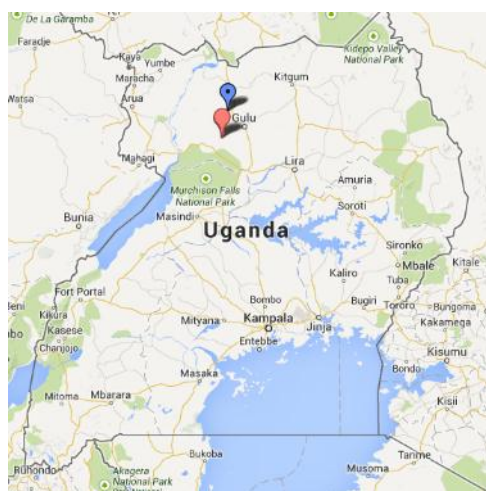


Since 1998, the Second Congo War has claimed an estimated 5.4 million lives with the humanitarian crisis especially severe in eastern Congo. Armed groups continue to carry out attacks on civilians, threatening security, disrupting livelihoods, and limiting humanitarian access to a number of areas. Aid organizations estimate that over 220,000 people have fled their homes in North Kivu since April 2012 as a result of fighting between armed-groups. Despite the peace agreement signed by the M23 armed faction, people in the HelpAge project areas are still at the mercy of armed groups that

operate between DRC and Uganda. A large number of the beneficiaries of the pilot project are long-term IDPs, experiencing continuing insecurity and lack of access to livelihood opportunities.

Uganda ranks 161 on the Human Development Index (UNDP, 2013) with 38 per cent of the population living on less than USD1.25 PPP per day. An estimated 3.9 per cent or 1.4 million of the population are aged over 60, expected to rise to 5.8 per cent or 5.4 million by 2050. (UNFPA and HelpAge, 2012). Progress on reducing overall income poverty in Uganda has been significant; the proportion of those living below the poverty line fell from 56.4% in 1992/93 to 24.5% in 2009/10. Nevertheless, 11.6% of Ugandans remain chronically poor and spend more than two thirds of their income on food with very little to spend on other basic needs (CPAN 2013).

The percentage of elderly-headed households in Uganda increased from 15.3% in 2005/6 to 19.4% in 2009/10 and represent 23.6% of households that slipped into poverty between these dates (*ibid*). In 2010, the Uganda government launched a major social protection initiative in 14 districts known as the ‘Expanding Social Protection (ESP) Programme’. This has not yet reached the HelpAge pilot livelihood project areas.



The HelpAge pilot project targeted 19 sub-counties in three districts; Gulu, Amuru and Nwoya, all within ‘Northern Uganda’, the poorest of the four regions of Uganda. These districts fall mainly into two livelihood zones (LHZ), namely “LHZ 16 North Kitgum-Gulu-Amuru Simsim, Sorghum, and Livestock Zone” and “LHZ 17 Amuru-Gulu Rice, Groundnut, Sorghum, and Livestock Zone”. Production is affected by frequent hazards such as crop and livestock pests, livestock diseases, prolonged dry spells and hailstorms. In addition LHZ 16 is frequently affected by conflict-related hazards and LHZ 17 suffers from frequent floods.

High labour dependency ratios are a major determinant for chronic poverty in Northern Uganda (CPAN 2013). Older people interviewed in the project areas often had several dependants themselves (orphaned grand-children, or in some cases other adults in need of care).⁶

The Pilot Projects

In **Bangladesh**, HelpAge International introduced several pilots during the period of the CordAid grant. There are two basic models, known as ‘OLD’ and ‘ALLOW’. They target a similar beneficiary profile and both follow an integrated approach involving conditional cash transfers, older people group formation, and health and local advocacy activities. However, the OLD and ALLOW projects involve very different forms of older people’s group, and have different models of conditional cash transfer.

The pilot project ‘**OLD- Older People’s Livelihood Development**’ was implemented at community level by HelpAge partner Pidim Foundation in three villages of Bandebar Union, Rowmari Upazila in Kurigram District in the north of Bangladesh. It was implemented with 35 older women organised into six ‘Self-Help Groups’ of between 4 and 7 members.

⁶ The evaluation team in Uganda witnessed several households where older people provided care to adults who had developed debilitating mental problems as a result of the civil war.

The OLD project focused on income generation through cash transfer and training - mainly sheep rearing, plus older people group formation (known as **Self-Help Groups** - SHGs). Additional activities included medical support (health camps, basic treatment and links with health providers) and local advocacy (meetings with government officials and service providers).

With Cordaid support, HelpAge also introduced a pilot livelihoods model entitled '**ALLOW – Accelerate Livelihood of Left-behind Older Workforce**' in Lalmonirhat District. This followed a similar approach to OLD, but introduced an alternative form of older-people's groups at field-level known as 'Community Support Centres'(CSCs)⁷. The CSCs have a larger membership and greater involvement in project decisions than the SHGs, with the expectations that they would be stronger, and more durable forms of older people's organisations.

The ALLOW model was also implemented by HelpAge International and Pidim Foundation in Kurigram District, with funding from DFID-GoB. This aimed to support 500 beneficiary households. It included *cash transfers* - mainly used to purchase *cows*, although a small number of beneficiaries used cash for petty trade. The project also included similar *medical support* and *local advocacy* activities as the OLD project above. *Older people group formation* was through the development of **20 Community Support Centres**. The ALLOW project in Kurigram began in October 2011 and will conclude in September 2014. See Annexes for a summary of key outputs delivered by the OLD and ALLOW projects in Kurigram District, Bangladesh.

In **DRC**, the project focused on the provision of cash loans to 'Solidarity Groups' comprised of e.g. 10 older people, to support *income generating activities* – such as small businesses, animal husbandry, petty trade etc. The project issued the loans through 'Self-Help Groups' which grouped together *older people's organisations* established by previous projects. HelpAge provided capacity support to build the capacity of these groups. The DRC project supported 300 people in year 1 and 198 in year 2.

The project also intended to document livelihood best practices, and to support advocacy work through 'older people's monitoring groups' (PMGs) which aimed to address issues such as taxation, land rights and access to health services (these elements were not reviewed by the evaluation). A series of radio shows were developed, and broadcast through local and national radio network.

In **Uganda**, the livelihoods pilot project was carried out by HelpAge's implementing partners Caritas Gulu and the Diocese of Northern Uganda – DNU (Amuru District). HelpAge implemented directly in Nwoya District. The project supported 50 Older People's Groups (OPGs).

The project trained the OPGs on how to operate **Village Savings and Loan Associations (VSLAs)** and provided follow up support during field visits. VSLAs are entirely *self-managed* community groups that are usually operated with the members' own resources.

The VSLA support formed the core of the programme and the **Older People's Group Village and Savings Loan Associations (OPG-VSLAs)** were central entry point for all other livelihood activities carried out under the project. These livelihood activities included (1) the *provision of goats* to OPG-VSLA members for initiating goat pass on schemes; (2) the provision of inputs and training for the *production of vegetables and fruit trees* and (3) the provision of inputs for *income generating activities (e.g. piggyery, poultry (broiler) production and rabbit farming*. This report will refer to these activities as the "core livelihood activities".

⁷ Only the first year of this intervention (April 2012 to March 2013) was funded by the CordAid programme – at a cost of EUR 20,341.

The project also included *intergenerational activities*, comprising ‘campfire events’ - storytelling, drama performance and discussion rounds between younger and older people, *advocacy* activities including sensitisation workshops and meetings with local authorities and service providers (e.g. health clinic staff, agricultural extension workers etc.). Advocacy activities also involved OCMGs that consulted with OPGs about the challenges and constraints that they faced and then discussed these and possible solutions with local authorities (sub-county chiefs and their deputies).

There were also some *Disaster Risk Reduction* (DRR) trainings, targeted at OPG leaders and OCMGs and *Property Rights Sensitisation Workshops*, targeted at younger and older community members. The Uganda project reported 824 direct beneficiaries⁸.

Theories of Change

All projects intended to make an ambitious contribution to the well-being of older people, with a focus on income generation. However, each project also sought additional outcomes – for example access to services (such as health clinics in the case of Bangladesh) and awareness of rights. DRC and Uganda aimed to improve intergenerational relations through community events while the Bangladesh project sought to build family links as a consequence of asset accumulation.

While the theories of change acknowledged the multiple dimensions of poverty, attempts to address all of these may have hampered the ability to obtain meaningful or sustainable results in some domains.

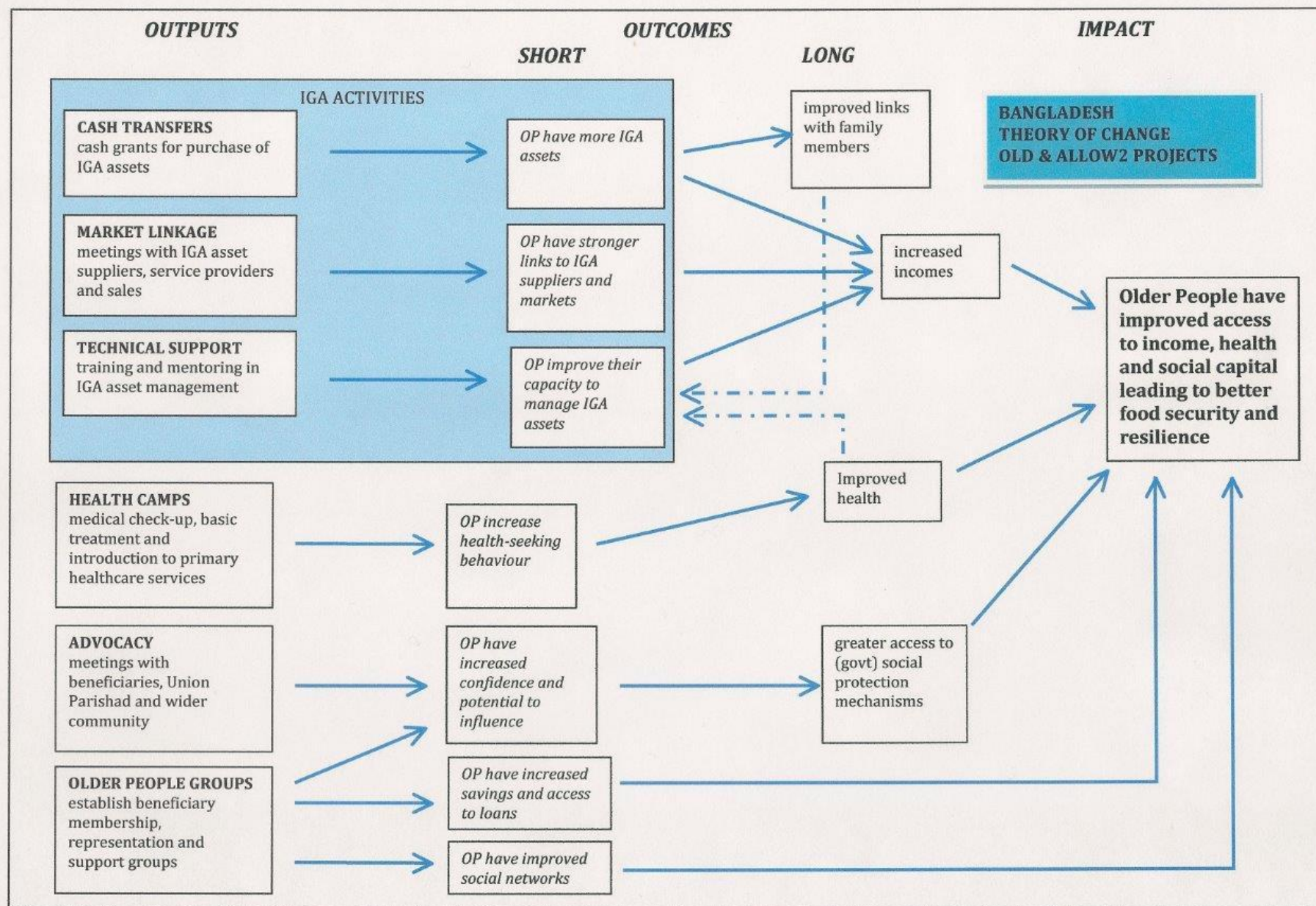
All projects regarded Older People’s Groups (OPGs) as the primary vehicle for project delivery. This was intended to support efficiency (e.g. community groups were considered best placed to select beneficiaries), and also to develop mutual support among older people, and solidarity for local advocacy. Older People’s Groups were also intended to ensure a degree of sustainability. *However, in at least two of the three case studies, these long-term aspirations for OPGs did not fit the funding reality.*

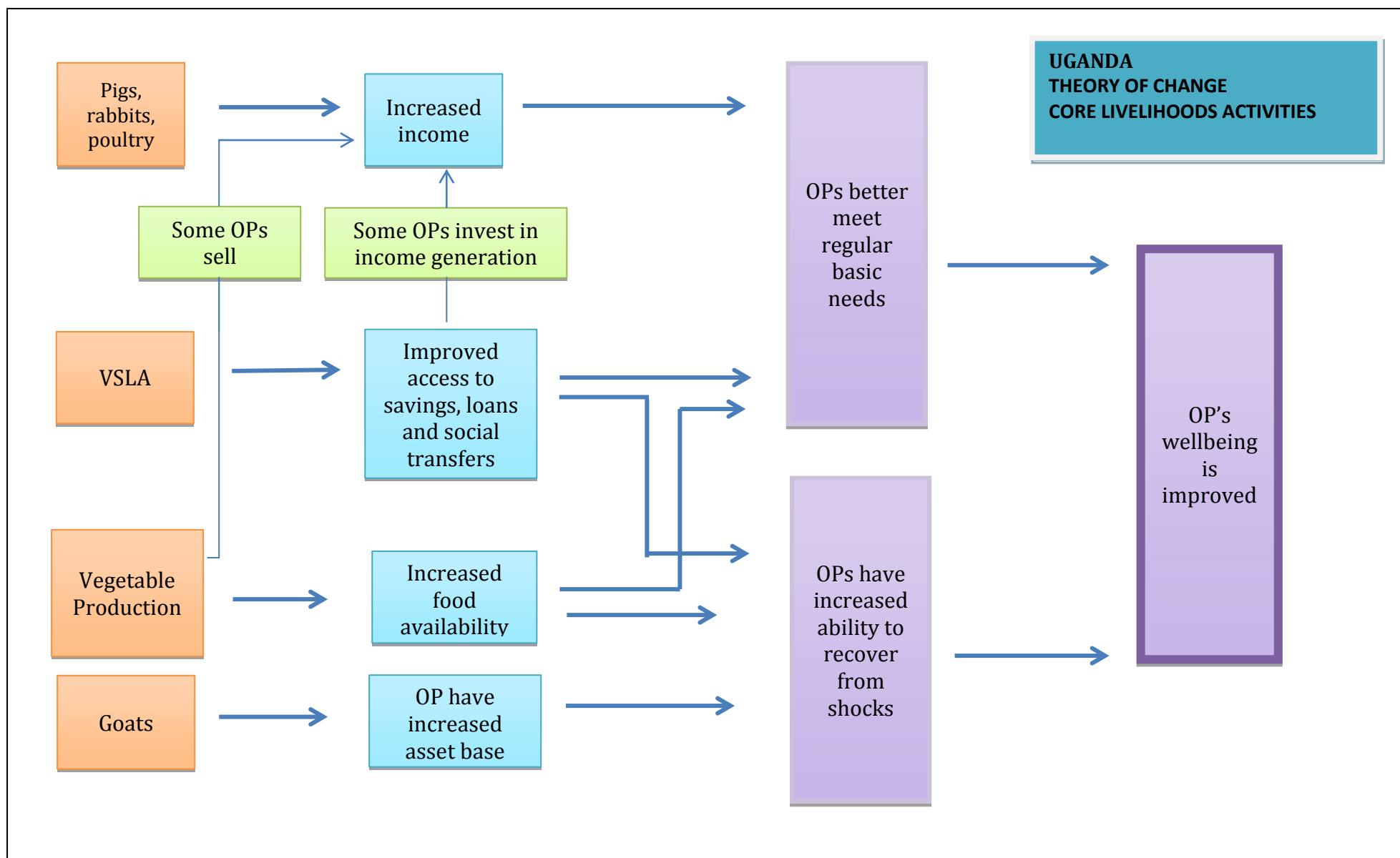
There were considerable differences in the size and structure of OPGs. In Bangladesh, the OLD project worked through small Self-Help Groups (5-7 members each) and support from a Project Implementation Committee (12 members) comprised of local elites. The ALLOW model developed ‘Community-Support Centres (20 members) intended to take more responsibility for project implementation.

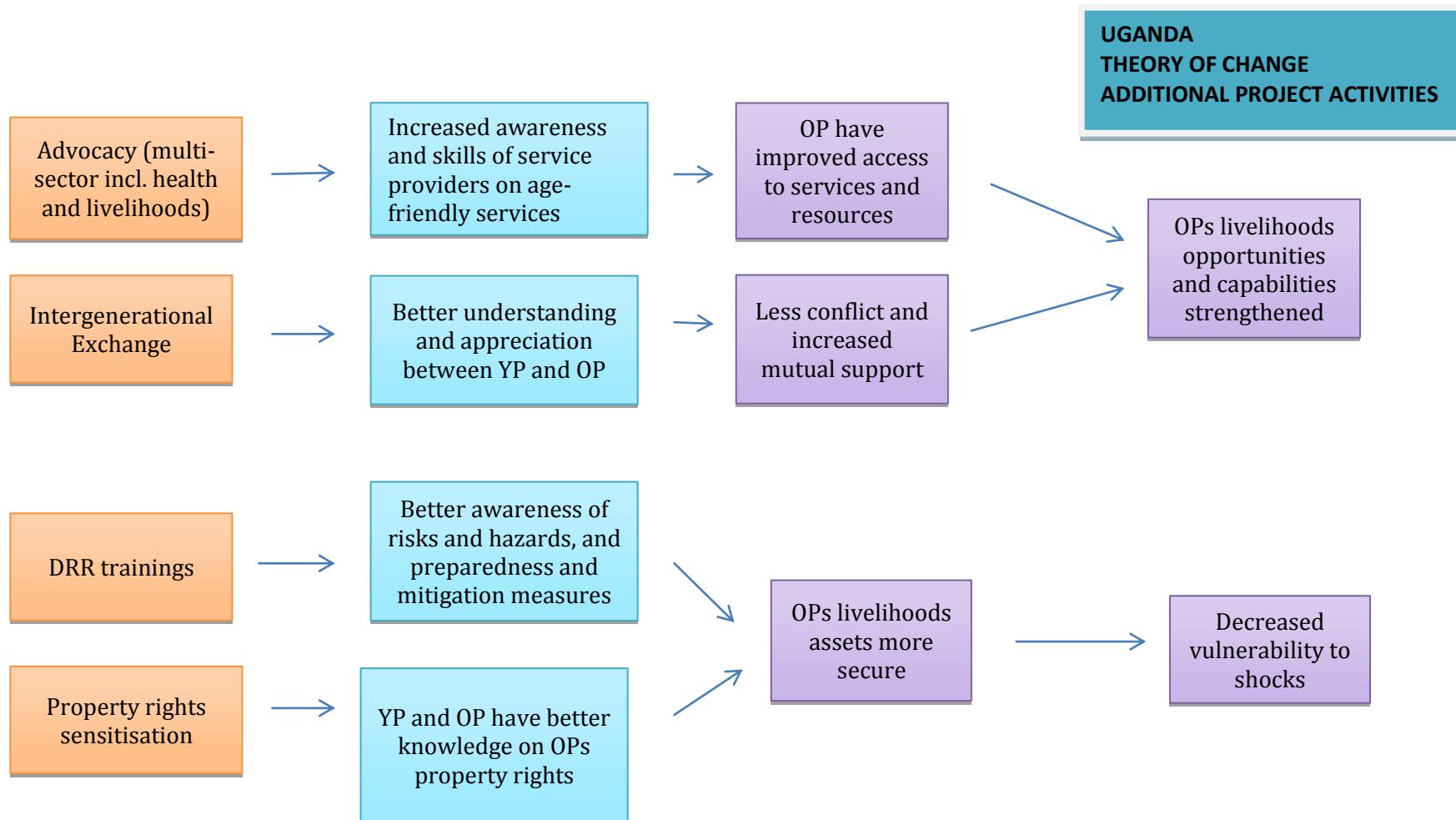
In DRC, the ‘Self-Help Groups’ were essentially loan associations linked to Older People Organisations often with hundreds of members, forming ‘Solidarity Groups’ of 10 people to access loans. In Uganda, the project worked with Older People’s Group Village Savings and Development Associations (around 30 members each). *The Ugandan OPGs may have required least external support since they were built around an existing and familiar local self-help model.*

All projects provided assets in one form or another to stimulate income generation. However, while the Bangladesh model provided support in the form of conditional cash grants, DRC provided loans at a relatively high rate of interest. The project in Uganda supported savings groups (based on capital provided by their members), and also provided livestock (goats, pigs, poultry, rabbits) as in-kind donations to the groups. *The provision of loans in a context of on-going insecurity, such as the DRC is unlikely to be sustainable.*

⁸ This figure is likely to be an underestimate of the number of OPG members who will have had access to savings and loans. The project reported support to 50 OPGs each with about 30 members.







Project Inputs (Costs)

Estimates of the financial inputs can be useful to provide a more rounded assessment of the performance of the different pilot projects, or their relative value for money. The section below provides an estimation of the costs which can be attributed to each project. These figures should be interpreted with care. The focus of this report is largely on livelihood and income generation components, but budget allocations at the local level are not always so easily divisible and some of these costs have been used to support a range of activities including advocacy and health initiatives.

The total budget for the three year programme was EUR 616,187. The budget allocation to the direct costs of the pilot project component was EUR 118,329. If overhead costs are added on a pro-rata basis (see footnote below), the total cost that can be attributed to the pilot projects is EUR 203,612.

Project reports describe work with 215 direct beneficiaries in Bangladesh, 300 in DRC and 824 in Uganda, with some variation from year to year. If we take the higher number as an estimate of the number of unique beneficiaries, an estimate of the size of the 'investment' per beneficiary is EUR 248 for Bangladesh, EUR 288 for DRC and EUR 39 for Uganda.

pilot project	direct costs (EUR)	pro-rata 'd 'overheads' ⁹ (EUR)	direct costs + pro-rata 'd 'overheads' (EUR)	number of beneficiaries	total number of unique beneficiaries	investment per beneficiary ¹⁰ (EUR)
Bangladesh¹¹						
Year 1	26,471	19,481	45,952	215		
Year 2	3,500	3,884	7,384	35		
Yr 1 + Yr 2	29,971	23,365	53,336		215	248
DRC						
Year 1	27,850	27,812	55,662	300		
Year 2	12,381	18,492	30,873	198		
Yr 1 + Yr 2	40,231	46,304	86,535		300	288
Uganda¹²						
Year 1	18,714	7,145	25,859	not available		
Year 2	29,413	8,469	37,882	not available		
Yr 1 + Yr 2	48,127	15,614	63,741		1648	39
TOTAL	118,329	85,283	203,612			

According to this calculation, the size of the investment in Uganda was considerably less per beneficiary. This may be because the intervention was based on pre-existing groups. However, one of the key findings of the Uganda study is that the training and support for these groups, and the level of technical support for income generating activities was inadequate.

⁹ 'Overheads' (i.e. delivery and support costs) are estimated here on a 'pro rata' basis. This is done by calculating the proportion of the direct cost of the pilot project activities to the total direct costs of the programme, and applying this ratio to total overheads.

¹⁰ 'Investment per beneficiary' = (pilot project direct costs + pro-rata overheads)/total number of unique beneficiaries

¹¹ This table is derived from figures provided in the programme budget plans, and therefore produces a slightly different figure for 'investment per beneficiary' for Bangladesh compared to the table in the executive summary.

¹² Not all beneficiaries in Uganda received the same inputs of the same value. Project records show that 485 beneficiaries were members of VSLAs, some receiving goats as part of the goat 'pass-on scheme'. Other beneficiaries (non-VSLA) received piglets goats and chickens (see table in annex for details).

Note that for Bangladesh, the year 1 figures include beneficiaries of the ALLOW project implemented in Hatibanda which could not be visited as part of this review. It is not included in the narrative below. A comparison of the input costs for the pilot Bangladesh projects covered by this review ('OLD' and 'ALLOW') is provided under the efficiency section (Bangladesh).

Individual Project Assessments

1. BANGLADESH

The mechanism for asset delivery

Two pilot projects were investigated in Bangladesh. The 'OLD' and 'ALLOW' projects each provided conditional cash transfers as opposed to loans. Beneficiaries of the 'OLD' project received cash from Pidim, and were accompanied to the market the following day to purchase livestock. The ALLOW project used a mobile phone payment to release funds through 'bKash'¹³ supervised by Pidim and HelpAge. This allowed a more secure and transparent process of transfer and incurred a charge of 2.25%.

The OLD and ALLOW projects differed in the size of the cash transfers and the number of instalments in which these were disbursed. This had a significant influence on the choice of IGA assets purchased and the income generating activities pursued by beneficiaries. They are discussed separately below.

OLD: All 35 beneficiaries of the OLD project received assets worth BDT 13,500¹⁴. Each beneficiary elected to use the cash transfer to purchase sheep (including feed, medicine, bedding etc). Two of the beneficiaries used part of their funds to purchase other assets for petty trade (grocery and sweets). Most grants were released in 2-3 tranches - the first grant of BDT 7,500 to buy 2-3 sheep, plus feed and vaccination, followed by further instalments to buy materials for a *macha* (livestock pen/bed), and a second batch of sheep.

ALLOW: In the case of ALLOW, all 500 beneficiaries in Kurigram each received assets worth BDT 15,000¹⁵. The majority of these (434) opted to purchase a cow – usually a heifer. The remainder used the funds for sheep or goat rearing, or for materials for small businesses – typically mat weaving or to purchase a pedal rickshaw van.

Project staff played an important role in facilitating the cash transfers, advising on options for asset purchase, and providing training on livelihood asset management. However, each project formed a different organisational structure at the local level in order to facilitate the delivery of inputs, and provide a link with the community and project staff.

OLD: In the case of the OLD project, beneficiaries were organised into 'Self-Help Groups' (SHGs) of 5-7 older people – there were six of these in the project area. During the 2-year project period, the Pidim project officer attended the weekly SHG meetings to provide support. A member from each of the 6 SHGs was represented on a Project Implementation Committee (PIC), with other members of this body drawn from the local community. Apart from beneficiaries, almost all members of this committee were male.

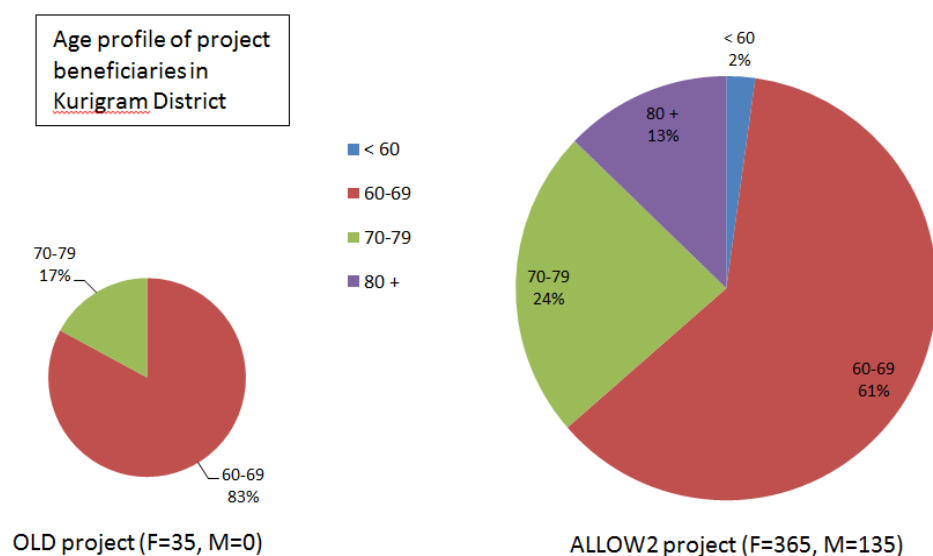
ALLOW: The ALLOW project in Kurigram formed 20 'Community Support Centres (CSCs)' as an alternative to SHGs. These are larger structures (approx. 25 members each), are designed to act as the focal point of service delivery and, unlike the SHGs, are intended to take a more active role in channelling cash grants to members. They are also intended to function as a peer-support group to follow-up on income generation activities, continue links with health and local government services and with migrant family members. The project inception documents place the CSC at the centre of the ALLOW model.

¹³ bKash is a subsidiary of BRAC Bank, with a mission to 'widen the net of financial inclusion'

¹⁴ Equivalent to EUR 129 at EUR 1 = BDT 105

¹⁵ Equivalent to EUR 142

1.1.Relevance



The pilot projects in Bangladesh each targeted older people on low incomes, with few assets or land and with low food intake¹⁶. Older people living alone were prioritised for support, most of them widows¹⁷. These are considered within Bangladesh as the ‘extreme poor’, typically maintaining their livelihood from *ad hoc* agricultural labour, support from relatives and/or begging. Their profile matches that described by Barket et al (2003), and Erb (2011) in the box below.

Older people in chronic poverty in rural Bangladesh: profile and coping strategies

‘[In Bangladesh] widowhood in old age means the loss, reorganization, and acquisition of social roles especially for women....They have to live their life on the mercy of the brothers, sons – daughter and in-laws. Old widows suffer not only from economic poverty but also from physical and psychological isolation, insecurity, incapability, and deprivation of resources, low self-esteem, and negligence’ Barket et al (2003).

‘older persons seek to ensure livelihoods security through asset accumulation, asset diversification and the support of family and community’.....cash needs focus on food and medical care...and friends, neighbours and the community provide emergency assistance when required and when they are able’. Erb (2011) - based on interviews with 200 older people in Bangladesh.

The aim of the Bangladesh projects to support asset accumulation and build social capital can therefore be considered as highly relevant to the needs and existing coping mechanisms of older people living in chronic poverty. Furthermore, the needs of this specific target group are not currently being addressed by other government or NGO programmes:

‘...there are so many other organisations that work on different issues... but not older-people related issues. Young people who are able to give back loans get benefits from these organisations. But there is no other organization is working with older people in this location’ [FGD with project beneficiary in Bancharchar SHG]

¹⁶ See Annex 1: Bangladesh report, for full description of targeting criteria and profile of beneficiaries.

¹⁷ 100% of registered beneficiaries of the OLD project and 73% of the ALLOW project in Kurigram were women

However, while older people in rural Bangladesh use the accumulation and sale of assets such as animals to respond to urgent needs and shocks, Erb's (2011) study among this group notes that *'interest in entrepreneurial or business activities is only minimally prioritised'*. This could bring into question the relevance of the project ambition to translate asset accumulation into regular income generation.

Both pilot projects in Bangladesh allowed flexibility in the use of the disbursed cash transfers, and a small number of beneficiaries in each project used these to purchase inputs for petty trade. However most opted to use the cash transfer to purchase livestock; sheep in the case of OLD and cattle (majority heifers) in the case of ALLOW. Both sheep and heifers were generally suited to the local area. There was also good local availability of feed and a strong market demand for products from both animals. Both projects developed links with government veterinary providers, although vaccines were apparently in short supply.

The purchase of sheep in the OLD project was largely due to the smaller initial cash transfer available for this project. The first tranche provided by this project was insufficient to purchase a cow. Sheep were less expensive and considered to be better able to cope during the frequent flooding. But beneficiaries had less experience in managing them and they were deemed to be less culturally appropriate because of their odour.

'After 4 months, I received the first instalment of BDT 7,500. I wanted a sheep or cow. But the project said that all beneficiaries purchase sheep'. [OLD project beneficiary, age 62, Purachor]

Cow rearing is a more common local practice, providing a higher value, and bringing status benefits. This could therefore be considered as a more relevant input for most beneficiaries. However cow rearing also has some disadvantages - first that the economic returns take longer to achieve than sheep, they are heavier, and need to be led to pasture, and second that being a single asset, the impact of loss due to theft or disease is greater.

Livelihood inputs were relevant to the needs and capacities of beneficiaries, although some isolated or frail beneficiaries found looking after a cow difficult.

1.2 Effectiveness and Impact

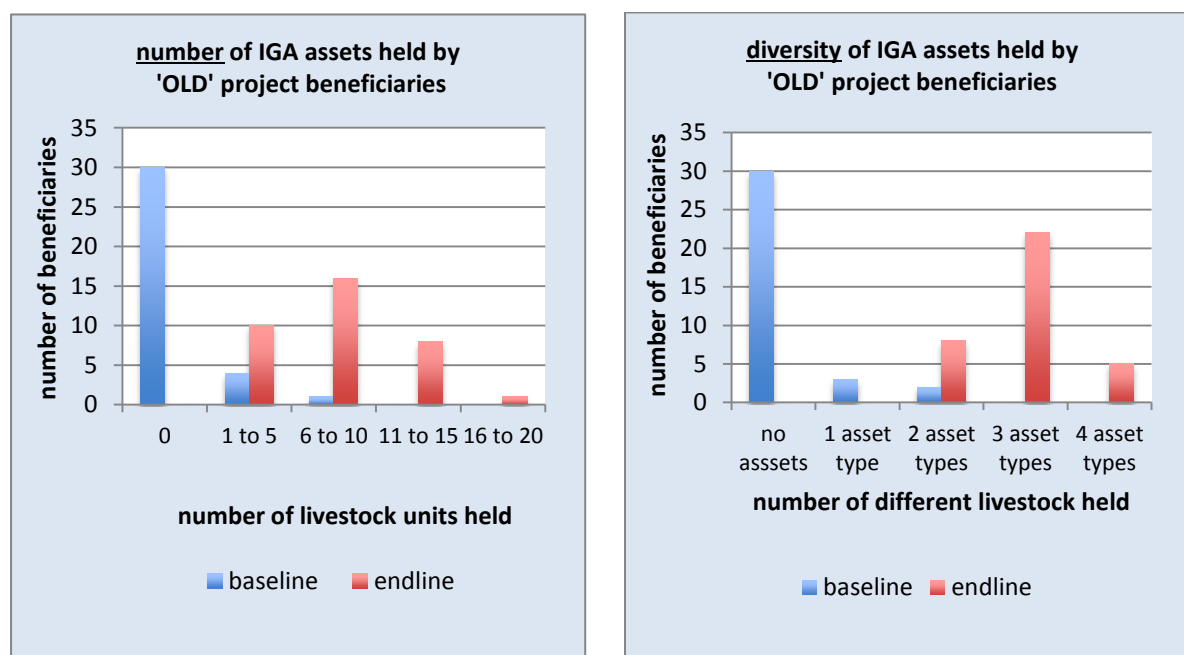
Sheep rearing (OLD project) has made a significant contribution to asset ownership and diversification. Cow rearing (ALLOW project) is yet to deliver benefits

At the time of the field study, the beneficiaries of the Bangladesh projects were using the IGA assets purchased with project funds. Some positive effects on asset accumulation from the OLD project could already be observed. The ALLOW project had 10 months remaining and due to the long gestation period of cattle, the effects on income were not yet observable for most beneficiaries.

The cash transfers made available by the OLD project were used by most beneficiaries to purchase between 5 and 7 sheep per beneficiary, plus vaccinations and feed and mosquito nets. Beneficiaries were trained and supported on managing their assets, including the construction of sheep pens, introductions to market traders and veterinary care and training in financial management.

The effect of the OLD project on asset holdings was significant. According to the end-line survey, beneficiaries had significantly increased the number and diversity of livelihood assets held by the end of the project (see the chart below).

Records from registration show that only 5 beneficiaries held livestock at the start of the project. Project records showed that the small flock of ewes purchased by each beneficiary had on average produced 10 lambs (349 in total) over the 23 month period. The end-line survey shows that the actual number of sheep held at the time of the end-line survey was 135 - less than the number originally purchased through project cash transfers (185). Only 19 sheep had died, and the rest had been sold. Most beneficiaries were now holding a range of different livestock – including sheep, chickens, ducks and goats, while 27 had purchased a heifer (see charts below).



Reported gains may be over-estimated due to information bias (respondents may have under-reported their assets in the baseline survey). The change could also reflect seasonal trends in income since the end-line survey took place at the end of the rice harvest, when the availability of food, work and income is expected to be higher (see Abdullah, 1989). However, the process of asset accumulation is evidenced from interviews with beneficiaries. Interviews also suggest positive outcomes from the project in terms of improved livelihood asset management skills, and linkage to markets:

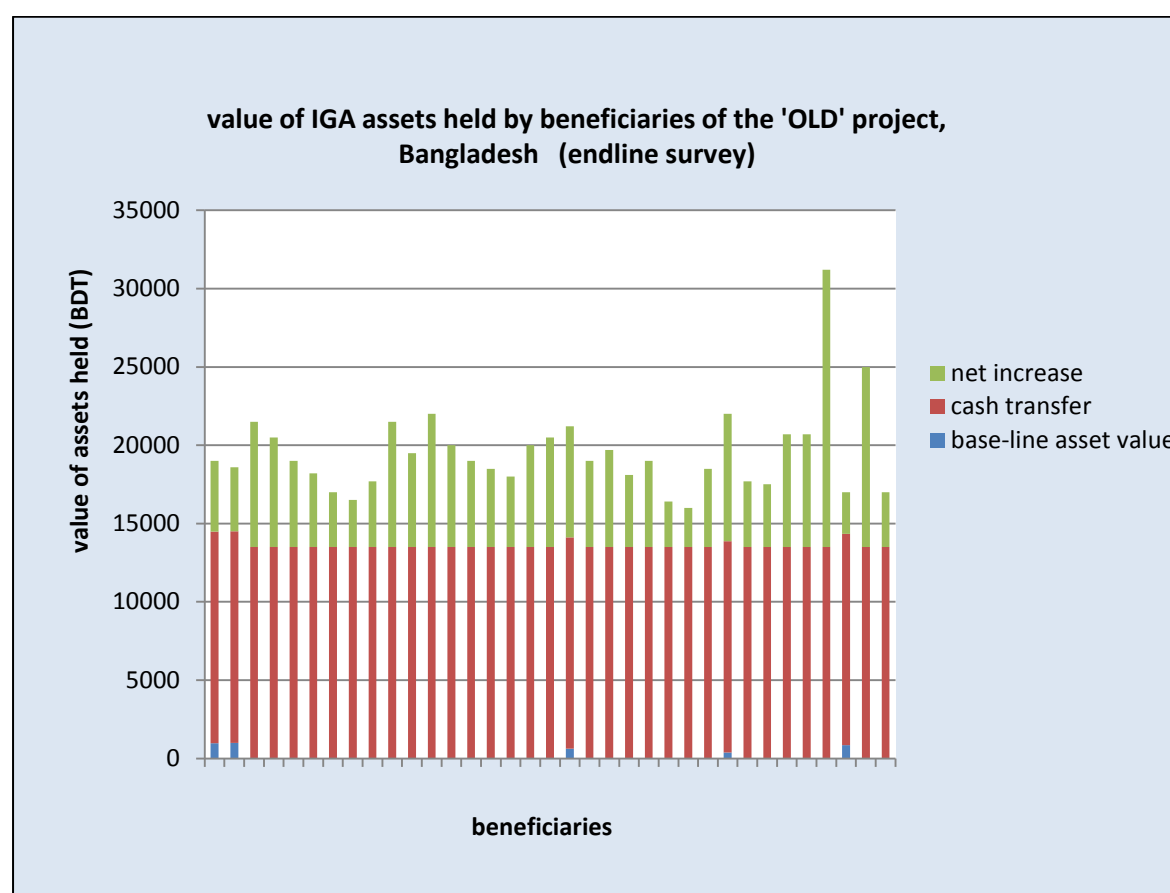
'I received 13,500 taka from the PIDIM and with this money I bought sheep and also repaired my house. For the IGA support I also received trainings...now I have a cow that I bought from the selling money of the sheep. With my income I also bought some chicken. And those chickens now provide me with eggs. [OLD project beneficiary, age 62, Bancharchar]

'I received BDT 7,500 (for 3 sheep, vaccination, and feed) in June 2012 and then BDT 6,000 in Nov 2012 (for 1 sheep, feed and vaccination). These gave 7 lambs. I was trained on IGA management by the project and also received training on savings management and support like health benefits, and cataract surgery. I sold the lambs and bought a cow and now have 1 cow, 3 sheep and 10 chicken.' [OLD project beneficiary, age 62, Bancharchar]

I sold one sheep for BDT 1,500 and spent the money to repair my house and purchase one mosquito net for the sheep. At present I have three sheep and two lambs.' [OLD project beneficiary, age 62, Purachor]

It is not possible to conclusively attribute all the increase in livelihood assets recorded in the end-line survey to the project intervention. Other funds may have been used to purchase the additional livestock and the evaluation did not attempt to isolate the effect of the project, e.g. through use of a control group. However, evidence from the survey, from field observation and interviews suggests that a positive effect is plausible.

Given the mean asset value of BDT 19,534 recorded in the end-line survey, negligible asset holdings recorded at baseline, and the value of the project cash transfer (BDT 13,500), we can calculate an average value addition of BDT 6,034 per beneficiary over the 23 months of implementation¹⁸. This assumes that all income from livestock sales was re-invested in assets, and that no external income was used for asset purchase (See chart below).



Taking these assumptions into account, the findings of the end-line survey and interviews suggest that the OLD project has been very effective in enabling beneficiaries to increase the number, diversity and value of their assets.

The fact that incomes appear to have been re-invested in further asset purchase reveals something about local coping strategies. Rather than develop sheep rearing as a business, the beneficiaries of the project have used returns to develop a portfolio of assets. None of these assets would generate a significant income on their own, but together they can spread risk and help with temporary crises, for example due to flooding or to ill-health. This strategy is consistent with findings from the

¹⁸ This is equivalent to a rate of return of 45% within the project implementation period.

literature on vulnerability and adaptation to risk in Bangladesh (see for example Brouwer, *et al* 2007).

The Self-Help Group (SHG) established by the OLD project also generated modest savings. For example, Bancharchar SHG (7 members) accumulated BDT 3,560 savings since the formation of the group (approx. 20 months), equivalent to just over BDT 500 per member¹⁹ The funds represent a further safety net in times of difficulty, although none of the respondents had used these funds at the time of the evaluation fieldwork.

Returns could not be observed from the IGA asset/livelihood element of the **ALLOW** project in Kurigram District at the time of the evaluation because the heifers purchased with the cash transfers had yet to produce calves. 426 beneficiaries had used cash transfers to purchased cattle, vaccination and some feed (the balance had opted for other IGAs). The project had also provided training in livestock (and poultry), and financial management.

According to project records, 62% of the heifers purchased between October 2012 and April 2013 had become pregnant, and only 6 had died to date. We can therefore assume that the project had so far been successful in contributing to livelihood assets. Beneficiaries interviewed were generally optimistic about future gains:

"We have seen some change during the last two years – I didn't have any asset before the project and now I have a cow – and before I had no opportunity to get training, but received training on income generation and savings management and I now feel I have some knowledge of these issues" [FGD Barakandai CSC]

"I am fortunate that the project money injection gives me quick recovery from a bad time and now I am able to restart my betel nut business. I buy betel leaf from the whole-seller and sell to the local market with helps me gain an income. With the income from the business I hope to purchase a cow" [FGD Barakandai CSC]

"I have still not earned any money but my cow is expecting to breed soon which gives me lots of hope because I will earn money from the cow. When my cow will give milk I will sell the milk to the market as well as drink milk. When the calf is nearly one year old I will sell it in the market. And I can use the dung for fuel and with the ash from the fuel I can use for washing clothes. My big dream is that if I get more income I will take some land" [KI Barakandai woman aged 72]

Some beneficiaries suggested that it would have been better if the funds for feed had not been provided as a lump sum, but in instalments over a period. Others suggested that the training could have been made more effective:

"The duration of the training is too short because we are not able to take it all in at once; it would have been better to have 5 days instead of 3." [FGD with Barakandai CSC]"

For those purchasing heifers, a very tentative estimate of the very best financial value that could be realised *before the end of the 3-year project* would be BDT 34,000 for the resale value of the cow and calf - a net increase of BDT 19,000. The food or income benefit from milk in this period is not included in this calculation since much would be fed to the calf (20% of heifers have started to produce milk). This figure is the theoretical best case (no losses) and does not take into account the cost of cattle; only the initial cash transfer of BDT 15,000. Beef cattle were beginning to be sold at an average profit of BDT 5,000.

¹⁹By comparison the local daily rate for unskilled labour is BDT 200.

During the 14-20 month period before returns can be made from either milk or sale, beneficiaries would need to feed and care for the cattle, including supplementary feeding, cleaning and bedding and walking to grazing land, plus periodic medical care, such as de-worming and vitamins.

At the time of the evaluation, no net contribution to assets or income could be observed from the ALLOW project to date, but the project appeared to be on-track for these to be realised at the end of the funding period. The heifers purchased through the ALLOW project could potentially yield a higher income than the sheep available from the OLD project, but they require a longer period of care before returns can be made. During interviews, several beneficiaries explained that although they very glad to have purchased the cattle, they were finding it difficult to care for without support from relatives or neighbours. It is also inevitable that some failure would occur as a result of loss from theft or disease of the cow.

Increased livestock ownership strengthens links between older people and their families

The theory of change underlying the Bangladesh projects includes a hypothesis that older people receive more support from their sons and daughters if their asset base is increased. This effect was verified in some of the field interviews with ALLOW beneficiaries:

“now my condition has improved. Before I was living alone and my daughter did not look after me. The cow is considered as an asset for me as well as my family members. Previously I was getting money from begging, but now I live with my daughter and left that way of life” [SSI in Barakandai, woman aged 72, ALLOW]

“people used to scold me for being abandoned by my sons, but now I live with my son. My son understands that after some days the cow will give milk and will be an income for my family...because of this cow I am included in my son’s house” [SSI in Roumari Uttar Para, woman aged 72, ALLOW]

‘If the beneficiary sells the cow then this is not a good result because the family may no-longer help out and the older person will no longer get the psychological support. The family bonding is an important element of this project’ [FGD with Barakandai CSC, ALLOW]

Many of project beneficiaries referred to the interest their family members had shown in them and help provided in looking after livestock, but there were also cases where family members had sold, or taken control of the assets (discussed in the equity sub-section below).

OPGs enlarge social networks and community support mechanisms

Focus group discussions with beneficiaries of the Bangladesh pilot projects also testified to the value of Older People’s Groups as a source of mutual support:

“we share views and ideas.... we look after each other and accompany each other to hospital” [FGD - Purachor Self-Help Group – OLD Project]

“We sit together for the meeting and we save money from this group...we look after each other in case of ill health. For example, if any members die we give news to Pidim staff and take initiative for the person’s burial” [FGD – Barakandai CSC]

There is evidence of some of the Community Support Centres (older people’s groups in ALLOW) helping to identify IGA activities and resolve disputes:

“[The CSC] decide whose IGA is suitable for which person and who will get their IGA first, and they provide input on business plans when people do not know what to do...In one case [beneficiary name]’s

son sold her cow. The committee called a meeting and got the son to return the money. The woman bought another cow and now lives with the cow and another son" [FGD with Roumari Uta Para CSC]

"We consult with our members on what type of IGA support is needed...with that process of discussion all members are able to decide on the proper IGA for them. The CSC leaders consult with members to get full consensus on who should get cash and assets first...They also look after members' assets to ensure they are not lost or damaged....In one case [beneficiary name]'s cow was sick and informed the chairman who informed Pidim and the veterinary doctor. With this initiative the cow was fit again"
[FGD – Barakandai CSC]

Contributions to dignity and companionship

Throughout the study a number of interviewees described the contribution that the Bangladesh projects had made on aspects of wellbeing that are not explicitly mentioned in the theory of change or tested by the evaluation.

The first concerns a notion of dignity or respect; many felt the projects had helped them to demonstrate a contribution to their family and worth within the community. A key marker of social acceptance included invitations to attend marriage ceremonies, funerals, and events such as the *Nabanna* (rice festival). Some interviewees also mention their pride in helping others:

"After receiving the cow I feel very happy...now I have some work I have some value too...before I went from house to house and people rebuked me, but they behave more politely now" [SSI – woman aged 64, Barakandai]

"People around me appreciate me and I am feeling more confident. People talk with me and consult with me often." [SSI – woman aged 72, Barakandai].

The second benefit concerns companionship – both from the contact with other older people in the older people's groups, and with the livestock themselves. Although these effects are difficult to measure, the projects did appear to be making a contribution to mental wellbeing.

1.3 Equity

The targeting criteria and profile of beneficiaries in the Bangladesh projects demonstrates a focus on marginalised and vulnerable groups. All beneficiaries of the OLD project and more than 75% of the ALLOW project were women. As mentioned in the relevance section, many of the participants were living alone, with little land and insecure income, some could be considered destitute. Livestock can be considered an important coping strategy and preference for older widows in rural Bangladesh according to Erb's (2011) study.

Nevertheless the labour demands of keeping livestock were mentioned as a significant difficulty for some beneficiaries. This issue seems to be more prevalent with beneficiaries of the ALLOW project, who had used the cash transfer to purchase a cow:

"I have a cow and I realised it is difficult for me to manage alone; I think sheep, goat, duck or chicken rearing would have been fine for me; but although I'm struggling I will not sell the cow until I die" [FGD – Barakandai CSC, ALLOW]

"When older women are living alone they must ensure family support to take care of the IGA because I am struggling to take care of the cow" [FGD – Barakandai CSC, ALLOW]

"Previously I provided a bit of food to the cow, but then my hand broke and I am afraid to go and take care of the cow, so my daughter and grand-daughter do that" [SSI, woman aged 72, Barakandai, ALLOW]

Beneficiaries who were in good health, or can already call on support from relatives are more likely to benefit from the projects. Those who are in poor health or alone are less likely to benefit.

The Bangladesh projects recognised the constraining factor of ill-health and attempted to address this through health camps, provision of a modest amount of medicines, and attempts to establish a link between older people and community health workers. Some interviews confirmed the value of this approach:

“I had a health check, cataract surgery and medicine worth BDT 975.... my vision is very good after the operation....I collect the grass and food for livestock by myself.... I feel better physically than before and started to save my income.” [OLD project beneficiary, woman age 62, Bancharchar].

“I received four lots of medical treatment from the project worth BDT 3600, so I feel well now and physically better than before. If other members of the group feel sick then we now provide support and take them to hospital [OLD project beneficiary, KII woman age 65, Bancharchar]”.

Moreover, the findings of some interviews suggest that the medical support is insufficient or that the health camp intervention was provided too late:

“The health camp didn’t happen until recently – I had been very unwell and would have appreciated the support sooner ” [SSI with woman aged 62, Bancharchar, OLD Project]

“Pidim needs to do something more for older people to get sufficient health treatment” [FGD Barakandai CSC leaders, ALLOW]

A further risk for vulnerable individuals comes from theft of assets – sometimes by a relative of an older person – in many cases livestock are not kept securely.

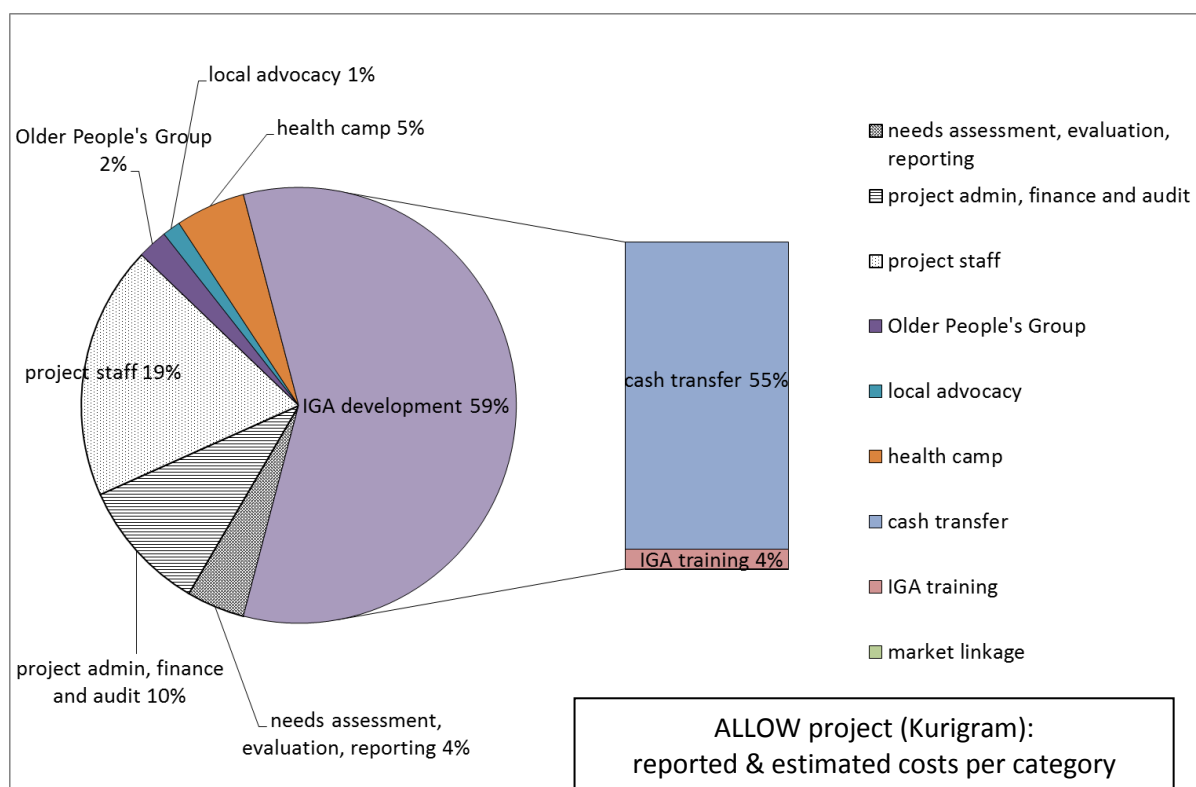
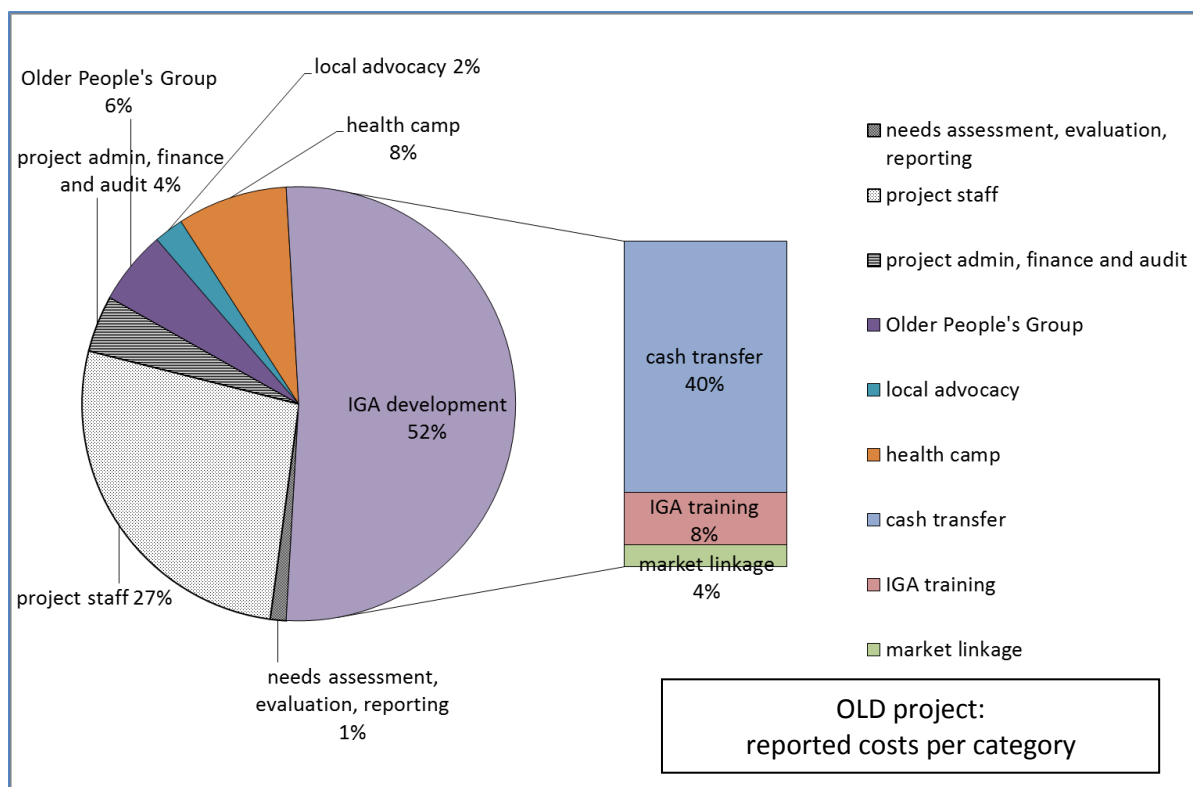
“In one case a beneficiary’s son sold the cow – the CSC called a meeting and persuaded the son to return the cash, which was used to buy another cow... If the beneficiary sells the cow then she will have a large amount of cash and it will not be safe for her – family members are likely to demand it” [FGD CSC leaders, Barakandai, ALLOW]

“the son [of one beneficiary] wanted to sell her 5 goats and 3 sheep and we recovered the assets and motivated the family members and neighbours to protect them” [FGD - OLD Project Implementation Committee]

The process of selling livestock can expose beneficiaries to demands for cash. To some extent older people’s groups set up by the Bangladesh projects have provided a protection role, but it is unclear how long this can be sustained once the project funding has finished.

1.4 Efficiency

Given that the OLD and ALLOW pilot projects operate in the same location, and with broadly similar aims, a number of simple analyses can be made to compare *efficiency* in terms of budget allocation and the rate of conversion of inputs (funds) to outputs (deliverables). This section considers the proportion of the budget spent on direct costs vs project delivery costs for the Bangladesh pilot projects, and also makes a number of unit cost calculations to compare spend per beneficiary.



Calculations for this section are based on the financial *reports* for the OLD and ALLOW projects in Bangladesh.²⁰ The calculations include only direct activity costs and project delivery costs – i.e. those managed directly by HelpAge partner Pidim Foundation at field level²¹. They do not include costs of HelpAge technical inputs, monitoring or supervision, nor costs borne by the community. The charts *above* show the allocation of OLD and ALLOW to these categories.

The first observation is that the much greater beneficiary reach by the ALLOW project appeared to bring only modest economies of scale compared to the OLD project. Both projects allocated approximately two thirds of their budget to direct activity costs.

If staff costs are re-categorised, allocating those positions that provide direct input, in terms of training or supervision to beneficiaries as activity costs, then the direct-activity related costs are 93% for OLD and 81% for ALLOW. For both projects, this can be considered a good balance in favour of activities directly associated with outputs delivered to beneficiaries.

Nevertheless, the OLD project allocated a larger proportion of costs to project staff, while ALLOW allocated a larger proportion to administration and finance. The key question to ask is whether these allocations made a proportionate contribution to project outcomes?

The OLD project allocated two field staff to 35 beneficiaries, 7 older people's groups (SHGs) and a project implementation committee. As a result the project received very close supervision in terms of IGA technical advice, and for the running of the older people's groups. From field visits it was clear that the project was running smoothly as a result of intensive inputs. However, the close supervision from staff may have made the beneficiaries and Self-Help Groups reliant on staff input. Given the structure of the self-help groups and project implementation committee it is questionable whether these will remain effective once staff support is withdrawn at the end of the project.

In contrast, the ALLOW project in Kurigram has only 2 field staff to support to 20 Community-Support Centres (CSCs) and 500 beneficiaries, and unlike the OLD project, staff spend some 14 hours per week collecting data for central Shiree monitoring purposes. Only 2% of budget allocation in the ALLOW is allocated to the development of older people's organisations, compared to 7% in the OLD project. It may have been more efficient for the ALLOW project to allocate the budget in favour of more project staff and capacity support to the CSC older people's groups. For the remainder of the project it would appear important to make a more strategic allocation of staff time to priority CSC support needs.

Finally, it is possible to calculate the costs per beneficiary of delivering the IGA element alone, and compare this to the value of the assets per beneficiary accrued by the end of the project. When the training and market linkage elements are included in the calculation, the cost per beneficiary is a little higher for the OLD project compared to the ALLOW project, despite the lower value of the cash transfer (see table below). This is due largely to the added cost of market linkage workshops for the

²⁰ Figures for the OLD project are taken from the financial report up to November 2013. Calculations for the OLD project include a contribution of BDT 225,000 from Pidim reserves (CCESP project) which were added to Cordaid funds. For the ALLOW project, figures are based on a report showing reported costs for year 1 and year 2 and projected costs for year 3. Figures for ALLOW in Kurigram are calculated based on a 50% of the total ALLOW project budget, given that the total project budget is for 500 beneficiaries in Kurigram by Pidim Foundation (included in this study) and a further 500 households located in Ramgoti Upazila, Laxmipur District by HelpAge partner BITA (not included in this study)

²¹ For this analysis, the budget lines of the OLD and ALLOW financial reports have been re-coded into nine cost categories to make a comparison. The budget is divided into 'project activity costs' i.e. those costs directly associated with outputs delivered to beneficiaries and 'project delivery costs' – all other costs. Project delivery cost categories are 1=needs assessment, evaluation and reporting; 2= staff; 3=project admin, finance and audit. 'project activity costs' are 4=older people group formation; 5=local advocacy; 6=health camp; 7=cash transfer; 8=IGA training and 9=market linkage workshops) generally those supporting project delivery.

OLD project - which appear to have worked well, considering sales successfully made by beneficiaries.

If project delivery costs associated with the IGA element are then added to this figure (on a pro-rata basis determined by the proportion of the IGA costs to total direct costs) the cost per beneficiary for delivering the IGA component rises to about BDT 25,000 for both projects.

	OLD	ALLOW
Efficiency: ratio of direct activity costs to total project cost		
total direct activity cost as % of total cost	68%	67%
total direct activity cost (including relevant project staff) as % of total cost	93%	81%
costs of IGA (all figures in BDT)		
value of IGA asset transfer per beneficiary (cash transfer) ^a	13,500	15,000
cost of IGA training and market linkage activities per beneficiary ^b	3,980	1,157
direct activity cost of IGA (cash transfer + training + market linkage) per beneficiary ^{a+b}	17,480	16,157
pro-rata'd delivery costs per beneficiary ^c	8,317	7,982
IGA direct activity cost plus delivery costs per beneficiary ^{a+b+c}	25,797	24,139
Comparison of cost of delivery and value of assets at end of project		
value of IGA assets per beneficiary at end of project (BDT)	19,534	-

The penultimate line in the table shows the value per beneficiary of IGA assets at the end of the project period, derived from the findings of the end-line survey.

In terms of efficiency the value of assets realised at the end of the OLD project compares favourably with the direct activity costs associated with the IGA. However, if we include a pro-rata'd delivery costs into this calculation, the return on investment within the life time of the project is negative.

This calculation does not take into account any other benefits of the IGA component including improved knowledge and capacity, family links, social capital, dignity etc. delivered by the project. Nor does it estimate the benefits that (asset-related or otherwise), which are likely to continue after the end of the project – e.g. from milk production, future breeding and sale of livestock units. It is a simple comparison to illustrate the difference between the value of IGA assets realised during the lifetime of the project and the cost borne to the project of producing them.

For the ALLOW project, the best returns from the IGA element that could potentially be realised by the end of the project is BDT 34,000. This compares more favourably with the investment. However, as we have seen above, not all beneficiaries are likely to experience this return.

1.5 Accountability

The Bangladesh projects both conducted general needs assessments and individual interviews in order to design the IGA asset component. A number of IGA options were available for beneficiaries to use the cash transfer, but for those beneficiaries without a specific skill in petty trade, the only option supported by the project was livestock rearing (sheep in the case of OLD, and cattle in the case of ALLOW). Beneficiaries took part in the purchase of their preferred assets. They were also well informed about both projects, for example in terms of duration.

The older persons groups formed by the project (CSCs in the case of ALLOW and SHGs in the case of OLD) met regularly with Pidim staff, and developed some activities themselves (e.g. savings groups were not an original design of the ALLOW project). However, the evaluation did not identify any documented process in either of the projects to encourage feedback or to deal with complaints.

1.6 Sustainability

The Bangladesh projects adopted a graduation approach to income generation. The outputs delivered during the course of the projects are intended to be sufficient to raise and maintain incomes (and other aspects of well-being), so that further external financial inputs will not be necessary. There is reasonable evidence, from examples of older people managing small numbers of livestock in the area, that the livestock assets will be technically viable in the longer term, at least until beneficiaries become too frail to manage them. For the OLD project in particular, there is evidence of a successful increase in knowledge and practice in sheep husbandry – although the fact that beneficiaries have chosen to use the sale of assets to purchase other livestock may make this less relevant in the future.

There are possible risks to technical sustainability if the links with service providers (in particular veterinary services) is not maintained. A reported shortage of vaccines may also cause problems.

The main risk to sustainability comes from potential losses as a result of injury or theft of assets. The project design intends that the older people's groups will continue to perform this role, and that they will themselves be sustained by the community.

However, for the OLD project, there are doubts that the SHGs and PIC will continue to function effectively once the project support ends. The weekly meetings of the SHG have been attended and supported by a project officer from Pidim, and the project has contributed BDT 3650 for each monthly meeting of the PIC. The PIC members did not have a plan to continue the committee once the funding stops.

The older people's groups in the ALLOW project (CSCs) are more optimistic about their continuation after the conclusion of the project:

"When Pidim leave we will look after the group....We are confident to continue because we know each other, and 24 people will go at a time to seek another service e.g. from another NGO or the Union Parishad and we will not return empty handed" [FGD – Roumari Uтта Para CSC]

"We know this project will run for three years....we will continue our meetings and discussion as before...if anyone tries to damage the assets then we will protest and hinder his or her purpose. If any dispute takes place we will go to the UNO (Upazila Chief Executive) and other local elites for a solution. Furthermore we will go together so that gives us strength to claim for our rights." [FGD – Barakandai CSC]

Nevertheless, it is difficult to see these continuing to function without a shared platform or an income source to cover at least meeting costs. While the CSCs are large, and have a greater stake in the community than the groups in the OLD project, they also have limited leadership capacity. Given the other time commitments of project staff for the remainder of the project (the current pattern is that staff only visit CSCs once per month) they are unlikely to have received sufficient capacity support to continue without further funding.

The evaluation could not discern any exit or phase-out plan for either of the Bangladesh projects.

1.7 Links to Advocacy

Both Bangladesh pilot projects included *local advocacy* work to raise the profile of the specific needs of older people and to develop links with the Union Parishad structure. Activities included meetings with Union Parishad officials, and a march through the town to mark the International Day of Older Persons. The rally aimed to increase public awareness about the rights of older people and was reportedly attended by 400 people. The meetings with Union officials aimed to establish the names of beneficiaries onto the list for government in-kind support (vulnerable group feeding - VGF), and to lobby for inclusion onto social pensions (Old Age Allowance and Widow's Allowance).

The project had some success in ensuring beneficiaries were included in allocations of VGF, which beneficiaries put down to the action of the Community Support Centres:

....[The members] attend different types of meetings with health and union parishad officers...when we go in a group we can get service – group is power and we can use this power” [FGD with Roumari Utta Para CSC]

“Before the project the members of the Upazila Parishad did not take our names – they wanted money for including our name on the list. The list is essential for getting support in any form from the government. But now we are in a group.... we go to the UP office and tell them about our needs...and in the Eid festival the Upazila Office gave rice for us” [FGD – Barakandai CSC]

“....all the CSC members received 10kg rice from the UP office, except for one member who was too sick to collect it. So all the other members took a group decision to give her one fist of rice from their own allocation” [FGD Barakandai CSC]

Two social protection schemes – the Old Age Allowance (for men over 65 and women over 62) and the Allowance for Widows, Deserted and Destitute Women are potentially available for the target group of the project. They provide a small allowance (just BDT 300 per month), and are implemented according to a number of eligibility criteria by the Upazilla committee, based on the recommendation of Union Parishads. The OLD and ALLOW projects were not able to secure inclusion in social pension schemes for the project beneficiaries because those currently benefitting from other social safety net programs of the government, or NGOs, are not eligible. Nevertheless, through establishing links with the Union Parishads, both projects were optimistic that beneficiaries would receive allocations in the future.

On a national scale, the inclusion of the ALLOW project within the larger DFID/GoB Shiree project is an opportunity for the Bangladesh programme to advocate for increased visibility and provision for older people in mainstream graduation schemes.

The Shiree programme aims to address the needs of the extreme poor (defined by Shiree as the poorest 10% of the Bangladeshi population), with a beneficiary list of 257,000 households. The ALLOW project of 1000 beneficiaries is included as part of an innovation funding round. There was evidence during the evaluation of contact with the Shiree programme and relevant ministries e.g. through the launch of a HelpAge/Dhaka University study on social protection mechanisms, and HelpAge's support to the Government of Bangladesh's National Social Protection Strategy.

Project level conclusions and recommendations

- The aim to support the accumulation of livestock assets by older vulnerable groups is highly relevant in the context of the project. This could more accurately be considered a contribution to resilience rather than income generation.

- The provision of cash transfers in a step-wise fashion, coupled with close supervision and training in the OLD project appear to have been major contributing factors to success. These practices could be replicated in future projects, despite possible impacts on efficiency.
- Older vulnerable groups appear to aim to develop a diverse range of livestock assets. This strategy could be further supported by providing further links to suppliers and markets.
- Large livestock (e.g. cows) may be difficult to manage for those with physical impairments. It is important for project staff to identify risks and discuss ways to mitigate these when discussing options.
- The ownership of livestock assets appears to have positive impacts on well-being in terms of developing social capital (links with family and community) and dignity. These benefits are highly valued and efforts could be made to track these in the future.
- Older People's Groups play an important role in providing mutual support and protection (e.g. against risk of asset loss), especially when project funding comes to an end. The Community Support Centres are a better model (than Self-Help Groups) to provide this, but they need more training support in order to be effective.
- There are shortcomings in terms of beneficiary accountability. Mechanisms for beneficiary feedback need to be strengthened.
- The potential for linking evidence from the project to advocacy has yet to be fully realised. The Bangladesh projects provide a strong model for building resilience of older people, and this should be mainstreamed into larger livelihood graduation projects in order to have significance.

2. DEMOCRATIC REPUBLIC OF CONGO

Mechanism for loan delivery

For the DRC pilot project, loans were issued to members of Older People's Associations (OPAs) through 'Self-Help Groups' (SHGs). One SHG provided loan services to members of several OPAs. For example the Mbau Self-Help Group was linked to six OPAs – Ushindi OPA, Amkeni OPA, Heri Mwisho OPA, Mkono Mkononi OPA, Tuungane OPA and Twende Mbele OPA. The original objective of the SHG was to bring OPAs together to address problems as a wider group. The OPAs focus mainly on livelihood issues but also provide support in organizing funerals.

Loan recipients are selected based on their ability to undertake IGA and also repay loans. Many of the loans were distributed to 'solidarity groups' – typically a group of 10 people. The SHGs and OPAs were assisted by volunteer community facilitators. To some extent, the SHGs also provide skills training, advice on marketing, market-access and product quality to people taking out loans. The SHGs have strong roots in the community, and knowledge of the local context, but have weak financial management capacity.

2.1 Relevance

The project sought to respond poverty, food insecurity and unemployment in the area by making loans available for income generating activities. With no micro-finance institutions operating in the area, the project responded to a gap in credit provision – and the presence of a network of older people's groups could be considered an efficient mechanism to deliver this.

The fact that almost 200 loans were taken up in the project period suggests the project responded well to local needs. However, the region is still focused on consolidating peace and most humanitarian and development programmes are 'psychologically in relief mode'. Some of the older people's groups were not durable as a consequence of the conflict – Twende Mbele OPA, for example was disbanded during the project period. Heri Mwisho OPA suffered 6 deaths among its members, two being shot by armed insurgents. Furthermore, the effectiveness and sustainability of the project is dependent on the future direction of the conflict; many of the loan recipients are essentially Internally Displaced Persons (IDPs). An increase in violence is likely to make income generating activities more difficult, while a consolidation of peace may lead to IDPs returning home – either of these circumstances will call into question the sustainability of the credit facility.

2.2 Effectiveness and Impact

Improved access to loans

The project distributed 198 loans through the network of older people's groups to 125 men and 73 women. It set up a structure of three 'self-help groups' to administer loans, alongside small-business training, through 25 older people's groups, mostly to 'solidarity groups' of 10 people.

The average loan size per recipient was USD 108 (ranging from USD100 to USD 112), - used mainly to invest in income generating activities including agriculture, sheep rearing and petty trades including milling of grains and soap manufacturing. The project was therefore successful in providing access to loans where these were previously absent. The selection of applicants was not strictly based on collateral, but in effect loans were given on evidence of ability to pay (in terms of potential to make a return from an IGA). The monopoly position of the credit facility allowed interest rates to be set at 20% per year.

Improved ability to invest in productive activities

Loan recipients used the funds to invest in a variety of livelihood activities including agriculture, sheep rearing, petty trade, milling and soap manufacture. One group secured USD 1200 for goat rearing, another group invested USD 1000 in a community farm, another in a mill etc. Members of the groups generally used part of their loan to contribute to the joint purchase of equipment, or to

rent land or storage, while the balance was used by individuals at their own discretion. The examples visited demonstrate that the availability of the loans has stimulated investment in productive activities. A few loans were also given to individuals – e.g. USD 100 for petty-commerce, such as palm oil sales.

The evaluation did not investigate the returns from these small businesses in depth. Most enterprises appeared to be progressing well. A few such as the mill were not profitable. It was reported that the repayment rates were high. The review team observed some examples of some 'completed repayment' documents in the ledgers managed by the SHGs. However, evidence from interviews with 15 loan recipients suggests that very few had paid back their loan in full. Given the end of the project, and the closure of the HelpAge office, it is questionable whether these will now be returned to contribute to seed capital for further loans.

In order to support revenues, the project provided 'tax-exemption certificates' to loan recipients. Some small businesses also received business development training. However, the impact of these was not probed in depth and did not feature in the interviews.



"We are 10 people in our solidarity group. We each received USD100 loan. Together we rented a sotrage place at the Oicha market for a small charcoal business. We pay USD120 for six months' rent. We travel to a village called Ndalia, some 30km from Beni and buy 6-10 bags of charcoal for resale.

*Our business is profitable. If we buy 10 bags and sell them, the benefit we get equals enough to buy 6 more bags which is USD78. What we are exploring now is the sale of salted fish in order to more profitably use the **store**.*

[loan beneficiary, woman age 78, Oicha-Beni]

"I am a member of a solidarity group of 10 members, older people, who received a mill from HelpAge. We got the mill two years ago. We experience a breakdown of the mill sometimes....we lost some clients this way, which is not very favourable for our business.

We do not have enough income. We hired someone to operate the bill but we can barely manage to pay his wages....we took some loan...but we have not paid this back yet as the income is still low"

[loan beneficiary, male age 78, Mavivi-Beni]



Some evidence of contribution to food security, medical needs, school attendance etc

In interviews, loan recipients suggested how the loans had contributed to their wellbeing – mostly in terms of helping to meet the costs of household food needs and education of grandchildren. The case studies below provide examples, although the information provided was very specific and it is unclear whether the contribution was significant.

Benefits from IGA training, tax exemption certificates, and adult education were not mentioned in interviews with the targeted beneficiaries.



"I bought 2 goats 2 years ago. They reproduced and I paid in-kind the 2 goats back to the older people's organization.

Today I have 6 other goats in addition to those I already sold.

When I need something, I take a goat to the market for sale and with that money I easily meet some primary needs of my family. This activity helps me a lot for the survival of my children, for medical care, rent for my family"

[loan recipient of Amani Leo OPA, male, age 66, Mavivi-Beni]

"I received a USD 100 loan from HelpAge to start my small business. I chose to sell palm oil. I sell the merchandise by the road side. This activity is very profitable.

I normally buy 2 to 5 cans of palm oil and on each I can earn USD 5 after sale.

This activity helps me to feed my children; I also can meet basic needs of my family. I buy school items for my children in addition to food stuff: oil, salt, sugar ... My husband respects me a lot for this work"

[loan recipient, woman age 55, Mavivi Beni OPA]



2.3 Equity

Loan recipients were selected on the basis of their ability to undertake IGAs and to repay the loans. HelpAge staff sometimes intervened to influence the selection of more marginalised groups, and some did have impairments. However, the overall selection process for loans was competitive and based on profile of interviewees, the main beneficiaries cannot be considered as the poorest or most marginalised.

Some groups did operate a separate stream of cash transfers for poorer groups (one member explained how she had spent a USD60 grant on school fees, health care and food), but it was not clear how these individuals were chosen, and this mechanism does not seem to have been

formalised. Members of OPAs simply reported that they had made contributions ‘when misfortunes happen’. We can conclude that the more vulnerable / marginalised groups were less able to take advantage of the loan scheme.

2.4 Efficiency

There was limited availability of financial data in country to allow an assessment of efficiency for the DRC case study. Approximately USD 21,000 was invested in loans, with the balance on training, network meetings, community sensitization etc. Despite the size of the financial investment in OPA development, it is unlikely that these structures will be sustainable as a result of the short project period, the closure of the HelpAge office and the insecure context. In retrospect, the funds allocated to new OPA development may have been better invested in existing structures.

2.5 Accountability

The committee members of the Self-Help Groups were selected by the members, while HelpAge provided training and support. Issues concerning the running of the OPAs and SHGs were discussed at meetings between beneficiaries, SHGs, OPAs and HelpAge, where every member was asked to speak. Beyond this, no formal mechanism for complaint-handling or feedback on the performance of the project was identified by the study.

2.6 Sustainability

Based on the testimonies of individual loan recipients, it seems probable that a number of small businesses that have used the loans, for example to rent land or storage, or to buy stock, will continue. However, given the termination of HelpAge field-level presence it is doubtful whether outstanding loans will be repaid or if further loans will be disbursed.

The structures initiated by the project would need a much longer time to mature and to be sustainable. The functioning of SHGs and OPAs is currently dependent on community facilitators which will no longer be supported by the project. In reality, the time-frame of the project was too short for such a difficult post-emergency and insecurity prone locality, and it is likely that the OPAs will disintegrate once HelpAge exits.

Project-level recommendations

- Future interventions need to consider the appropriateness or added risk of operating a revolving loan model in a context characterised by continuing insecurity and risk of conflict.
- Training has been focused on individuals and not building capacity of e.g. OPAs or SHGs. If the project is passed on to a local NGO then there is a need to increase the focus of training to build the management capacity of SHGs and OPAs.
- The project needs to determine whether the priority is with older people or with the development of a loan facility to support IGAs in general. If the former, then programme staff and beneficiaries need to receive clear messages about the older person focus of the programme.
- The advocacy / rights-based element of the project is weak. In order to strengthen this element, there needs to be a much stronger understanding of the rights of older people in the DRC context, development of clear messages and training for OPAs to engage effectively with local officials.
- Further financing of successful IGAs could be supported by arranging negotiations with local banks.

3. UGANDA

Mechanisms for loan delivery: Village Savings and Loan Associations

The project supported older people's groups (OPGs) to operate Village Savings and Loan Associations (VSLAs). It provided training and basic inputs such as cash boxes, ledger books and individual passbooks. In the initial stages of the project some OPG VSLA groups also received start-up funds through the project. However, this practice was discontinued as field monitoring suggested that capital injections were regarded as 'NGO money' which members were less inclined to repay, and discouraged members from contributing their own savings. A number of these groups collapsed as a result.

The project therefore reverted back to the standard VSLA approach of not providing start-up capital. While this meant that members had to wait for about three months before they could borrow, more loans were repaid on time. This in turn stabilises the groups and makes them sustainable.

OPG VSLAs comprise of up to 30 members who live in the same village. They are self-selected groups that select a management committee of five people: a chairperson, a secretary, a treasurer and two money counters. Each OPG VSLA develops their own constitutions and bylaws. These set the rules on membership fees, minimum individual savings per meeting, repayment schedules, service charges (interest), eligibility criteria for interest-free loans as well as eligibility criteria for so called "welfare grants" and in-kind assistance.

In line with standard VSLA guidelines, the cycle of savings and lending is time bound. All groups that we consulted operate a 12-months cycle. At the end of the cycle, the accumulated savings and interest earnings are 'shared-out' amongst the members. This is done in proportion to the amount that each member has saved throughout the cycle.

Members save money in the form of 'shares'. They 'buy' shares of a set value. The minimum that they are supposed to buy is one share and the maximum is five. We observed that the minimum weekly savings varied between UGX 1,000 and UGX 2,000 per group and the maximum varied

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	TOTAL
1. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
2. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
3. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
4. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
5. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
6. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
7. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
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10. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
11. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
12. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
13. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
14. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
15. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
16. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
17. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
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19. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
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21. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
22. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
23. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
24. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
25. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
26. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
27. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
28. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
29. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
30. AMBA	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
SUB - TOTAL	46,000	85,000	119,000	153,000	187,000	221,000	255,000	289,000	323,000	357,000	391,000	425,000	459,000	493,000	527,000	561,000	595,000	629,000	663,000	697,000	731,000	765,000	799,000	833,000	867,000	901,000	935,000	969,000	1,003,000	1,037,000	
TOTAL	84,000	102,000	156,000	222,000	298,000	374,000	450,000	526,000	602,000	678,000	754,000	830,000	906,000	982,000	1,058,000	1,134,000	1,210,000	1,286,000	1,362,000	1,438,000	1,514,000	1,590,000	1,666,000	1,742,000	1,818,000	1,894,000	1,970,000	2,046,000	2,122,000	2,198,000	

between UGX 5,000 and UGX 10,000. Monthly savings varied between UGX 4,000 and UGX 20,000 in the groups with lower requirements and between UGX 8,000 and UGX 40,000 UGX for others.

During the focus group discussions it became clear that a member in financial difficulties can suspend the purchase of shares for a number of months. A review of a number of ledger books found that indeed some of the members suspend making savings from time to time

during the annual operational cycle.

The savings are invested in a loan fund and members can then borrow from this fund. The general rule is that a service charge (interest) is added to the repayments. In special cases (very poor households with urgent needs) interest free loans may however be granted.

In some of the groups, members also contribute to a grant fund which was usually referred to as 'welfare fund'. This fund is used to provide grants to OPG VSLA members and in some cases also to non-VSLA OPG group members affected by significant livelihood shocks (e.g. loss of assets through fire) or significant life cycle events (e.g. death of a spouse). The grant funds act as basic insurance system for OPG VSLA members. In some groups the insurance benefits are extended to vulnerable older people who are not members of the OPG. We found that the welfare funds were usually built up by annual membership fees of UGX 500 (EUR 0.15) and weekly contributions of the same amount per member. Assuming a membership of 30 households, the maximum size of the groups' welfare fund could accrue to UGX 735,000 (EUR 213). We found cases of grants disbursements of between UGX 20,000 (EUR 5.80) and 60,000 UGX (EUR 17.40).

The OPG VSLAs meet regularly and all transactions are carried out in the meetings. This is done to ensure transparency, accountability and group cohesion. A lockable cash box is used and the box and the key are held by different members of the management committee. This is a measure to ensure that transactions are carried out in meetings only.

All members have individual passbooks that record the number of shares that they have bought and the loans they have taken out. The groups keep a general ledger that records the savings and loan liabilities of all members.

Mechanism for delivering livestock and agricultural support

All livestock and agricultural support was delivered through OPG VSLAs. The inputs and trainings were provided by HelpAge staff and Partners to the groups with the expectation that these would manage resources collectively and ensure that benefits would be distributed equally within the groups.

The groups received (or were still to receive) between 9 and 16 goats each²² and to operate a 'pass-on scheme' – whereby the offspring would be passed on to other members in the group until everyone in the group had received one goat from the donated goats. In some villages HelpAge formed livestock procurement committees with beneficiary membership to select local vendors.

Vegetable seeds and fruit tree seedlings were distributed to the OPGs. The seeds and seedlings were planted in demonstration plots at sub-county level and nursery seed beds were established alongside the demonstration plots. Demonstration plots and nursery seed beds were by the OPGs. The project provided training on improved crop management practices. These trainings were targeted at the OPGs management committees and OCMGs who were then responsible for training OPG members. Produce from the demonstration plots as well as seedlings from the nurseries were to be shared among the group.

Livestock for income generation (pigs, poultry and rabbits) and related inputs (e.g. start up feed and vaccines) were planned to be distributed to the OPGs and to be accompanied by ongoing support and monitoring visits of the three implementing agencies.²³

²² The three different agencies provided different numbers of goats to the groups. Caritas provided 9 goats and DNU and HelpAge who had at the time of the evaluation not yet distributed the goats planned to provide 16 and 10 goats respectively. There did not appear to be a clear rationale as to why the different agencies provided different numbers of goats to the groups.

²³ These activities were planned to start in the second week of December 2013, i.e. shortly after the end of the evaluation.

3.1 Relevance

The pilot project in Uganda supported older people's groups, some of which existed before the beginning of the project. Given that older-headed households make up a disproportionately large number of those in poverty, coupled with the lack of social pensions, and the growing proportion of older people in Uganda, the income needs of this group are increasing (see box 2).

Older people in chronic poverty in Uganda: profile and coping strategies

Elderly-headed households make up 15% of households in Uganda (MGLSD, 1012), but make up over a fifth (20.7%) of the chronically poor (CPAN 2013). Over 70% of elderly-headed households have care responsibilities for children and/or family members who are mentally or physically ill (MGLSD 2012), and more than 93% of older people do not have any form of formal savings or any form of formal social protection such as pensions (ibid.)

Older-women are especially vulnerable to poverty – they are even less likely to access (contributory) pension schemes and face a risk of losing access to land and other essential livelihoods assets as result of discriminatory laws and cultural practices when they become widows (ibid.)

Older people, despite experiencing frailty associated with ageing, are often compelled to continue to work hard due to lack of predictable income to meet basic needs (food, clothing, shelter, healthcare, and education for the grandchildren under their care). The number of older people still engaged in active employment increased by 14.5% between 2005/06 and 2009/10, mostly as a result of poverty.”(ibid.)

There are very few formal credit facilities in the area, and older people face barriers to joining village savings and loans associations operated by younger people. Therefore the project activities appear highly relevant to the needs of older people. The Older People Group Village Savings and Loans Associations (OPG VSLAs) aim to build savings, provide loans, grants and in-kind support to help meet regular needs, provide support in times of crisis, and opportunities to invest in income generation activities.

The provision of goats and operating pass-on schemes aim to address the needs of older people to build up savings (goats and cattle are common forms of savings). The project activities build on those that older people are already engaged in (vegetable and fruit production) and aimed to introduce some activities such as pig, poultry and rabbit production. On a small scale, the latter have the potential to generate income relatively quickly while requiring low labour investments compared to agricultural production.

About 80% of OPG VSLA members are women and about 80% are elderly headed households providing care to grandchildren and/or their own parents and other adults in need of care²⁴. The participation of these groups (which are self-selecting and self-managed) is an indication that vulnerable older people find the project activities relevant.

²⁴ These figures are estimations based on 12 focus group discussions carried out with OPG VSLAs. These figures were established by show off hands and we estimate that these figures roughly present the general picture for the other OPG VSLAs too.

3.2 Effectiveness and Impact

VSLAs: improved access to savings and loans

The loan records held by OPG VSLAs, together with evidence from the focus group discussions and interviews with older people suggests that the project has provided access to affordable savings and loan services which are otherwise lacking for older people.

Feedback from all 17 focus groups (FGDs) suggested that they had no alternative sources of microfinance. The FGDs revealed that older people, especially those with physical impairments (even when slight) and the older old, are rarely accepted in standard VSLAs that mainly consist of younger people.

There are two barriers to access: First, older people are regarded as a burden and a potential risk to 'standard' VSLA groups. Older people felt that they were perceived as less productive and less able to repay loans – a view confirmed by interviews with younger adults in local markets. Discussions with sub-county chiefs and their deputies confirmed the difficulties of older people being accepted in mixed-age groups.

Second, older people stated that they are not able to meet the higher membership fees and minimum regular savings requirements of non-OP VSLAs. While membership fees and minimum savings for standard VSLAs were said to start at UGX 10,000²⁵ and UGX 20,000 respectively, those for OPG VSLAs were usually much lower – at UGX 500 and UGX 400²⁶.

OPG VSLAs therefore fill a gap in savings and loan facilities available to older people, by providing a service which is flexible enough to provide benefits even for those with low and unreliable incomes.

VSLAs: improved ability to maintain cash flow, meet basic needs & recover from shocks

A common statement made by FGD participants and the household interviewees was that the OPG VSLA loans helped them to 'keep going'. Loans are frequently used to pay for urgent expenses such as school fees²⁷, medical bills and sometimes food. Where the requesting households are considered very poor and unable to pay interest, the OP VSLAs provide interest-free loans if the needs are essential and urgent. OP VSLAs therefore play a significant role in helping their members to maintain a basic cash flow and ability to meet urgent needs.

²⁵ Equivalent to EUR 2.90 [EUR 1 = UGX 3,448]

²⁶ The figures on standard VSLAs were verified with younger traders operating in local markets.

²⁷ The loans usually cover only a percentage of the school fees; it is the annual 'share-out' payments (accumulated individual savings plus a share of the raised service charges) that pay the bulk of school fees. Paying at least a small percentage of the school fees often is a way of keeping children in school who would otherwise be expelled.

The VSLA loans improve opportunities for beneficiaries to maintain their cash flow. This woman is a widow and looks after her frail 75 year-old mother and 7 grandchildren.

Although working as a casual labourer, her income is not always enough to pay for school fees or to provide sufficient food for the family. Being a member of the OPG VSLA gives access to interest-free loans helping to keep all children in school and to provide 2 meals per day for the mainly, even when income is low.



VSLAs: improved ability to invest in productive activities/income generation

There were several examples of OPG VSLA members taking loans for investment in petty trade. This includes the buying and selling of dried fish, rice and other dried goods. The field study found that members typically took out loans of between UGX 30,000 and UGX 50,000. Although these are relatively small sums, the majority of interviewees said that they would not have been able to raise these funds by themselves. Many were able to re-start petty trade activities when they became members of the OP- VSLAs.

Profits tend to be small. However the loans enable traders to re-invest in new goods to continue their retail activities. In the most successful cases, loan recipients managed to expand their retail activities over time.

Investments in agricultural production, was less common, but was nevertheless found to be a typical use of loans and annual share-out payments. These included the purchase of seeds and fertilizer and also the hiring of agricultural labour during the planting season. The decline of physical strength and endurance was a common theme that FGD participants referred to and they placed a great value in being able to compensate for that by hiring agricultural labourers. Some respondents who had invested loans or share out payments in agricultural labour reported that this had enabled them to maintain or increase the size of their plot under cultivation.

Not all OP VSLA members use the loans or pay-outs for investments in income and other productive activities. A number of FGD participants and household interviewees reported using the loans and share out payments to cover basic needs such as school fees, medical costs and purchasing food.



These households tended to be among the poorest members of the OPG VSLAs. They were reluctant to take out a loan (even an interest-free loan) if it was not absolutely necessary, in case they were unable to pay it back. They tended to have very little labour capacity and very few options to engage in small scale retail, let alone agriculture.

To conclude, findings from the field study confirm that some older people do use VSLA facilities to invest in income generation and other productive activities. At the same time, the research findings also confirm that not all members of the VSLA are able to exploit this opportunity.

The effectiveness of the distribution of pigs, poultry (broilers) and rabbits could not be assessed as the distribution of inputs was yet to take place at the time of the field study. A review of the start-up packages of feed and vaccines raises a concern that these were not sufficient to enable recipients to build up viable and self-sustaining businesses from pig, broiler or rabbit distributions. The absence of market research prior to the delivery of these assets means that it is unclear whether either of these activities will be viable.

Goats: an asset to 'fall back' on – but high mortality in distributions

At the time of the study, the goats that had been delivered in the areas visited as part of the evaluation had not yet given birth. The goats used by the project deliver kids about every 7 months, are resilient to drought and therefore offer a good potential for beneficiaries to increase assets and 'pass-on' to other beneficiaries in the scheme. The market price is up to UGX 200,000. However, the study found a high mortality rate (up to 67%) among goats distributed in some of the villages. These deaths occurred shortly after distribution, and are unlikely to be due to poor husbandry by beneficiaries.

Interviewees who had managed to rear their goats reported better 'peace of mind', knowing that they had assets which could be easily sold in case of an urgent need for cash, and intended to build up their stock for this purpose. They were regarded as a 'safety-net', rather than a 'business'. Those receiving goats said that they were shown more respect and interest within the community as a result of increasing their assets.

Vegetable production: benefits are unclear

It was not possible to come to a conclusion about the effect of the vegetable and fruit tree support. Most of the groups had not harvested vegetables as the distribution had only occurred a few weeks prior to the field study. Fruit trees will take a further 3 years until they bear fruit.

The field study was unable to assess the performance of demonstration plots – field records were absent. Some older people had been given gifts of vegetables from these plots.

Contributions to improved food consumption school attendance, health clinic attendance and reduced stress and anxiety

10 out of 16 household interviews reported improved food consumption and diet diversity as a result of their involvement in OP VSLA activities. They reported an increase in protein rich food, for example including eggs, fish or meat at least once a week, which was very rare before (less than once a month). Some also stated that they are now sometimes able to buy preferred foods such as for example shea oil.

OPG VSLA members said that as a result of their increased ability to pay school fees, their grandchildren's school attendance had improved. Some households also reported to have started

using health clinics again as a result of their ability to access grants, loans and the share out payments.

Reduced stress and anxiety was another major impact that FGD participants and household interviewees frequently stated as a result of having become a member of an OP VSLA. They experienced the OPG VSLA as a reliable safety net in the event of a crisis. Although the loans and grants are small, the immediate “relief” and “easing of the burden” of these were highly valued. In-kind support (e.g. practical help, food, building material) was frequently highlighted as another highly valuable aspect of the group. Many FGD participants referred to the emotional support that they experienced in the groups; a strong sense of “solidarity” and as not “feeling on their own” with their problems. This was especially mentioned by older people who take care of orphans and/or other family members in need of care.

3.3 Equity

As with standard VSLAs, the OPG VSLAs are self-selecting and self-managed groups. The project supported the formation of OPG VSLAs with the expectation that this would allow older people with low and unreliable incomes to have access to loans and annual share-out payments.

FGDs, household interviews and field observations confirmed that the OPG VSLAs consist mainly of older people with low and unreliable incomes, few livestock assets and vulnerability to food insecurity. Their livelihoods comprised of small scale subsistence agriculture, petty trading of low value goods and casual labour. Many FGD participants and interviewees had visible physical impairments and a large number had several dependants (mostly orphaned grand-children and in some cases their own very old parents and/or other adults in need of care)²⁸. The ratio of women to men was approximately 80:20, but it was not clear why this was the case.

VSLAs tend to be relatively homogenous groups in order to agree on saving and lending rules in line with what all members can afford. Interest-free loans and grants were available for the poorest members when in urgent need. However, the findings on effectiveness and impact show that it is those with good labour capacity (either their own or other household members including older children) who can most exploit the opportunities that VSLA offer for investment in IGA activities.

3.4 Efficiency

The Uganda project engaged in a wide range of different activities. The ‘core livelihood activities’ – support to VSLAs; distribution of pigs, rabbits and poultry; vegetable gardens; and goat distribution could easily be projects in their own right. In addition, the project supported work on advocacy, intergenerational exchange, DRR and property rights – with much wider objectives.

The fact that the project sought to apply a comprehensive approach demonstrates an understanding of the multi-dimensional causes of older people’s livelihoods insecurity. However, a focus on providing more in-depth support via a smaller number of activities would have been more efficient and would probably improved effectiveness. This would have ultimately made a bigger and more sustainable impact than the holistic approach applied in this project and would have been a better use of project resources including staff time.

²⁸ We for example witnessed during several household interview visits that older people provided care to adults who had developed debilitating mental problems as a result of the civil war.

The VSLA activities and vegetable and fruit tree production support were highly valued by the members of the older people's groups. However, the trainings were too short and targeted at management committees and some OCGMs only, with limited contact with their members. This weakened the prospect of sustainability and the impact of the vegetable and fruit tree production.

To make the initial investments (training and input) more worthwhile and to increase the chances for realising the full potential of the VSLA and production activities, additional investment in training and more intensive follow up at field level is required.

This could have been resourced by removing activities that are unlikely to have a tangible impact such as the 3-day DRR trainings and the property-rights sensitisation activities. Although DRR, resilience-building and rights sensitisation activities are undoubtedly crucial for protecting older people's livelihood assets, the design of the project's activities were not adequate to contribute to this objective. A 3-day formal DRR training targeted at OPG VSLA group leaders and older citizens monitoring groups with no follow-up support or action is unlikely to have any meaningful impact. Similarly, the provision of property rights trainings at schools (targeting children) was unlikely to lead to tangible change. The investments made in these two activities were not a good use of project resources.

A more tangible (and lower cost) impact could have been achieved by mainstreaming DRR and resilience considerations into the vegetable production component (e.g. choose resilient crops for distribution, training on pest management etc.) and by linking OPG VSLAs with organisations that provide para-legal support on property rights issues in the three targeted districts.

A topic to investigate in the future is the value for money of the livestock income generation component (provision of pigs, poultry and rabbits). The activity has relatively high input cost but also good potential for generating significant incomes when properly designed and supported. Unfortunately the activities were yet to start during the evaluation and their impact and cost efficiency could thus not be assessed.

3.5 Sustainability

A number of groups represented in our focus group discussions that already entered into their second operational cycle. Given that the groups had only received initial training and follow up support from the project, this indicates a potential for VSLAs to remain active after the end of the project.

OP VSLAs - like standard VSLAs - operate solely based on their members' own resources and are entirely self-managed structures (i.e. neither HelpAge nor its implementing partners have a role in the management of the groups other than providing initial training and follow up support).

A review of six OP VSLA ledgers showed relatively healthy group finances, i.e. with loan funds and loans owned in good balance and re-payments generally on track. However, the financial records of two OPG VSLAs suggest they were very likely to go bankrupt before their expected annual share-out. The starkest case was that of a group in Paicho, which, 2 weeks before the expected annual payout, had three quarters of the total savings still outstanding in loans. A large number of members had taken out several loans without repaying them. The ledger showed that new loans had been granted to members even when these had outstanding re-payments.

This example demonstrates poor governance and a lack of adherence to the operating and safeguarding principles of the VSLA model, probably as a result of insufficient training, especially of

OPG VSLA members.²⁹ The review found that trainings were thus too short and that these only targeted the groups' management committees, making it difficult for members to hold the leaders of groups to account.

Focus group discussions confirmed that the OPG VSLAs did not feel sufficiently trained on the VSLA methodology and were unsure how to calculate and apply interest rates to loans and also on how to share the raised interest fees during the annual share out payments.³⁰ The failure of OPG VSLAs to safeguard their members savings in these cases would lead to significant individual losses and threaten sustainability of the groups.

3.6 Accountability

The design of the project was based on a community needs assessment, consultations with standard VSLA management committees and their members, with OCMGs, local traditional leaders and local authorities. Interviews found that sub-county chiefs and/or their deputies were happy with the engagement of HelpAge, Caritas and DNU which was reported to be stronger than that of other NGOs in the area.

Discussions with OPG VSLA management committees and their members showed, however, that there were large gaps in information provision. OPG VSLA groups had little knowledge of the overall project and were not clear about project activities, entitlements, the project period or the role of HelpAge. At the time of the review, OPG VSLA members were not aware that the project support would end in three weeks' time. Similarly OPG VSLA committee members complained that they had not been informed when HelpAge had discontinued two previous implementing partners due to performance failures.

The project also lacked any systematic feedback mechanism or protocol. A number of VSLA chairpersons mentioned that they had the phone numbers of Caritas – it is not clear if these were used, and does not substitute for a systematic feedback system open to OPG and VSLA members. The study learned about a number of complaints (e.g. about the high mortality of distributed goats) that were never responded to.

Overall, there is thus a clear need to improve the project's accountability structures.

3.7 Links to Advocacy

Advocacy had been carried out largely by Older Citizen's Monitoring Groups (OCMGs). The evaluation found a number of tangible advocacy successes in three of the six sub-counties that were visited during the evaluation. Successes included the introduction of guidelines at local health clinics to reduce the waiting times for older people, and lobbying of local authorities in Paicho sub-county in Gulu district, where local authorities plan to provide housing support to the most vulnerable older people.

A major success of the advocacy activities of the OCMGs is the inclusion of OPGs in the National Agricultural Advisory Services (NAADS), the main agricultural support programme provided by the government. OPGs are now eligible for NAADS support in three of the six sub-counties that visited during the evaluation, namely in Lakwana and Paicho (both in Gulu District) as well as in Pabo in

²⁹ VSLA guidelines prescribe that all transactions of the group have to be done and agreed on during group meetings, i.e. in front of everyone and with the consent of everyone.

³⁰ VSLA guidelines recommend 5 consecutive training meetings (by a qualified trainer), followed by regular follow up meetings over the course of 18 months, plus 3 intensive monitoring visits (VSLA Associates, 2007). This protocol was not followed by the project.

Amuru district. In Lakwana sub-county four OPGs had been selected for inclusion into the NAADS programme – a significant increase from only one OPG in the previous round. Local authorities in Lakwana, Paicho and Pabo confirmed that it was the strong lobbying of OCMGs that had made them re-think the selection criteria and to include OPGs as eligible applicants for the food security component of NAADS. It was the OCMGs who had convinced them that a large number of older people are still active and capable farmers. This is a very tangible success.

Project-level conclusions and recommendations

Practical Recommendations

- The design of core livelihoods activities is relevant, and in the case of the OPG VSLAs highly effective. However, The effectiveness of other activities (livestock, vegetable and fruit tree production and goat pass-on-schemes) could not be assessed because the activities had started late or not at all.
- **HelpAge International in Uganda must achieve a more timely implementation of future projects.** The significant delays in project implementation limit the technical support that the project can provide to the OPG VSLAs which undermines potential impact. Most of the OPG VSLA members were not experienced in piggery, poultry/broiler production, rabbit breeding, or in marketing. HelpAge should ensure monitoring and follow up of the ‘livestock for income generation’ activities.
- **Significant training in production and marketing must be provided to maximize the profit and sustainability of activities.** This applies to all of the four core livelihood activities. Formal trainings of a few days (usually 2-3 days class room type trainings), targeted only at OPG VSLA management committees and OCMGs are unlikely to have a tangible impact. They need to be practical, continuous and reach out to the majority of OPG VSLA members. This would require staff specifically dedicated for training and ongoing technical support in the field locations, providing support for at least one full agricultural year.
- **Training could follow the standard VSLA model [see VSL Associates 2007] and the model of community based facilitators practiced by FAO.** FAO also mentioned the possibility for OPG VSLAs to link up with already existing FAO supported farmers’ field schools for added practical demonstrations and support. This is an opportunity to be further explored by HelpAge and its partners.
- **Future projects must include a local market analysis and training on marketing skills, so that beneficiaries can make informed decisions on generating profits.** We found a number of cases where older people had invested in petty trading of goods that turned out to be unprofitable. A number of OPG VSLAs had started to invest in cash crops (e.g. the growing and selling of amarantus) but had no clear idea of how much profit they could expect or where best to market it.
- **There is a clear need for improved accountability, especially with view to information provision and feedback mechanisms.** Mechanisms to consider include community boards displaying and updating key project information as well as suggestion boxes placed at village level.

Strategic Recommendations

- In the absence of social protection, the OPG VSLAs provide opportunities for income generation and safety nets (via loans, savings and cash or in kind asset transfers) that poor older people would otherwise not have. **We therefore recommend that HelpAge and its implementing partners in Uganda look for opportunities to scale up the provision of support to OPG VSLAs** through additional numbers of OPG VSLAs and sensitising other providers of VSLA support to how older people can best be supported.
- **At the same time, we recommend that HelpAge in Uganda scales up its advocacy work in support of a nationwide coverage of social protection.** We need to acknowledge that, in the context of Uganda, neither VSLAs nor social protection by themselves will enable older people to *fully* meet their basic needs and live a dignified life. The current pilot “Expanding Social Protection (ESP) Programme” (2010-2015) and the ongoing drafting of a national social protection framework provide ample opportunities for policy influencing and advocacy in support of adequate coverage and design of social protection across the life course, including in old age.
- **We recommend that HelpAge in Uganda engages with a third pillar of work, namely advocacy for the improved inclusion of older people in agricultural support programmes³¹.** 80% of Uganda’s population live in rural areas and rely on agriculture as their main livelihood (CPRC 2013). The focus group discussions with OPG VSLAs made it very clear that the majority of older people in the supported villages still engage in crop production and livestock rearing, and that agriculture remains a vital source of food and in some cases of cash income to them.
- **The general and overarching message would need to be that older farmers have the right to equal access to productive resources (including to agricultural support programmes).** This includes advocating for (1) the removal of age as a formal eligibility criterion and (2) for making agricultural support programmes more accessible to (poor) older people.
- **We recommend that HelpAge explores the option of building strategic alliances with civil society actors in Uganda who have a focus on chronic poverty.** An example would be the Chronic Poverty Advisory Network CPAN.³² Many of the barriers that older poor farmers face are similar to the constraints that younger poor farmers face. Age is often an additional factor that further increases the exclusion and marginalisation faced by the poor.

³¹ Including livestock and market linkages support programmes

³² See CPRN (2013) for their critique of the NAADS programme.

Conclusions and Recommendations

Key findings

- The pilot projects in Bangladesh, DRC and Uganda have all, to a varied extent, met their objective of increasing older people's access to livelihood options. In the case of Bangladesh, all beneficiaries of the 'OLD' project have increased and diversified livestock assets, while the ALLOW project in Kurigram District appears to be on-track to improve asset holdings. In DRC, there is evidence to show that a number of small businesses have been able to start or continue as a result of the small loans provided. In Uganda, the Village Savings and Loan Association model has been successfully adapted to provide access to savings and credit for older people. Not all small businesses have been successful and some loan groups show a low repayment rate.
- All projects were delivered through older people's organisations (OPAs), and sought to develop these as a way to sustain benefits, and/or to provide additional outcomes. The function and form of older people's groups varied from project to project but there is evidence in all cases, but especially in Bangladesh and Uganda, of these structures performing well. However, the investment in capacity-building in all cases can be considered insufficient to assure sustainability in the absence of further external support. The Uganda project may show better potential as a result of being built on an existing local model and being maintained by beneficiary contributions.
- All projects acknowledge the multiple drivers of poverty and vulnerability in old age (lack of access to income, credit, healthcare, and risk of isolation). However, by attempting to address all of these issues, efforts are typically at risk of being applied too thinly to have sufficient lasting impact. While the models which underlie each project were generally found to be appropriate to the needs and context³³, they often lacked the means to deliver. In particular, older people's organisations were often inadequately trained due to lack of staff numbers, or poor adherence to guidelines. In many cases there market analysis was lacking and insufficient guidance available for individuals applying to take loans or selecting assets. In Uganda, the majority of livestock distributions had still not taken place in the last weeks of the programme. This suggests over-ambitious goals and/or a lack of technical monitoring and supervision at field level.
- While the DRC model was based on a system of loans, Bangladesh was based on conditional cash transfers. Uganda operated a combination of savings and loans with delivery of assets in-kind. As a result of the HelpAge office closure in the DRC it is unlikely that loans will be repaid, and the mechanism can be considered as a de facto cash transfer.
- The Bangladesh model demonstrates good linkages with other service providers (e.g. veterinary, markets, health services) which could be replicated elsewhere.
- Fieldwork in all areas shows that more vulnerable individuals, particularly those with physical impairments or poor social networks, find it more difficult to realise significant benefits from typical livelihood interventions. Unlike DRC or Uganda, the Bangladesh projects applied poverty criteria to beneficiary selection. Among these beneficiaries, some struggled to maintain their assets without support from community or relatives. In DRC, the selection was based on ability to undertake IGA and repay loans; meaning that the more vulnerable were unable to access them. In Uganda, the Older People Village Savings and Loan Associations had developed their own 'social safety-net' fund to support such groups.

³³ The exception is DRC – where a revolving loan model was introduced in an unstable context.

- The cost per beneficiary was found to be considerably lower in Uganda. This could be the result of work with existing older people's structures, and a loan model that was already established in the area. However, the evaluation also found that investment in training and capacity support in this case was lacking, leading to reduced effectiveness and prospects for sustainability. In the case of Bangladesh, the project with a relatively higher allocation for field staff fared better.
- There was a noticeable lack of phased exit policies in all three countries. Indeed, the models applied were based on a much longer presence than funding realities allow, threatening sustainability. Accountability mechanisms were also found to be lacking, with no identifiable procedures for feedback or complaint handling.

Recommendations

1. This review identified lessons for livelihoods programming with older people on the multiple benefits of livelihood assets (particularly livestock) and savings, and on the importance of social capital for asset protection and labour. While specific interventions will always need to be context specific, HelpAge strategies and programmes could be supported by a shared approach to assessing the livelihoods of older people, to better identify who to support, what to support, and how in a given context.
2. Given that those who are already better off are more likely to benefit from income generation initiatives, HelpAge needs to identify strategies for inclusion of more vulnerable individuals. The Uganda and Bangladesh models provide suggestions for this. In addition, programmes need to consider the labour requirements of supported livelihood activities.
3. Significant business development is unlikely to be a relevant goal for many, and interventions e.g. to provide livestock assets could be more realistically located within a resilience framework. In many contexts, livestock are major forms of savings. Under some conditions asset increases over time can be substantial. Asset protection and enhancement are important considerations.
4. There is anecdotal evidence within the studies in Uganda and Bangladesh of the contributions that livelihood interventions can make to dignity, social capital and mental well-being. These are highly valued outcomes and HelpAge could monitor these more closely.
5. Intervention models need to be more closely aligned to funding realities. It may be more effective to build upon existing structures rather than develop new ones. Exit policies, or at least contingency plans need to be better developed.
6. At the country and international level there is a need to locate the community-level livelihoods work within broader country-level strategies on social protection that include advocacy on social pensions. HelpAge involvement in community-level livelihood interventions is intended to provide evidence and learning for advocacy, but making this link work requires a clearer articulation of what sort of evidence is sought and how it is to be used.
7. On the other hand, the learning from these projects provides opportunities to influence large-scale livelihoods programmes (such as the Shiree in Bangladesh) to respond to the specific needs and capabilities of older people, and also to form alliances with others working on poverty and inclusion issues (such as Chronic Poverty Advisory Network in Uganda). These could be exploited further.

Exchange Rates

EUR 1 = UGX 3,488

EUR 1 =BDT 105

EUR 1 = USD 1.38

Acronyms

OPG VSLAs Older People's Village Savings and Loan Associations (Uganda)

VSLAs Village Savings and Loan Associations (Uganda)

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Annexes

Terms of Reference, End of Programme Evaluation Cordaid: Improved income security for older and vulnerable people Livelihood pilot projects in Bangladesh, DRC and Uganda



Background to the Programme

Cordaid has been an affiliate of the HelpAge network since 2004. In September 2009 Cordaid and HelpAge launched a two year joint programme of work with the objective of improved income security for older and vulnerable people in Bangladesh, Tanzania and Uganda. The programme included a research and learning component which gathered evidence and provided a cross-regional learning platform on older people's livelihoods to improve approaches to programming and the development of strategies for advocacy and influencing.

A second, two year programme was developed to build on the work carried out under the previous project. This project, in *Bangladesh, DRC and Uganda* began in January 2012 and will end in December 2013.

The overall goal of the 2012-13 programme is to **provide secure incomes for older people** with a specific goal to increase the coverage of social protection and resilient livelihood programmes in South Asia and Africa.

The programme includes a number of **innovative livelihoods pilots** in each country to increase older people's income, support Older People Association group cohesion and provide evidence for advocacy work.

The intervention strategies for the 2012-13 programme are as follows:

- (a) Develop innovative models of high quality direct project work, providing evidence and learning*
- (b) Build the capabilities of government and other service providers to deliver more and better services for older people and include older people in existing programmes*
- (c) Support the establishment and strengthening of accountability mechanisms, such as older citizen's monitoring, that monitors and reinforces government action*
- (d) Invest in developing a network of local civil society actors, including Older People's Associations to reach scale and to develop the capabilities for better access to services*

Purpose of the evaluation

This evaluation will assess the appropriateness and effectiveness of HelpAge's Cordaid-funded livelihood activities in protecting and promoting the livelihoods of older people. It is intended to contribute to the design of livelihood interventions and advocacy messaging by HelpAge at national and global level.

The review will focus on strategy (a) in the list above, i.e. the extent to which the programme has developed 'innovative models of high quality direct project work, providing evidence and learning'.

The livelihood pilot projects undertaken in each country provide the technical foundation for the learning and advocacy components of the Cordaid-funded programme and contribute directly to the following expected results:

Objective 2: An increase in older people's access to livelihood options

Indicator 2.1: Number of Older People's Associations involved in income generating work

Indicator 2.2: Number of older people getting new access to financial services

The pilot projects fall under the following outcome, which is an element in each country-level results framework:

Outcome 1: Resilient livelihood initiatives for older people are piloted and evidence is generated.

The evaluation will provide an assessment of the livelihood pilots, and the extent to which learning from these has been used to inform advocacy in each country. It will provide operational recommendations relevant to country-level work, and will contribute to the on-going development of HelpAge's organisational livelihoods strategy.

Evaluation scope and criteria

The evaluation will assess the models of livelihood support (including loan/savings and IGAs) in each of the three countries (Bangladesh, DRC and Uganda).

The following pilot projects will be reviewed:

Bangladesh	<p>Grants to small groups: <i>Implemented with HelpAge partner Pidim Foundation in Bandabar Union, Kurigram District.</i></p> <p>35 very poor older women organised in groups of 5 receiving small cash grants and training in income generation activities (IGA) and market linkages. Beneficiaries use investments for sheep rearing and home food sales. Meetings are arranged with local govt providers (Union Parishad, Social Welfare etc.) to link with social protection mechanisms.</p>
DRC	<p>Solidarity Groups: <i>Implemented directly by HelpAge (also previously with local partner MAAMS), in Beni territory, North Kivu.</i></p> <p>15 Older People's Associations provide loans to 'Solidarity Groups' (30) each with 10 members. Five further groups are set up following repayment of the loans. Income generating activities include a mill, sale of goods (cassava, fish, plam oil etc) clothes and bicycle repair. Solidarity Group meetings take place once per month.</p>
Uganda	<p>Village Saving Scheme: <i>Implemented with HelpAge partner Caritas and Health Alert Uganda in Gulu, Amuru and Nwoya.</i></p> <p>44 Older People Groups provided with start-up capital, plus grants for revolving loans. Training provided in IGAs and village saving and loan association (VSLA) skills. Activities include goat and sheep rearing, and fruit farming.</p>

Each livelihood project will be assessed according to a common framework. The following framework, adapted from DAC evaluation criteria and HelpAge evaluation guidelines will be used to develop the methodology, interview list, sub-questions and data gathering tools:

Relevance

- *To what extent is the livelihoods component of the project relevant to the needs and capacities of the target group(s)?*
- *Are the activities the most appropriate means of reaching the intended outcomes?*
- *Is the underlying design of the livelihood component robust? – i.e. to what extent are activities likely to lead to intended results, given the local context?*

Accountability

- *To what extent were beneficiaries (women and men) included in the design, implementation and monitoring of the livelihoods component?*

- *How is feedback from beneficiaries/stakeholders captured, acted upon and responded to?*

Effectiveness

- *To what extent has the pilot project increased older people's access to livelihood options?*
The evaluation will verify indicator 2.1: 'the number of older people's associations involved in income generating work' and indicator 2.2: 'the number of older people getting new access to financial services'.
- *To what extent has the pilot project contributed to individual or group incomes and other benefits?* (benefits for a sample of beneficiaries will be quantified where relevant baseline data is available)
- *How well do OPAs function as mechanisms of support for older people?*
- *To what extent has evidence and learning from the livelihood pilot been used for advocacy?*

Economy and Efficiency:

- *Could the results of the pilot have been achieved with fewer resources, or more results with the same resources?*
- *Was the allocation of funds e.g. to project administration and to loans/grants to beneficiaries appropriate?*
- *What is the financial value of benefits (e.g. income or other livelihood assets) realised by beneficiaries compared to the financial value of project inputs?*

Equity and Accessibility

- *Which groups gained particular benefit from the project and why?*
- *To what extent were project activities accessible to and used by the most disadvantaged or marginalised in the community – according to poverty, identity etc?*
- *How different was accessibility to the project activities for women and men?*

Sustainability

- *How will the benefits of the livelihoods component be maintained in the future- both at household and OPA level? (i.e. after the project is 'over' and donor funding is withdrawn)?*
- *How will recurrent costs and future expenditures be covered?*

Impact

- *What have been the key positive and negative changes produced by the livelihoods component – either directly, indirectly, intended or unintended? 1) at individual level and 2) at OPA level?*
- *How will changes from the project influence the lives of older people in the long run?*

Methods

The evaluation will be conducted by a team of HelpAge staff both internal and external to the project. The team comprises 3 technical advisory staff based in the HelpAge office in London, each paired with a member of a country programme team. This brings a potential for bias, but the intention is to optimise utility and follow-up by promoting cross-organisational learning. The evaluation will take place through a combination of desk-based document review, together with data from interviews and observations at each pilot project location. A generic methodology and set of research tools will be developed by the team, based on the criteria and key questions above. These will be adapted for use in each country together with Interview lists and schedules.

Key documents will include project proposal and narrative and budget expenditure reports, beneficiary lists and other OPA records, including financial information on investments and loans allocated and returns achieved.

Interviews (either 1-2-1 or focus group discussions) at field locations are expected to take place with relevant stakeholders including beneficiaries, OPA members and leaders, local authority

representatives, partner and HelpAge staff. An attempt will be made to gather counterfactual data through interviews with non-beneficiary groups where appropriate.

The quality of the evaluation will be guided by a framework adapted from the BOND NGO Evidence Principles and include:

- *Voice and Inclusion*: are the perspectives of beneficiaries included in the evidence?
- *Appropriateness*: are the data collection methods relevant to the purpose of the assessment and do they generate reliable data?
- *Triangulation*: Are different data collection methodologies used and different types of data collected?
- *Contribution*: Is a point of comparison used to show that change has happened (e.g. a baseline, or comparison with a similar group)
- *Transparency*: Is the size and composition of the group from which data is collected explained and justified?
- *Utility*: have the findings of the study been shared with potential users and learning taken forward?

The evaluation will be guided by a small steering group comprised of technical and in-country representatives, whose responsibility will be drive progress, manage the core budget and ensure communications.

Timeline

	Activity	Date	Key people involved
1.	Finalisation of key questions, budget and team	Beginning October	
2.	Development of generic methods and tools	Mid-October	
3.	Draft field schedules	Mid-October	
4.	Consolidation of project documentation	End-October	
5.	Document review	End-October	
6.	3 x country visits – interviews	Mid-November	
7.	Verification of initial findings (in-country)	Late-November	
8.	Write-up of report and communication of findings (in London and in-country)	December - January	
9.	Formulation of management response	January	
10.	Submission of Evaluation Report	31 st March 2014	

Pilot project cost analysis [Bangladesh, DRC and Uganda]

CordAid project VFM analysis (livelihoods pilot projects)																	
Overall analysis			Cost analysis								VFM Analysis						
Country	Activity No	Description	Direct costs Yr 1	Direct costs Yr 2	Overheads Yr 1	Overheads Yr 2	Total Yr 1	Total Yr 2	Total all years	% in country	% by country	Alpha ratio	Overheads %	Ben Numbers yr 1	Ben Numbers yr 2	unique' ben number total	total cost per ben
Bangladesh	1	SP and ADA	23,530	15,337	13,849	17,021	37,379	32,358	69,738	38%							
	2	Policy review	15,686	16,000	9,233	17,757	24,919	33,757	58,676	32%							
	3	Livelihood Development	26,471	3,500	19,481	3,884	45,952	7,384	53,337	29%				215	35	215	248
		Bangladesh	65,687	34,837	42,564	38,663	108,251	73,500	181,750	100%	69%	55%	21%				
DRC	1	Community sensitisation and training	33,810	12,979	28,774	19,386	62,584	32,365	94,948	57%							
	2	OPMG work	10,750	9,247	9,149	13,811	19,899	23,058	42,957	26%							
	3	Civil society work	6,550	6,896	5,574	10,300	12,124	17,196	29,320	18%							
	4	Livelihoods development	27,850	12,381	27,812	18,492	55,662	30,873	86,535	52%				300	198	300	288
		DRC	51,110	29,122	43,497	43,497	94,607	72,619	167,226	100%	63%	48%	26%				
Uganda	1	Livelihoods and DRR	18,714	29,413	7,145	8,469	25,859	37,882	63,741	31%				-	-	1,648	39
	2	Training and learning for stakeholders	28,489	8,938	10,877	2,574	39,366	11,512	50,878	25%							
	3	OCMG work	19,915	15,366	7,604	4,424	27,519	19,790	47,309	23%							
	4	SP platform	13,786	18,296	5,264	5,268	19,050	23,565	42,614	21%							
		Uganda	80,904	72,013	30,889	20,735	111,793	92,748	204,542	100%	78%	75%	10%	-	-	1,648	
EWCA		Support to countries	0	0	-	-	0	0	0								
London	1	Livelihoods workshop and evaluation	38,000	9,525		15,144	38,000	24,669	24,669	100%	9%	39%	61%	N/A	N/A	N/A	
Total			235,701	145,497	116,950	118,039	352,651	263,536	263,536		219%	55%	45%	-	-	1,648	
		Overheads Analysis															
		Country	Staff yr 1	Staff yr 2	Other yr 1	Other yr 2			Total yr 1	Total yr2							
		Bangladesh	33,520	29,500	14,823	9,163			48,343	38,663							
		DRC	39,210	29,757	11,830	13,740			51,040	43,497							
		Uganda	18,459	11,389	12,430	9,346			30,889	20,735							
		EWCA	3,780	4,119	5,000	3,132			8,780	7,251							
		London	11,400	11,744	5,400	3,400			16,800	15,144							
		Total	106,369	86,509	49,483	38,781			155,852	125,290							
	Notes																
	1	All figures in Euros															
	2	Activities differ by country. Compiled using second digit of activity code in summary sheet															
	3	Overheads are 'pro rata' to size of activities rather than equal shares due to differing direct costs															
	4	Alpha ratio is Direct costs/Total costs (i.e. % to activities)															
	5	Overheads % will always be 100-alpha ratio															
	6	Since overheads are pro-rata, alpha will be the same for all activities in each country															
	7	Beneficiary numbers are fictional and to be completed															

Cost analysis: and OLD and ALLOW Projects (Kurigram District), Bangladesh

OLD PROJECT, KURIGRAM DISTRICT						
Budget Lines (recoded)	cost	as % total budget	proportion of total activity costs	pro-rata'd delivery costs	cost plus pro-rata'd delivery costs	total IGA activity costs
needs assessment, evaluation, reporting	14,242	1%				
project staff	316,444	27%				
project admin, finance and audit	49,819	4%				
sub-total	380,505	32%				
Older People's Group	64,949	6%	0.08	30,904	95,853	64,949
local advocacy	26,093	2%	0.03	12,415	38,508	26,093
health camp	96,847	8%	0.12	46,081	142,928	96,847
cash transfer**	472,500	40%	0.59	224,821	697,321	472,500
IGA training	97,997	8%	0.12	46,628	144,625	97,997
market linkage	41,309	4%	0.05	19,655	60,964	41,309
sub-total	799,695	68%		380,505	1,180,200	799,695
TOTALS	1,180,200		1.00			
**includes BDT225,000 contributed to cash transfer by CCSEP project						
Unit cost calculations						
direct activity cost of IGA = (cash transfer + IGA training + market linkage)						611,806
direct activity cost of IGA per beneficiary = (cash transfer + IGA training + market linkage)/35						17,480
direct activity cost of IGA plus pro-rata'd delivery costs						902,911
direct activity cost of IGA plus pro-rata'd delivery costs per beneficiary						25,797

ALLOW PROJECT, KURIGRAM DISTRICT							
Budget Lines (recoded)	cost	as % total budget	proportion of total activity costs	pro-rata'd delivery costs	cost plus pro-rata'd delivery costs	total IGA activity costs	total IGA activity costs + pro-rata's delivery costs
needs assessment, evaluation, reporting	604,741	4%					
project admin, finance and audit	1,369,824	10%					
project staff	2,617,631	19%					
sub-total	4,592,196	33%					
Older People's Group	310,032	7%	0.033	153,176	463,207		
local advocacy	187,510	4%	0.020	92,642	280,152		
health camp	718,800	16%	0.077	355,134	1,073,934		
cash transfer	7,588,415	55%	0.816	3,749,172	11,337,587	7,588,415	11,337,587
IGA training	489,959	4%	0.053	242,071	732,030	489,959	732,030
market linkage	-		0.000			-	
sub-total	9,294,715	67%		4,592,196	13,886,911	8,078,374	12,069,617
TOTAL BUDGET ALLOW Project in KURIGRAM	13,886,911		1				
Unit cost calculations							
direct activity cost of IGA = (cash transfer + IGA training + market linkage)					8,078,374		
direct activity cost of IGA per beneficiary = (cash transfer + IGA training + market linkage)/500					16,157		
direct activity cost of IGA plus pro-rata'd delivery costs					12,069,617		
direct activity cost of IGA plus pro-rata'd delivery costs per beneficiary					24,139.23		
* ALLOW Kurigram budget is calculated as 50% of total ALLOW programme costs (50% of beneficiaries)							
All figures based on programme budget as at November 2014 (actual of Year 1 & 2 and proposed for Y3)							

HelpAge International Pilot Projects Assessed in Bangladesh

Summary of the Older People Livelihood Development Project (OLD) and Accelerated Livelihood of Left-behind Older Workforce (ALLOW) implemented in Kurigram District

		Older People Livelihood Development Project (OLD)	Accelerated Livelihood of Left-behind Older Workforce (ALLOW) in Kurigram District³⁴
	location	Kurigram District	Kurigram District
	HelpAge partner	Pidim Foundation	Pidim Foundation
	duration	2 years (Jan 2012-Dec 2013)	3 years (Oct 2011 – Sep 2014)
	budget	BDT 1,232,491 (EUR 11,738) over 2 years	BDT 17,177,281 (EUR 163,593) over 3 years
	cost per beneficiary ³⁵	BDT 31,983 (EUR 305)	BDT 34,354 (EUR 327)
beneficiary profile	number of beneficiaries	35	500
	selection criteria	<i>income</i> : BDT 25-35 per day <i>land</i> : less than 4 decimals ³⁶ <i>food</i> : less than two meals per day <i>priority to</i> : older person living alone	<i>income</i> : less than BDT 22 per day <i>land</i> : less than 4 decimals <i>food</i> : less than two meals per day <i>priority to</i> : older person living alone
	sex	F = 35, M = 0	F = 365, M = 135
	mean age	63	67
	IGA cash transfer per beneficiary	BDT 13,500 (EUR 129)	BDT 15,000 (EUR 143)
key outputs	IGA assets delivered using cash transfer ³⁷	sheep (35 beneficiaries) small business (2 beneficiaries)	cow (434 beneficiaries) sheep rearing (49 beneficiaries) goat rearing (2 beneficiaries) small business (26 beneficiaries)
	IGA-supporting activities	vulnerability and risk assessment workshop, identification of IGA options, IGA training, workshop with market actors (e.g. livestock brokers),	HH baseline survey, needs assessment of age-friendly IGAs, training in IGA management and marketing, provision of cash grants and purchase of assets (via CSCs), meetings with market actors
	health-related activities	Health-camp, basic medical support (e.g. worth BDT 3,600 / EUR 34), arranging meetings between beneficiaries and local govt. health clinic staff	Health-camps organised at CSC-level, arrange meetings to encourage health-seeking behaviour. Public discussion with local govt. clinic staff on access issues.
	local advocacy activities	family counselling, community discussion on ageing and older people	Project orientation meetings for local stakeholders (union parishad, local administration, NGOs and media), consultations with union parishad for access to safety nets (Old Age Allowance)
	support to community structures	development of and support to 6 'Self-Help Groups' (SHGs) of 5-7 members each, plus local project implementation committee (PIC)	development of and support to 20 Community Support Centres (CSCs) of approx. 25 members each

³⁴ This project also included support to 500 households in Ramgoti Upazila, Laxmipur District, implemented by HelpAge partner BITA.

³⁵ includes all costs at level of implementing partner (Pidim Foundation) but excludes HelpAge support costs

³⁶ 1 decimal = 40 square metres or 0.004ha

³⁷ Total exceeds line about because some beneficiaries are engaged in more than one IGA activity e.g. sheep rearing and small business

HelpAge International Pilot Projects in Uganda: beneficiary numbers

S/N	Location			Group's Name	Composition			Support provided		
	District	Sub-County	Village	Group's Name	Fem	Male	Tot.	Goats	VSLA	Cash Grant
AMURU District-Diocese of Northern Uganda (DNU)										
1	Amuru	Atiak	Pacilo West	Anga Ngeyi	17	13	30	16	1	—
2			Pabbo	Abera	Kuru Tiyo Tek	16	15	31	16	1
3		Payibi		Okalo Cwan. A	20	10	30	16	1	—
4		Olinga		Lubanga Twero	18	14	32	16	1	—
5		Adara		Lit Ki Lanyero	19	12	31	16	1	—
6		KatiKati		Ongom Rom	18	14	32	16	1	—
7		Lamogi		Jimo	Can Kara	20	10	30	16	1
8			Olet Vally	Goro Rac	21	11	32	16	1	—
9			Amilobo	Okum Goro	14	16	30	16	1	—
10			Wii Acoto	Okum Goro	19	12	31	16	1	—
11			Abye	Tiyo Obalo Akeyo	17	13	30	16	1	—
12			Lamola	Yenyo Kwo Tek	18	15	33	16	1	—
13			Apoto ki Too	Can Kwiya Goro	19	16	35	16	1	—
14		Aamuru	Labongo	Lapit Pe Ool	21	23	44	16	1	—
15			Oywello Pagaki	Rubanga Ki Ticce	18	16	34	16	1	—
Total		4	15	15	275	210	485	240	15	
Gulu District-Caritas										
	District	Sub-County	Village	Group's Name	Fem	Male	Tot.	Piglet	Chick	Rabbits
1	Gulu	Awach	Laban Dwok Lim	Lacan Pe Nino	25	19	44	05	—	—
2			Acut Omer	Pit Tiyo Tek	14	10	24	08	—	—
3		Bobi	Obal Wat	Ogoro Notte	16	19	35	08	—	—
4			Kullu Otit	Kok Can Ikweri	18	12	30	08	—	—
5			Bar Dyel	Notte En Teko	25	16	41	08	—	—
6			Lela Obaro	Lacan Kwo Ki Lwete	12	08	20	08	—	—
7			Lakwana	Arwot Omiyo	Ludito Obunyu	16	14	30	08	—
8		Labworomor		Pe Nongi Labedo	20	18	38	08	—	—
9		Arwot Omiyo		Kica Obanga	23	12	45	—	200	—
10		Olula		Kok Can Ikweri	23	12	35	08	—	—
11		Lal o o gi	Awat Lela	Aol Ki Tic	21	05	26	08	—	—

	Gulu									
12			Lagude	Nen Anyim	25	15	40	08	—	—
13			Agwee	Wakomo Mot	21	14	35	—	200	—
14		Laroo	Bwonagwen	Tiyo Rac	12	11	23	08	—	—
15			Te Olam	Tiyo Obalo Akeyo	32	10	42	08	—	—
16		Paicho	Te Olam	Lacan Kwite	20	10	30	08	—	—
17			Ongedo	Pe Wulwor Tiyo	23	21	44	08	—	—
18		Palaro	Pokogali	Lubanga Lakica	29	16	45	08	—	—
19			Coopil	Tiyo Tara	24	10	34	—	150	03
20		Unyama								
			Unyama A	Dye Komi K Tic	19	03	21	08	—	—
				418	255	673	133	550	03	
Nwoya District-HelpAge International										
	District	Sub-County	Village	Group’s Name	Fem	Male	Tot.	Goats	VSLA	Piglets
1	Nwoya	Koch Goma	Agonga	Anga Pari	23	07	30	10	—	—
2			Bwongu	Lutiyo Ki Bwolo	24	16	40	10	—	—
3			Agonga	Wafoyo Lubanga	13	17	30	10	—	—
4			Kal. A	Roco Paco	19	11	30	10	—	—
5		Purongo	Pajengo	Latoro Oldage Forum	22	16	38	10	—	—
6			Pabit East	Tiyo Pe Twor	20	09	29	10	—	10
7			Pawatomero	Pud Akwo Doo	15	15	30	10	—	10
8			Pabit West	Acam Kwene	14	16	30	10	—	10
9		Anaka T/C	Pajaa	Cuke Ber	17	13	30	10	—	—
10			Aguny	Okum Goro	16	14	30	10	—	10
11			Paduny	Mone Rac	19	13	32	10	—	—
12		Alero	Kal	Rubanga Aye Miyo	23	17	40	10	—	—
13			Oyinya	Tiyo Pe Koyo	19	15	34	10	—	—
14			Agonga	Anga Pari	18	16	34	10	—	—
15			Bwongu	Ludito Ki Bwol	19	14	33	10	—	—
					281	209	490	150		40
GRAND TOTAL					974	674	1,648			

Summary of Grants

Type of Grant	Location	Total Distributed
Goats	Gulu, Nwoya	390
Piglets	Gulu, Nwoya	173
Chicks	Gulu	550
Rabbits	Gulu	03

Uganda: Evaluation schedule and geographical sampling

Inception Workshop					
	Day	Date	District	Sub-county	Teams present
1	Monday	25-Nov-13	Gulu Town	Launch workshop	DNU, HelpAge, Caritas
Data collection					
	Day	Date	District	Sub-county	Teams present
1	Tuesday	26-Nov-13	Amuru	Attaik	DNU
2	Wednesday	27-Nov-13		Pabo	
3	Thursday	28-Nov-13	Mwoya	Purongo	HelpAge
4	Friday	29-Nov-13		Alero	
5	Monday	02-Dec-13	Gulu	Paicho	Caritas
6	Tuesday	03-Dec-13		Lakwana	
Close out workshop					
	Day	Date	District	Sub-county	Teams present
1	Wednesday	04-Dec-13	Gulu Town	Close out workshop	DNU, HelpAge, Caritas

Uganda: Data collection carried out (total figures for all 6 sub counties)

#	method	target group
12	FGD	OPG
5	FGD	OPG leadership
16	qualitative interviews	household
6	FGD	OCMG
6	short interview	local authorities

Bangladesh: interviews and locations

OLD Project	location	Interviews
	Banchharchor	1 x FGD with Banchharchor Self-Help Group 4 x SSIs with project beneficiaries
	Purarchor	1 x FGD with OLD Project Implementation Committee 1 x FGD with Self-Help Group 1 x SSI with project beneficiary
ALLOW Project	location	Interviews
	Barakandi	1 x FGD with Barakandi Community Support Centre (CSC) leaders 1 x FGD with project beneficiaries 4 x SSIs with project beneficiaries
	Rowmari Uttar Para	1 x FGD with Rowmari Uttar Para CSC leaders 1 x SSI with project beneficiary