

Help Age International – Final Project Evaluation

**COMMUNITY DEVELOPMENT FOR DISADVANTAGED OLDER WOMEN, MEN AND
THEIR FAMILIES**

BAVEL DISTRICT, BATTAMBANG CAMBODIA

(696)



(V171213)

Submitted to **Help Age International**

Presented by **Young Pheak**

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Acronym

ACED	: Association Cooperation for Economic Development
ADOVIR	: Association Development and Our Village Rights
CC	: Commune Councilor
CDP	: Commune Development Plan
CIP	: Commune Investment Plan
HIF	: Handicap International Federation
LWD	: Life with Dignity
OPA	: Older People's Association
PoSVA	: Provincial Department of Social Affairs
SME	: Small and Medium Enterprise
ToT	: Training of Trainer

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Executive Summary

The project “*Community Development for Disadvantaged Older Women, Men and Their Families*”, in Lvea commune, Bavel District, Battambang, Cambodia” which is under the large project “*Community Development Initiatives led by the older people and supported by Non State Actors and local authorities for disadvantaged older women, men and their families in rural Cambodia*” has accomplished the expected targets.

- The project had completed the establishment of Older People’s Association in 12 villages covering in total 1,342 members (of which 806 female).
- The associations have very good governance structure with elected committee and sub-committee leaders with capacity in mobilizing and informing the members and managing the activities.
- The Older People’s Association subcommittee leaders on health have included village health volunteers called Village Health Support Groups (VHSG) which help to increase the quality of the service. VHSGs are village volunteers, generally 2 to 3 people per village, are working to support the implementation of community-based health activities such as referring patients in the community to health center, referral hospital, or operational district, mostly based in village to provincial levels in Cambodia. The VHSGs are selected jointly by the community, the Operational District hospital and the Health Centre. The VHSG Leader and members are formally recognized by the Ministry of health.
- The associations have developed three main services including revolving fund, rice bank, and health camps. These services satisfied the association’s members, especially health camps activities. Older people are very happy with health care services arranged by the subcommittee leaders. Currently, all OPAs have sufficient resources to continue to run rice bank and loan services.
- The associations can engage with local authorities and have developed network with other OPAs in the province.
- The OPAs have engaged in the commune development plan. As a result each the 12 villages have their application for local fund endorsed and are allocated the amount of 400,000 Riel per village. Next year, commune development fund will support 800,000 riel per each village/OPA.

While it is too early to look at the impact, the project has demonstrated community led activity, community ownership, effectiveness and has built strong foundation for sustainability. Furthermore, the project is relevant as responding to the community concerns and needs and is in line with national policy. The new OPAs have to capacity to mobilize the community members and engage with local authorities such as village chief and the commune councilors. All OPAs have enough resources for continuing their services for their members beyond the project period.

- On relevance: the project is in line with the national policy, the needs of the community, especially of the older people. The project design is consistent with the overall goal, objectives, activities and expected outputs.
- On efficiency: the target result with the establishment of 12 OPAs is met. Rice bank and revolving fund are in place and health camps were carried out. The 12 OPAs have mobilized and served 1,342 OPA members of which 806 are women. The members are predominantly community members aged 55 and above and are mainly women.

- On effectiveness: the project has achieved the target outputs, elections and training of OPA leaders and subcommittee leaders to manage the activities, equipping all OPAs with rice bank and revolving fund, carrying out health camps, promoting OPAs network and peer support and engaging OPAs in the local planning process. The OPAs have the capacity to manage most activities but health camps as it requires the OPAs to generate sufficient fund to support regular and on-going visits from the health centre staff.
- On sustainability: the project has established a very good mechanism for continuing community development beyond the project period. The OPA committee has a clear structure, a good relationship with local authorities, has the commune council support in the participation in the local planning and has sufficient resources to generate funds and maintain services for the community members.
- On impact: it is too early to see any impacts. However change in community has taken place. This community has encountered previously negative experiences with NGOs in the past in managing community development activities. The community members were reticent in actively engaging in the early stage of the project. But over time the members of the OPAs have increased. Older people and women represent a large percentage of the membership and participate in large number in the regular meetings of the OPAs. Older people and women are happy to participate in common social activities and greatly appreciate the services of the health camp as it reduces their feeling of isolation. The OPA leaders have established good relationship with the local authorities and commune councils and they have demonstrated confidence in engaging in the local planning. The members find the rice bank and revolving fund services important for the community but because of the recent serious flooding damaging crops and impacting on the income earning many members did not feel confident to apply for a loan as they might not be able to repay the loan.

It is advised that both HelpAge and Village Support Group should build from the lessons learned from previous NGOs and consolidate the exit strategy by extending more time to maintain regular visits and monitoring beyond the project period to strengthen the confidence of OPA leaders and to confirm their management capacity. The project staff should encourage the OPAs to form a pool of reserved leaders and to encourage OPA linkage with other NGOs in the area especially with NGOs with expertise in microfinance to sustain their resource. OPA leaders should be encouraged to maintain regular meetings with the members to secure trust and to continue active participation in periodic commune meeting and in the commune investment plan. OPA leaders could apply for the local fund to maintain health camps which are very needed by the older members especially by older women.

- OPAs are still young. They need to be consolidated for another one year period. HelpAge and VSG should build up a pool of possible leaders as a reserve in time of turnover of OPA leaders
- Services like rice bank, revolving fund, social funds need further follow up and guidance to maximize the effectiveness
- Health camps and monthly meeting are very popular activities among older community members and among women. OPAs should try to maintain these actions as well beyond the project period
- Furthermore both HelpAge and Village Support Group should consider to build on the existing achievements and to consolidate the new OPAs through the establishment of a

federation of OPAs so they can network with the other federations of OPAs which are already formed in the other districts.

- Help Age and VSG should look for further donor support to extent the project to another period of more than one year for follow up and coaching and to build up a federation of OPAs

1. Introduction

HelpAge International is a network organisation that works with more than 100 affiliates and 180 partners across 65 countries. HelpAge helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, active, healthy and secure lives.

HelpAge has been working in Cambodia since 1992. Its main office is based in Battambang province. The country programme focuses on promoting inclusive community development empowering older people and their communities through Older People's Associations (OPAs). The OPAs are grassroots mechanism ensuring community mutual support and safety net for older people and their households. The OPAs can take a lead role in a variety of activities aimed at improving livelihoods, food security, primary health service and education, water and sanitation, social support to the most vulnerable older people through home based care and welfare actions, advocacy and participation in the local planning process. To date, HelpAge has directly supported close to 170 OPAs in the provinces of Battambang and Banteay Meanchey. The OPA mechanism and activity package is not only a model for HelpAge at the country level, the government also acknowledged and recognized the effectiveness of the mechanism and promoted the replication of the model in each commune.

The project “*Community Development for Disadvantaged Older Women, Men and Their Families*”, in Lvea commune, Bavel District, Battambang, Cambodia” is supported by the Kadoorie Charitable Foundation (KCF) in 12 villages, in Lvea commune, the district of Bavel, Battambang Province. The project implementation started in February 2011 for a period of 24 months.

The project objectives are

- a) To build Cambodia’s capacity to develop community-based organisations led by older people providing mutual support and stronger links with local governments, as a mechanism for community development in poor areas.
- b) To pilot a system of community revolving funds managed by OPAs that provide a sustainable source of small loans (microcredit) to support the livelihoods of poor communities.

The project aims to establish Older People’s Associations (OPAs) in 12 villages to:

- a) Improve the food security and health of 962 older people and 2,880 members of their families;
- b) Strengthen linkages between OPAs, Commune Councils, and health service providers to help sustain OPA activities beyond the project period;
- c) Systematically develop and pilot a replicable approach of community revolving funds based on past experience to help increase older people’s incomes.

The project has three mains results.

Result 1: Local institutions experience the development of Older People’s Associations (OPA) effectively led and managed by older people to address their needs and capability of establishing strong links with local service providers.

Result 2: Increasing number of older people and Older People's Associations (OPA) who can effectively interact with the local councils and other service providers to access services.

Result 3: A sustainable system of community revolving funds is piloted in the OPAs to provide small loans for expanding livelihoods in poor villages.

The strategy adopted for project implementation applied different approaches:

Rights based approach: whereby the project provided support to ensure that beneficiaries can enjoy equal access to rights, opportunities and services, and that they can become active players in economic activities and community life.

Partnership approach: through the relationship developed with VSG and the willingness to build the capacity of a national actor to take ownership of both the global ageing issue of the project and of the different approaches and methodologies developed to cope with the challenges faced.

Nondiscrimination: All older people (men, women) are welcomed to become members and participate in the OPA.

Mainstreaming: In order to build the sustainability of the project, the operational strategy was based on three main pillars:

2. Objective of Project Evaluation:

The final evaluation aims to cover three aspects¹:

- 1) An assessment of the overall and specific project results and approach; taking into account the context, proposal and monitoring and evaluation framework of project.
- 2) Practical recommendations regarding the methodology, tools and approaches used by the project (taking in account an age-sex analysis)
- 3) Identification and analysis of strengths and weaknesses of the project's methodology and implementation procedures with a view to increase impact and sustainability

To meet the purpose of the final evaluation it is set up to achieve the following objectives:

1. To evaluate the original project objectives, scope, design, and implementation arrangements against actual activities implemented to date
2. To evaluate project components with a view to ascertain their effectiveness, efficiency, relevance and sustainability in the context of the project's implementation
3. To assess the extent of beneficiaries' involvement in project implementation, including community participation in decision making, and the effectiveness of community targeting of project components
4. To assess the extent and depth of project impacts based on the monitoring and evaluation techniques being used in project implementation
5. To formulate appropriate recommendations for corrective actions in the project concerning issues identified

¹ Adapted to the term of reference

3. Evaluation Method

According to the term of reference and project background, the evaluation method should be participatory including focus group discussion with member of OPAs, in-depth interview with selected households, in-depth interview with local authorities, meeting with project partner's organization staffs, meeting with project partner at sub-national level, and overall observation at community.

Desk Review: to review project documents supplied by Help Age Cambodia. The reviewing document will use for clarification at the meeting with staffs and stakeholders.

Meeting with Help Age Staffs: to review the project accomplishment

Meeting with Project Partners Organization staffs: to review project results against the project commitment

Meeting with Sub-national key stakeholders: to collect data for assessing their perspective of project and their recommendation for future project.

In-depth interview with local authorities: to collect data from local authorities for assessing their perspective regarding to the change of community.

In-depth interview with key select households: to collect in-depth data about the key household that benefit from the project implementation. Consultant stayed overnight at the village to collect a focus house data of living standard for developing a case study of household beneficiaries. Help Age staff assisted consultant in arranging to recruit a potential house for this case.

Focus group discussion with Older People's Association members/CBOs: to collect the in-depth data from the direct project beneficiaries at the target villages for understanding of their living standard.

Debriefing meeting with Help Age International and Village Support Group Staffs:

Interview key question is in annex 5

4. Findings

4.1. Reviewing the project result

The evaluation stage one is focus on the project “Disadvantaged Older Women, Men and Their Families in Bavel District, Battambang, Cambodia”

Among the members of the OPAs in average 80% are 55 years old and above. The members are inclusive of women, of people living with disability, of poor (ID Poor card holder), of elderly and older people caretaker of grandchildren.

Regarding to the project objectives and referring to the project interim reports of the projects, in year 1 and year 2, HelpAge and VSG have accomplished a numbers of outcomes.

Under result 1: Local institutions experience the development of Older People’s Associations (OPA) effectively led and managed by older people to address their needs and capable of establishing strong links with local service providers.

1.1. Provide training and mentoring to the identified local organizations in forming new OPAs.

- The 12 project villages and the establishment of Older People’s Association were carried out in consultations with local authorities, local/commune councils, communities, and local NGOs.
- The commune councils and local NGOs including Association Cooperation for Economic Development (ACED), Association Development and Our Village Rights (ADOVIR), Life with Dignity (LWD), who are working in the areas have supported the establishment of OPAs in Lvea commune.
- HelpAge in joint collaboration with the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY) has developed a training manual for the establishment of OPAs.
- 16 Master Trainers had been trained. The Master Trainers are composed of 4 community organizers from HelpAge and VSG, 2 members from the Provincial Planning Investment Division, 2 members from the Provincial Department of Social Affairs (PoSVY), 4 members from Central Ministry of Social Affairs, 4 members from local NGOs and 1 OPA leader.
- 14 community members from Lvea commune have received training by the above master trainers. The 14 community members are 4 commune councils, 1 district official, 1 district social affairs, 1 district women affairs, 5 village chiefs, and 1 facilitator from each of the local NGOs, namely Association Development and Our Village Rights (ADOVIR) and Life With Dignity (LWD). The training included: (1) organization management, (2) activities management and (3) advocacy.

1.2. Identified local organizations lead the process of OPA establishment.

The project had engaged with local organization for leading the process of Older People’s Association establishment. HelpAge and Villages Support Group have taken coordinated actions with the commune councilors and ACED to form OPA in twelve villages.

- The local commune councils from Lvea commune and ACED have expressed their interest in taking the lead for the establishment of new OPAs in their coverage area. The commune councils would ensure the establishment of new OPAs in 8 project villages while ACED proposed to cover 4 villages. HelpAge’s partner, VSG helped in the coordination,

facilitation, and provision of technical support to the local institutions. So, 12 Older People's Association established in 12 villages of Lvea Commune of Bavel District, Battambang Province, in February 2012.

- A series of meetings were held with the 12 villagers. Each step resulted in the registration of members, in the agreement of common rules and regulations, in the election of OPA committee leaders and sub-committee leaders in charge of managing rice bank, health activities and revolving fund in the collect of membership's fees.
- Each OPA is equipped with 2 to 3 elected OPA leaders. All OPAs have elected in sub-committees leaders in charge of the rice bank, health camps, and sub- committee leaders in charge of the revolving fund.
- 80 OPA leaders and sub-committee leaders have joined the training in which 21 are women. VSG and HelpAge project staffs have organized a four days refresher training session for all OPA leaders and sub-committee leaders. The training aimed at strengthening basic management skills of all OPA leaders. The topics of the training included leadership, communication, planning, and book keeping.

1.3. Support 12 new OPAs with rice banks and with health care activities

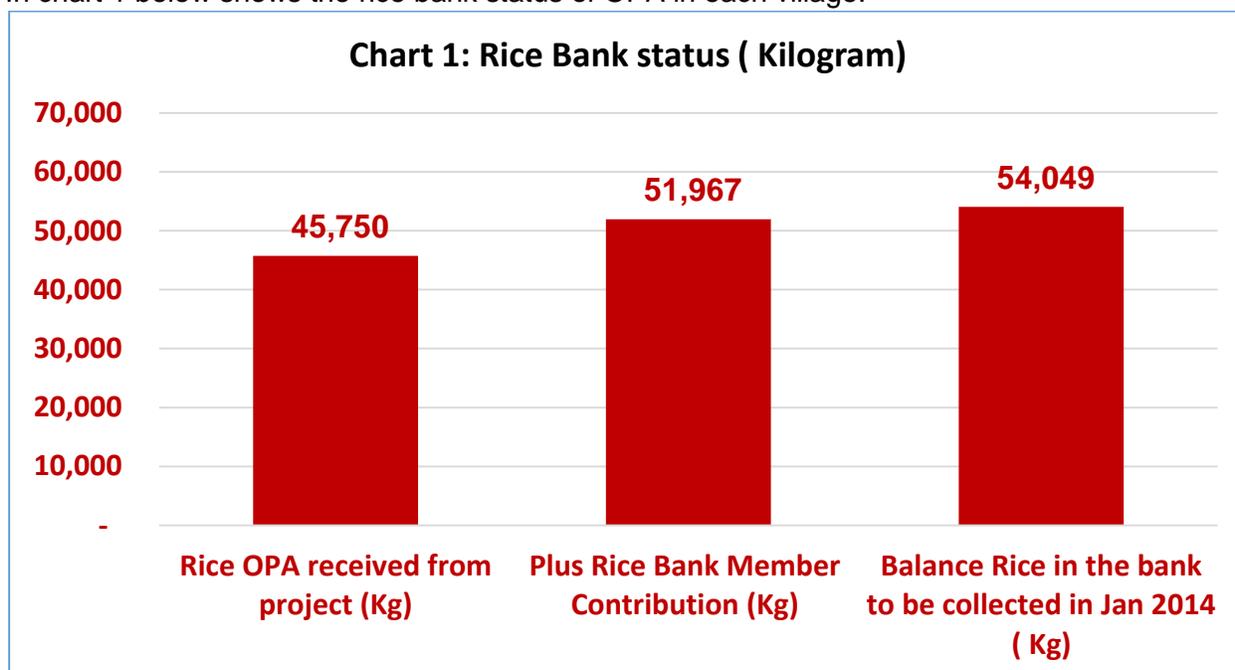
Rice Bank support

- The 12 new OPAs in Lvea commune, Bavel district have completed the elections for sub-committee leaders of the rice bank. Each OPA has elected 2 to 3 sub-committee rice bank leaders to manage the community rice bank.
- 36 rice bank sub-committee leaders (12 are women) have been trained in the application of the rice bank policy and in book keeping.
- The sub-committee leaders have registered rice bank members and 12 rice barn were constructed. The construction of the rice barns was completed by 12 OPAs in January 2013. Of the 12 rice barns supported by the project, 11 were newly constructed and one was rehabilitated.
- The 12 new OPAs began collecting rice paddies contribution (in February 2013) from the registered members. Each registered member agreed to put a share of 15 to 20 kg of rice paddies to the rice bank. The contribution of rice paddies for each OPA member is discussed and fixed by the members of the OPAs. Following the proceeding of the action by the project communities.
- The project has procured in total 45.75 tons of rice seeds for the 12 new OPAs.

Analysis of Rice Bank

According to the interim reports, the project has made in March 2013 a total released of the rice of 45,750 Kg for 12 OPAs (3,750 Kg per OPA). The members of the rice bank have as well contributed 51,967 Kg of rice. The rice banks were opened for loans and the OPAs expected to collect the repayment of 54,049 Kg in January 2014. If the repayments are 100% returned then the rice bank will gain 8,299 Kg, equal to 18% increased.

In chart 1 below shows the rice bank status of OPA in each village.



Source: *Village Support Group (Dec 2013)*

The detail summary table of rice bank is in annex 4.

Rice bank is an important coping mechanism for food shortage in the rural communities. Currently 171 community members have applied for loans from the rice bank to cover temporary food shortage and to get rice seeds for their crops. The membership of the rice bank shows a steady increased which indicates that the service is responding the community needs.

Figure 1: Rice Barn Construction



Rice Barn of Rice Bank in Svay Prey Village



Rice barn of Rice Bank in Daun Nheam Village

Risk of rice bank

According to the group discussion with OPA committee leaders and rice bank members the frequency of the floods in their area is a great concern. The respondents shared that the recent floods have seriously affected the agricultural work and crops. Farmers who have applied for the loans from the rice bank are now facing the problem of repaying the rice to the bank due to the recent flood damaging their rice crops. Others hesitate to use rice bank service as they have less confidence in their capacity of recovery and repayment.



Figure 2: Road damage due to flooding and Hand Tractor stuck



Figure 3: Older People wearing HelpAge T-Shirt's Message about Disaster Preparedness

Health Care Activities support

Health camps activities are carried out in the 12 villages of Lvea commune. The health camp has very good managing mechanism. The 12 new OPAs have each elected 3 health sub-committee leaders to manage the health camps. Most of the health sub-committee leaders are also village health volunteers commonly called Village Health Support Groups (VHSGs). The participation of the VHSG in the action is very important as they are established and promoted by the Ministry of Health to offer proximity services and they have regular training and supervision by the health center. The village health volunteer is tasked to organize the action, to mobilize the community members, to link with the health center staff.

- The health centers covering the project villages have agreed to release their health staff, one health staff for one village to carry out one full day health camp for every agreed month. The health center staff is tasked to:
 - Provide health consultation to all older people and the community members attending the health camp;
 - Equip each consulted new recipient a health card;
 - Referrals to appropriate health services when necessary;
 - Conduct home visit to the sick, frail and homebound older people when necessary;
 - Engage older people in up to 20 minutes exercises facilitated by VHSG;
 - Deliver age friendly health education and information.

- Health information is selected from 11 topics focusing on age friendly primary health care developed by HelpAge and the Battambang Provincial Department of Health. The VHSGs are tasked to record the recipients' blood pressure, to follow up the patients at home and to liaise with the OPAs and the health center.
- The OPA health sub-committee leaders are tasked to mobilize the community members and when necessary to subsidized the cost of transportation and basic health treatment to the poorest members.
- As the 12 newly established OPAs in Bavel district are not fully equipped to generate sufficient income from their members and to benefit from the newly introduced revolving fund scheme, the project injected to each of 12 OPAs the amount of 100 USD as a contribution to the community health and poverty funds to enable each OPA to support their most vulnerable members to access health care services and treatment. The OPA social fund is aimed at subsidizing transportation, food and health care cost for the neediest members.

Analyze of Health Camps



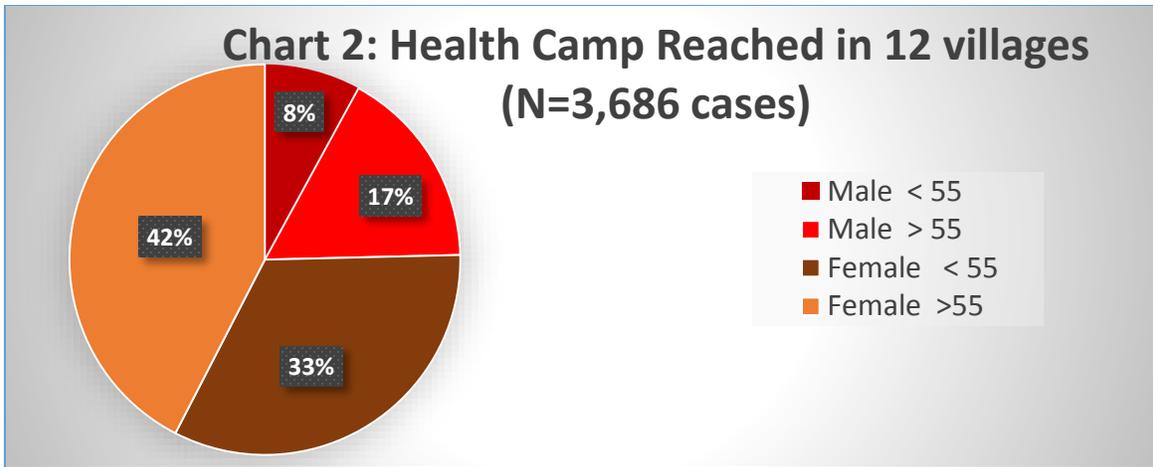
Figure 4: Older People stay alone at ground floor



Figure 5: Basic Health Education Manual for Older people

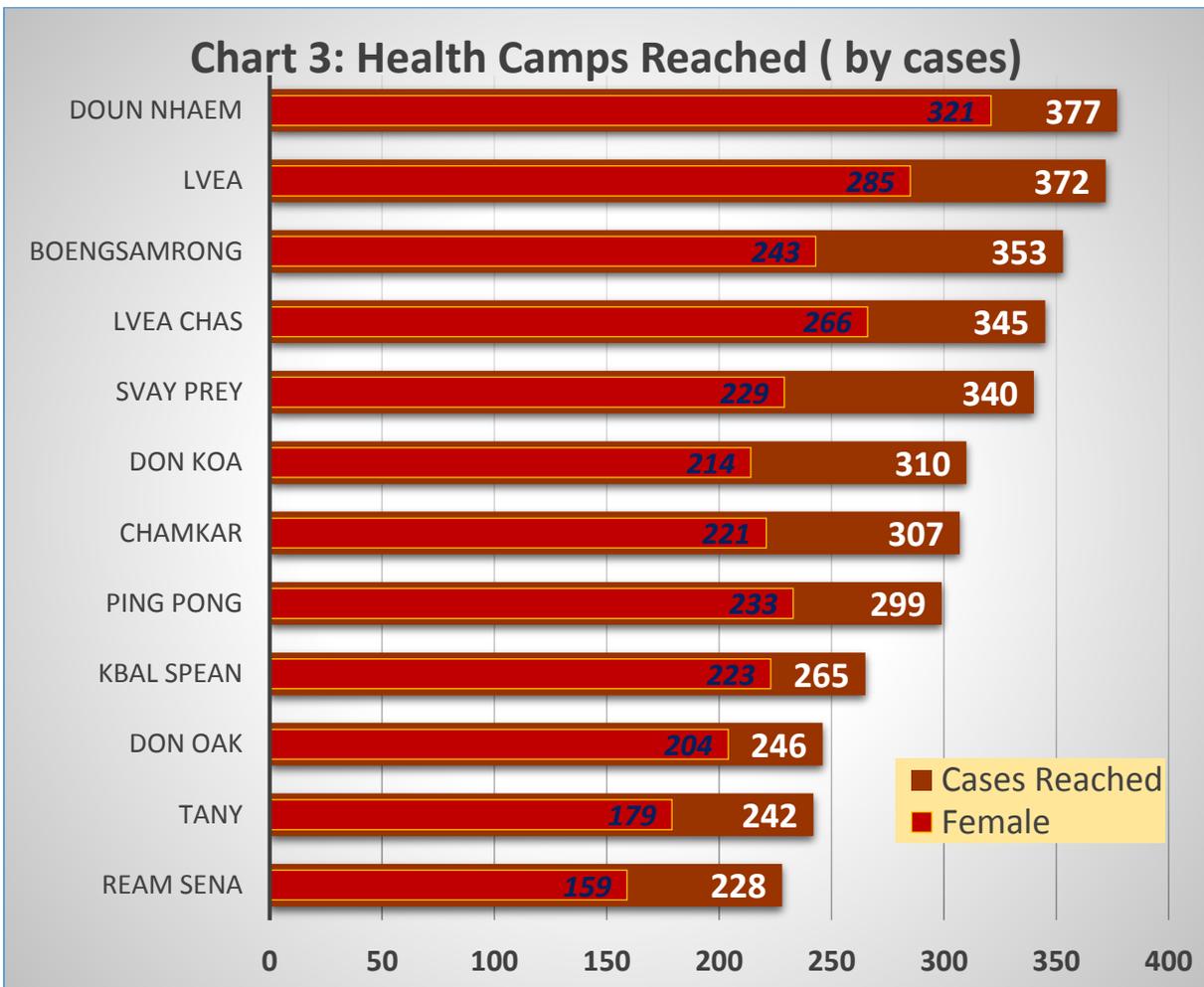
Number of health camps reached by case and individual

According to VSG internal monitoring data recording sheet, (chart 2) the health camps have reached 3,686 cases of which 42% are older women aged 55 years old and above and 33% are female younger less than 55 years old. This figure indicates that health camps services are highly popular among female community members.



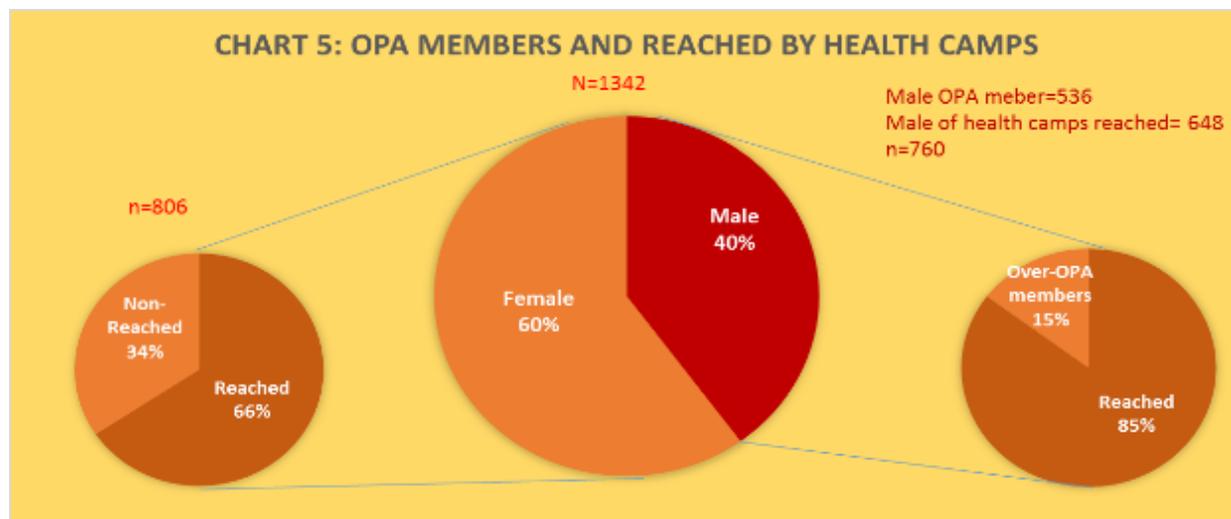
Source: Village Support Group (Nov 2013)

Chart 3: analyzes Health camps reached by cases in each village compare to female cases. Health camps in all villages reached to over three of four (¾) of female.



Source: Village Support Group (Nov 2013)

Among the 1,342 OPA members 60% are female. Chart 5 indicates that 66% of female member have used the health camps, in contrast to 15 % for men. It appears that health camps are not only used by the OPA members but also by all people in the villages. The detail of number of individual access to health camps by village or OPA is indicated in table 1.



Source: Village Support Group (Nov 2013)

Table 1: Users of health camps compare to OPA members

Villages	Male		Female	
	Users of Health Camp (M)	OPA Member (M)	Users of Health Camp (F)	OPA Member (F)
Boeng Samrong	100	72	62	86
Chamkar	32	33	18	55
Dangkoar	35	44	40	44
Dang Auk	65	27	24	56
Daun Nhaem	33	29	49	70
Kbal Spean	56	38	48	77
Lvea	21	35	55	95
Lvea Chas	40	45	48	84
Ping Pong	45	30	44	64
Ream Sena	54	43	30	66
Svay Prey	107	86	70	39
Tany	60	54	41	70
Total	648	536	529	806

Source: Village Support Group (Nov 2013)

1.4. Exchange visit among OPAs

- 60 OPA committee leaders, commune councils from 12 OPAs of Bavel district participated at the first round of OPAs exchange visit to Ek Phnom and MOUNG RUSSEY district. The objective of the exchange visit was to share lessons learned and strengthen OPAs's networking. The programme of the visit included discussions on OPA's management, livelihood activities, revolving fund, healthcare, homecare, challenges and opportunities.

1.5. Monitoring visits by the Ministry and local authorities:

- Refer to the project interim report² Help Age and Village Support Group has established very good relationship with the Department of Elderly and Welfare of the Ministry of Social Affairs and the Provincial Planning Investment Division (PPID) and local authorities. The ministry staff and local authorities are well informed about the progress of the project by Help Age International and Village Support Group.

1.6. Monitoring and dissemination

- The project has a monitoring system in place and reports are available including a baseline report, periodic monitoring reports and a mid-term review report; furthermore project team regularly visit the project sites.

Under Result 2: Increasing number of older people and Older People's Associations (OPA) who can effectively interact with the local councils and other service providers to access services.

Regarding to this objective, the OPA committee leaders are working close the village chief and commune councilors. The OPA committee leaders participated regularly in the commune stakeholder monthly meetings and to the commune investment plan. As a result, each OPA has succeeded to access government social fund.

2.1. Produce IEC (Information, Education, and Communication) materials,

- HelpAge, Village Support Group (VSG), the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY) together with a pool of Master Trainers have consolidated a training manual on forming OPA in Khmer language.
- Furthermore the project experiences are recorded and documented in a video which was shared to project stakeholders.

2.2. Promote participation of OPAs in commune development planning process

- The action was facilitated by PPID. As a result the 12 project OPAs committee's leaders are informed about the commune investment plan; they have participated in the commune meetings and have the necessary guidance to apply for the local fund.
- The commune council of Lvea commune confirmed that they have acknowledged the applications from the 12 project OPAs. They have reviewed and approved the OPAs applications. The 12 OPAs will receive close to 6,000,000 Khmer Riel (around USD USD 1,500).

²INTERIM REPORT Year 2 6 Months Progress Report, VSG-Help Age International

2.3. Coach identified OPAs in advocacy including developing an advocacy strategy and negotiation skills, and provide on-going mentoring to these OPAs

- The project team follow-up monthly the performance of the OPAs. The team extended coaching when necessary to strengthen the capacity for negotiations and influencing of the 12 new OPAs with their local authorities.

2.4. Support OPAs in establishing commune and district networking amongst OPAs

- To facilitate effective networking between the established OPAs and the newly formed OPAs and to promote OPAs mutual support, HelpAge has developed a directory of OPAs which was circulated to all OPAs and relevant stakeholders. In addition, HelpAge has associated with Handicap International Federation (HIF) in the printing and dissemination of a service directory title “Socio-Economic and Livelihood Service Available to Persons with Disabilities and other vulnerable groups”. The objective of the service directory was to facilitate referral system of vulnerable groups and especially persons with disabilities and older people and ultimately to increase their access to available services and their equal participation in society.

Table 2: OPA establishment and effectively led and manage by older people

Baseline (February 2012)	Current (December 2013)	Remarks
The project started from zero number of OPA in the target villages.	Each of the project village in Lvea commune is equipped with OPA.	

The Older People’s Association is a platform for older people to voice their concerns and needs and is a mechanism for safety net. The members of the OPAs are mixed and intergenerational but led and managed by elected leaders aged at least 55 years old and above.

According to Lvea commune councilors, the OPA members keep growing.

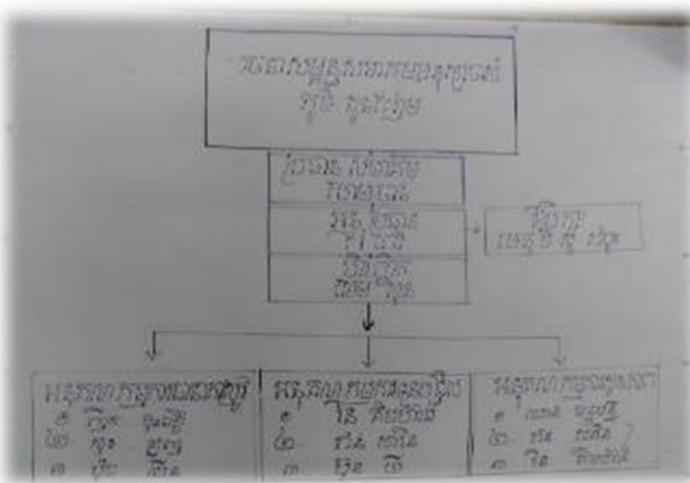


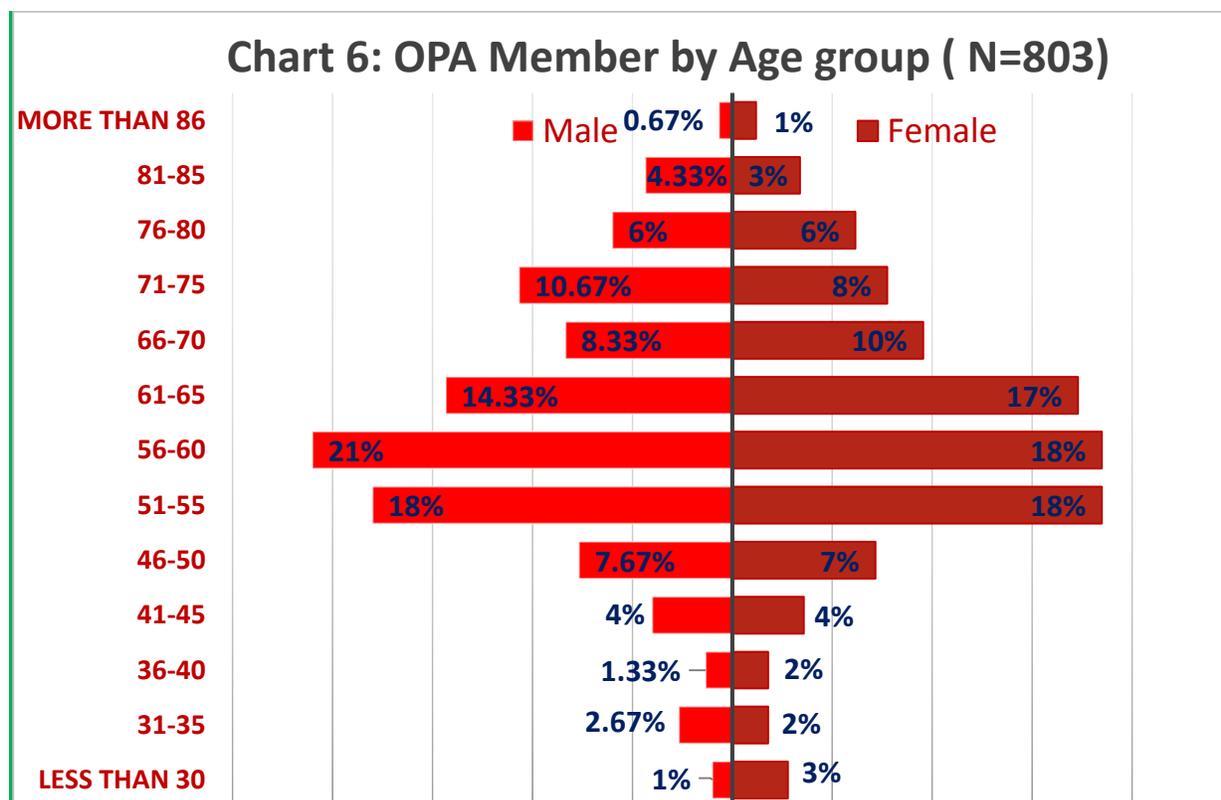
Figure 6: Structure of Older People Association Committee and sub-committee of Daun Nheam Village, Lvea Commune, Bavel District

Table 3: OPA members in the project villages

Villages	# OPA members (February 12)		# OPA Members (December 2013)		Remarks
	Total	Female	Total	Female	
BoengSamraong	0	0	158	86	
Chamkar	0	0	88	55	
Dang Kor	0	0	88	44	
Daun Aok	0	0	83	56	
Daun Nhaem	0	0	99	70	
Kbal Spean	0	0	115	77	
Lvea	0	0	130	95	
Lvea Chas	0	0	129	84	
Ping Pong	0	0	94	64	
Ream Sena	0	0	109	66	
Svay Prey	0	0	125	39	
Tany	0	0	124	70	
Total			1,342	806	

Source: Village Support Group (December 2013)

According to the monitoring database maintained by HelpAge and Village Support Group, most members of the OPAs are in the age group 46 to 85 years old (chart 6). Members aged less than 40 years old are fewer.



Source: OPA Master List, Village Support Group (May 2012)

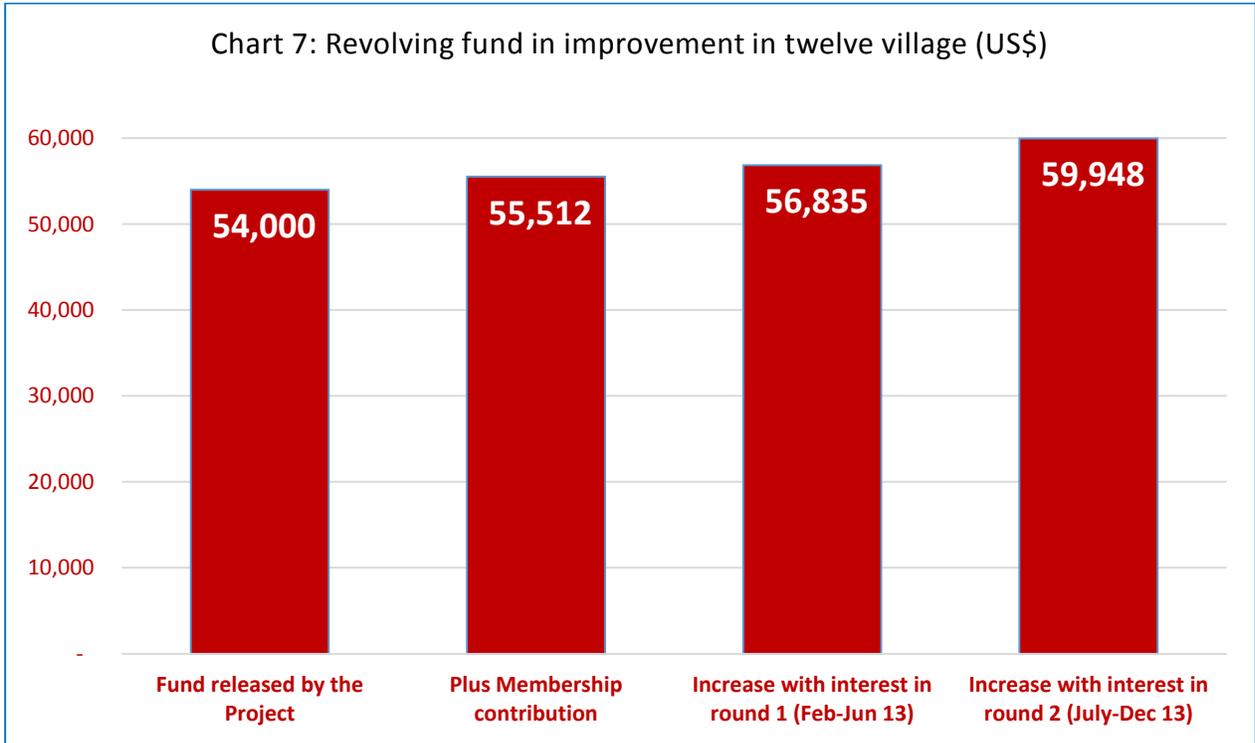
Under result 3: A sustainable system of community revolving funds is piloted in the OPAs to provide small loans for expanding livelihoods in poor villages

3.1 Train OPAs to manage a community revolving fund that provides small loans to support local livelihoods

- VSG and HelpAge project staffs have facilitated a series of orientation and training with the 12 new OPAs subcommittee leaders on drafting the revolving fund policy and developing procedures and forms and on managing the loans.
- The OPAs have discussed and agreed on the following key principles for the revolving fund policy: on having 2 cycles per year for the loans. Each cycle will have a period of 6 months; on keeping the interest rate in a range of a minimum of 1.5% and up to 2% to be determined by each OPA; and in reallocating the interest rate as of 60% to refill and increase the capacity of the loans, 10% will be kept for the OPA management and running costs, and the other 30% will be used to support the OPA social development fund (welfare).

3.2 Establish community revolving funds in 12 villages

- VSG project staff has assisted each OPA to open a bank account in the district of Bavel. The 12 OPAs have an account with the district branch of ACLEDA Bank. Following the opening of the bank account, VSG and HelpAge have transferred in January 2013 the funds to each OPA bank account (4,500 USD per OPA).
- HelpAge and VSG project team has arranged refresher training on managing the revolving fund to the 12 OPAs/villages. The training aimed at increasing the confidence of the hesitant OPAs to effectively and properly manage the fund and the recording of the transactions. The session focused on how to release the loan to their members and how to apply the tools and forms.



Source: VSG report (December 2013)

Use of the loans

The revolving fund is managed by the OPA subcommittee leaders. All subcommittee leaders have received training on managing the revolving fund and are closely monitored by HelpAge and Village Support Group. Currently, there are 264 members who have applied for the loans (table 4).

The loans are mainly used to support agriculture work such as purchasing seeds, and farm animals. Some applicants have used the loans to develop small business to supplement the income during the period of the rice planting.

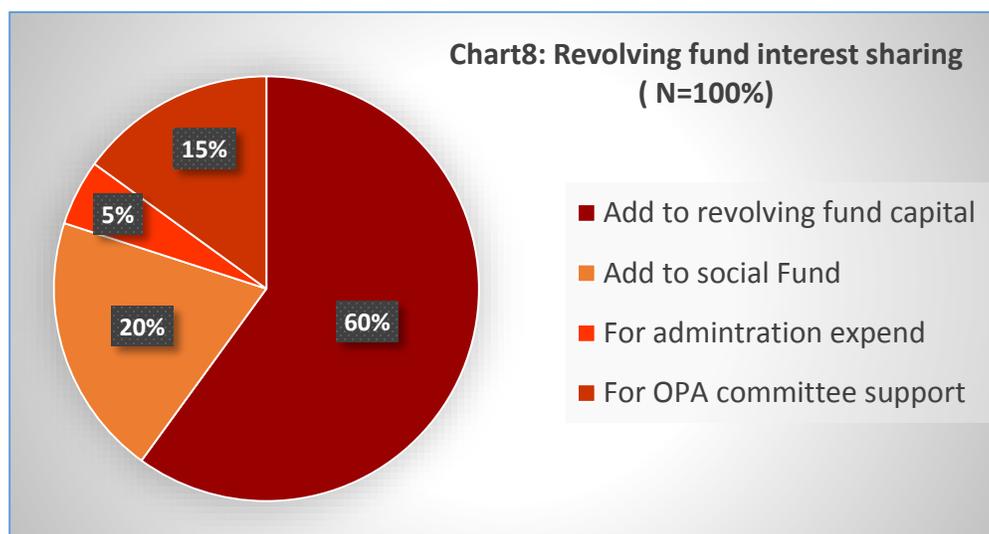


Figure 7: Women and fish processing

Table 4: Revolving fund Analysis

No.	Village	OPA Member		#HHs received Loan in Round 1	#HHs received Loan in Round 2	Most of Loan purposed
		Total	Female			
1	Boeng samrong	158	86	18	20	Seeds, Small business, Animal raising
2	Chamkar	88	55	13	19	Seeds, Small business, Animal raising
3	Dang Kao	88	44	11	20	Home garden/rice field
4	Daun Aok	83	56	16	24	Seeds, Small business, Animal raising
5	Daun Nhaem	99	70	26	30	Seeds, Small business.
6	Kbal Spean	115	77	8	26	Seeds, Small bossiness, Animal raising
7	Lvea	130	95	15	17	Home garden/rice field
8	Lvea Chas	129	84	22	23	Home garden/rice field
9	Ping Pong	94	64	24	24	Home garden/rice field
10	Ream Sena	109	66	18	22	Rice seeds, Animal raising
11	Svay Prey	125	39	18	18	Home garden/rice field
12	Tany	124	70	17	28	Rice seeds, Small business.
TOTAL		1,342	806	206	271	

Source: VSG Report (December, 2013)



Risk of revolving fund

According to the interview with the OPA subcommittee leaders tasked to manage the revolving fund, OPA members are very supportive of the service. Members have opportunity to apply for a small loan with an interest rate lower than any other services. While the mechanism of managing the revolving fund is good and can be sustainable, the capacity of the subcommittee leaders seems to be still limited especially in terms of interpreting the application policy and procedures.

Social Fund

There are 2 types of social fund. The first one is through the collect from each member which is in average 12,000 Riel (some village only 10,000 riel.). The second type is channeled through the government local fund.

Table 5: Social Fund Analysis

Village/OPAs	2011-Baseline (Riel)	2013-Current (Riel)
Daun Ork	810,000	724,300
Ream Sena	1,224,000	1,111,600
Dang Kor	1,000,000	762,000
Lvea chas	723,500	712,900
Lvea	744,600	66,000
Daun Nhiem	1,172,200	893,800
Kbal spean	1,141,500	150,000
Svay prey	1,284,100	1,081,000
Tany	737,600	842,400
Ping Pong	787,600	727,600
Boeung Samrong	1,496,800	1,436,800
Chamkar	1,284,000	1,436,800
	12,405,900	9,945,200

Source: VSG Report (Nov, 2013)

4. Project Result Analysis

4.1 Relevance

The project has high relevance and met the need of the beneficiaries. Older people are one of the groups that are neglected in the development work. Even the commune development plan seemed not addressing or allocating local fund to support the needs of older people. While older people are still active in the productive work they tend to be left at home and are not invited in development activities. The project is aligned with national development policy and is addressing the needs of disadvantaged people in community.

The project design and the process of mobilizing and engaging the community are very clear and well prepared. Local authorities at all levels are associated to the development of the project.

According to the Provincial Department of Health, older people in the project areas are happy to participate in the Older People's Association. Older people are neglected in the community; the participation in the association has enabled them to build up relationship with other peers and access to services which most of time involved other age groups. Through the OPAs older people can have increased access to health care and livelihood services.³ Furthermore older people have demonstrated they want and they can participate in the local planning process.

Stakeholders at the sub-national level interviewed confirmed the project is strongly relevant to the needs of older people. They have recognized in the past older people were not a priority target for the investment plan. But since the participation of the OPAs, older people are not left behind.

The commune councilor in charge of older people concerns has shared the following view:

“VSG and Help Age are the only organizations that provide attention to the concerns and needs of the older people. No other organizations so far have involved older people in their project. We are satisfied with the accomplishment of the project with the establishment of Older People's Association in 12 villages in Lvea commune. And these associations are equipped with revolving fund, rice bank, and many other services”

Revolving fund and rice bank are addressing the need of households with older people. Revolving fund provides capacity to households to face temporary food shortage during the planting season and increases households' access to needed loan to buy rice seeds and agricultural tools. OPA members used the loans from the revolving fund to support other farming activities as well such as buying fertilizer, repairing hand tractors and hiring labor force.

Rice bank also provides capacity to households to face temporary food shortage and access to rice seeds during the planting season.

Health camps are very popular among OPA members, especially among older women who have shared great satisfaction in the service.

Social fund enable the OPAs to cover basic needs of the most vulnerable members.

³ Refer to the meeting with PhD Battambang Staff in 29 November 2013

Older People’s Associations have sufficient resources to continue all the services beyond the project.

Table 6: OPA Resource summary

Resources	Type of resources	Amount/ condition
OPA Members	Members	1,342 members
Structure of OPA	OPA Governance Committee	12 OPAs
Rice bank	Rice	54,049 Kg
Rice barn	Building	12 Buildings
Revolving Fund	Finance	59,948 US\$
Social Fund	Finance	9,945,200 Riels
Networking with Authorities	Recognition and cooperation	Good connection

4.3 Efficiencies

According to the project reports and interview with the project stakeholders, the project has achieved the target within the agreed resources and timeframe. The project has completed the establishment of 12 OPAs and equipped these OPAs with rice bank, revolving fund, and health care.

The 12 OPAs have mobilized 1,342 OPA members of which 806 are women. The rice banks and the revolving funds are functioning and have released loans for two rounds already. Health camps were carried out in twelve villages.

4.3 Effectiveness:

The project has achieved the target outputs, all OPA leaders and subcommittee leaders are elected members and all have received training on basic management. OPAs have opportunity to establish network among their peers and all have engaged in the local planning process. The OPAs have the capacity to manage most activities. As for the health camps the OPAs need to generate sufficient fund to support regular and on-going visits from the health center staff.

All OPAs committee leaders and sub-committee leaders interviewed responded that they are committed to work for the association and serve the community for as long as they are trusted by the members. They have added they are confident enough to continue the work beyond the project period, but would need further trainings to consolidate their capacity.

“As we have enough experience to work in group with other people, we can say we have enough ability to work and take responsibility for the task. We feel confident about our work, but we still like to have more training for future improvement.”

“We use social fund for helping the most disadvantaged older people in the village. We use social fund to buy basic necessities and to support transportation to the hospital.”

OPA committee leaders in Daun Nhiem village said that in the past, the community members did not have good experiences on community development work with another NGO. But they feel confident with the current project. They all will not repeat past lessons learned⁴.

“We do not want to repeat past lessons learned. Now we have a very good management committee elected by the members; if someone resigns, we will replace this person with a new one. We have received good training and we feel we have enough knowledge to manage the association resources”

⁴ Refer to the meeting with OPA committee in Daun Nheam Village, 30 Nov 13

“We can support the needs of our members, especially the very disadvantage families. We do not always donate, but we authorize them to take loan without interest”

“We trust in our capacity to work for the association; however it is not solid yet. To lead and manage the association and serve at best our members we would like to have ongoing training on new skills.”

OPA Committee in Boeung Samrong Village indicated that they feel they can manage their association because they have training and support from the project staffs.⁵

“OPA is very good for our people. We are committed to work for our community. We have enough resources from the revolving fund and the rice bank”.

Boeung Samrong Village chief said that *“I have confidence in the OPA committee leaders in managing the association. The people have elected the right persons to lead the association and to manage the resources”*

The OPA committee leader in Prey Svay village has however raised some challenges about the turnover of the subcommittee leaders in his village and request further support.⁶

“We are willing to work for the association, however, some subcommittee leaders have resigned. We now have 5 new subcommittee leaders. We need training and guidance for them to continue improving our work”.

In conclusion, the project had achieved the expected targets and has built necessary foundations for the OPAs to continue beyond the project period. However, HelpAge and Village Support Group should consider organizing additional training and coaching in some villages facing turnover of subcommittee leaders.

4.4 Impact:

On the impact, it is too early to see any impacts. However changes in the community have taken place. This community has encountered previously negative experiences with early NGOs in managing community development activities. The community members were reticent in actively engaging in the early stage of the project. But over time the members of the OPAs have increased. Older people and women represent a large percentage of the membership and participate in large number in the regular meetings of the OPAs. Older people and women are happy to participate in common social activities and greatly appreciate the services of the health camp as it reduces their feeling of isolation. The OPA leaders have established good relationship with the local authorities and commune councils and they have demonstrated confidence in engaging in the local planning. The members find the rice bank and revolving fund services important for the community but because of the serious and recent inundation damaging crops and impacting on the income earning many members did not feel confident to apply for a loan and repay the loan.

4.5 Sustainability

On the sustainability, the project has established a very good mechanism for continuing community development beyond the project period. The OPA committee has a clear structure, a good relationship with local authorities, has the commune council support in the participation in the local planning and has sufficient resources to generate funds and maintain services for the community members.

⁵ Refer to the meeting with OPA committee and members in Boeung Samrong Village, 01 Dec 13

⁶ Refer to the meeting with OPA committee and members in Prey Svay Village, 01 Dec 13

The project has put in place good mechanism and foundation for ownership and sustainability. Government officials at national and sub-national levels have high interest in the mechanism and services of Older People's Association. It is an interesting indicator as it presumes that they will closely follow up the development of Older People's Association after the project phase out. The OPA is a promising platform for connecting together community members, older committee members and local authorities including village chief, commune councilors and provincial technical departments. OPAs have demonstrated they can engage in the local planning.

The governance structure of the OPA is clear and simple. Committee and subcommittee leaders are elected; their role and responsibility are defined and explained by the project staff. The association has specific key persons responsible for the overall management and for managing each service.

While the development is highly promising, the 12 Older People's Associations are still young. HelpAge and Village Support Group should consider following up their development beyond the project period. A few OPAs need further capacity building, strengthening, and following up for up to two to three years more to ensure their consolidation.

The potential risk for the OPAs is the strengths and quality of the OPA committee or subcommittee leaders. Additional time is needed to closely follow up these association leaders to nurture their engagement and quality of management. According to the interview with the OPAs, the committee leaders reported the drop out of a few members because they did not feel confident to carry out the role and responsibility. Therefore overall the capacity of the committee and subcommittee leaders for running the association is not well established yet.

Commune councilors interviewed mentioned the following about the management of the revolving fund:

"We will follow up the repayment by the members at the beginning of the new year. We will learn more about the capacity of the OPAs in managing the revolving fund. At this point in time it is hard to say that the OPA would continue to successfully manage the revolving fund and the rice bank because they have just started releasing the first loans to the members. It is important to continue the follow up and to give guidance over 2 or 3 cycles more to consolidate the management"

HelpAge and Village Support Group should continue their follow up to measure the level sustainability of the livelihood services.

5. Lessons Learned

- The revolving fund is an effective livelihood mechanism and has a good participation from the members of the Older People's Associations. According to the interviews with the OPA members, all participants said that revolving fund service is accessible to them. The interest rate is cheaper lower than the private money lender.
- Rice bank is an effective mechanism for food securities during food shortage period. Most of the OPA members are using the service of the rice bank services for household's food support.
- Both rice bank and revolving fund are core resources for the OPAs. The OPAs should be followed up to 2 to 3 cycles more to ensure that they have sufficient confidence to manage the services.
- The number of trained committee and subcommittee leaders is limited and cannot respond timely the turnover of the leaders. HelpAge and Village Support Group should consider giving training to a larger pool of community leaders.

- People in this community are still affected by past community development experiences and collaboration with other NGOs. HelpAge and Village Support Group should consider to give additional time to follow up the performance of community leaders.

6. Conclusion and Recommendation

6.1. Conclusion

The project has achieved the objectives at the outcome level. The project had completed the formation of Older People’s Association in twelve villages in the commune of Lvea. The last record of the OPA members collected by the commune of Lvea indicated a total membership of 1342 members (806 female). The association has a very good governance structure and is good platform for exchanges among the members and with local authorities and with other OPAs in the province.

The 12 Older People’s Association can manage three main services including revolving fund, rice bank, and health camps. These services satisfied the association’s members, especially health camps activities which are popular among older women. Currently, all OPAs have enough resources for continuing their services and supporting their members in the development of their livelihood. All OPAs have demonstrated they have the capacity to participate in the local planning and to apply for the local fund.

The project is put in place sufficient foundation for promoting ownership, effectiveness and sustainability. The associations have a high potential to become a strong stakeholder at the grassroots level. The associations have sufficient resources for continuing their activities for serving older people and their families in the villages. The project approach is in line and relevant to the community needs and national policy. It is too early to measure the project impact. However HelpAge and Village Support Group should remain vigilant and consider giving additional time to follow up the performance of the committee and subcommittee leaders and help to train a pool of potential community leaders to timely take over from the departing leaders.

4.3 Recommendation

The following recommendations are proposed for future project in the same commune and building up on the Older People’s Associations.

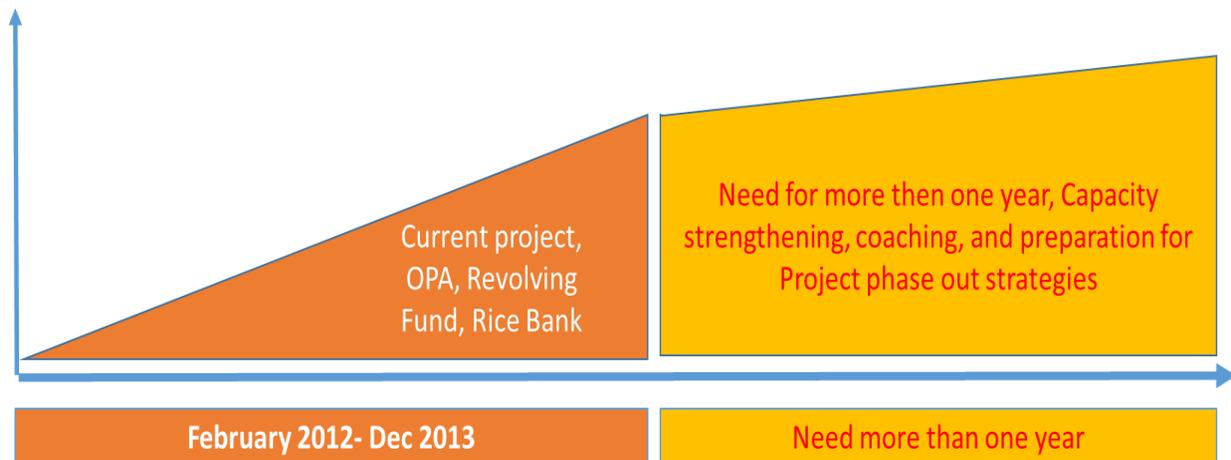
- The OPAs are still young. HelpAge and Village Support Group should consider extending one more year support to the new OPAs especially providing on-going capacity building, follow up and coaching to the new OPAs in consolidation their competence in community mobilization, in exercising a good leadership and in managing revolving fund, rice bank, and health camps activities.
- HelpAge and Village Support Group should encourage the new OPAs to expand the existing social fund to respond to the greater demands for care and health care from the frail older members. The expansion of the social fund is possible with an effective management of the rice bank and revolving fund and application for social development fund.
- There are other associations in the village like rice seed associations “SanghaPhal Rice Seed Association” in Prey Sangha Village, KhnachRomeas Commune, D HelpAge and Village Support Group should consider istrict of Bavel and “SanghaPhal Rice Seed Association”. The rice bank should consider integrating these associations to enhance the bank capacity.

- Revolving fund/ rice bank have sufficient capital to support livelihood development in the community. HelpAge and Village Support Group should consider linking the OPAs with micro-finance institutions to enhance their management capacity.
- Most of members interviewed have expressed great satisfaction with the health camps activities and monthly meeting. HelpAge and Village Support Group should encourage the OPAs to maintain these activities on-going and periodic. Health care: should have specific health service for older women (requested by women).
- HelpAge and Village Support Group should consider training a larger pool of potential leaders to enable the communities to have enough reserved to respond to the turnover of community leaders.

Overall Recommendation:

It is too early to exit the communities. HelpAge and Village Support Group should consider applying for new project to consolidate the newly established OPAs and to link them with the movement of other OPAs in forming a federation.

Figure 9: Project accomplish and phase out strategy



Summary of findings

HelpAge has commissioned an external local consultant to conduct the end project evaluation. The consultant was tasked to evaluate in phase one the performance of the project actions for 12 villages in Bavel district and in phase two, other 34 project villages. The evaluation phase one took place in November and December 2013. The final evaluation applied range of methods including desk review of project documents, meeting with project staff, meeting with stakeholders at provincial level, in-depth interview with local authorities and selected households, and focus group discussion with Older People's Association members.

While the evaluation full report for phase one is in the final writing stage, a preliminary analysis and findings can be summarized as followed:

The project "Community Development for Disadvantaged Older Women, Men and Their Families, Bavel District, Battambang Cambodia" has met the target and in line with the project design.

The project had completed the establishment of new Older People's Associations (OPAs) in 12 project villages with a total member of 1,342 persons (806 female). The OPAs are established in consultation with the community members and with the close participation of the local authorities and the commune councils. The OPA mechanism has very good governance structure and is managed by elected committee and sub-committee leaders. In addition, the OPAs have invited village health volunteers (VHSGs) to join the subcommittee leaders as to facilitate communication with the health center, operational district hospital and provincial health department. The new OPAs have established contact with other OPAs in the province. They have engaged in the local planning and participate in the commune development plan. The commune councilor interviewed by the external consultant has confirmed that the application for local fund submitted by the 12 OPAs was approved and each OPA will be allocated the amount of 400,000 Riel per village (close to USD100).

All OPAs are equipped with rice bank, health camps, and revolving fund. The members of the OPAs interviewed have expressed their satisfaction of the services. Health camp is the top preference of all women participating to the interview. Older people, more particularly older women are very happy with the health care services facilitated by the health centre staff and the village health volunteers, managed by the subcommittee leaders.

While it is too early to look at the impact, the project has demonstrated community led activity, community ownership, effectiveness and has built strong foundation for sustainability. Furthermore, the project is relevant as responding to the community concerns and needs and is in line with national policy. The new OPAs have to capacity to mobilize the community members and engage with local authorities such as village chief and the commune councilors. All OPAs have enough resources for continuing their services for their members beyond the project period.

- On relevance: the project is in line with the national policy, the needs of the community, especially of the older people. The project design is consistent with the overall goal, objectives, activities and expected outputs.
- On efficiency: the target result with the establishment of 12 OPAs is met. Rice bank and revolving fund are in place and health camps were carried out. The 12 OPAs have mobilized and served 1,342 OPA members of which 806 are women. The members are predominantly community members aged 55 and above and are mainly women.

- On effectiveness: the project has achieved the target outputs, elections and training of OPA leaders and subcommittee leaders to manage the activities, equipping all OPAs with rice bank and revolving fund, carrying out health camps, promoting OPAs network and peer support and engaging OPAs in the local planning process. The OPAs have the capacity to manage most activities but health camps as it requires the OPAs to generate sufficient fund to support regular and on-going visits from the health centre staff.
- On sustainability: the project has established a very good mechanism for continuing community development beyond the project period. The OPA committee has a clear structure, a good relationship with local authorities, has the commune council support in the participation in the local planning and has sufficient resources to generate funds and maintain services for the community members.
- On impact: it is too early to see any impacts. However change in community has taken place. This community has encountered previously negative experiences with NGOs in the past in managing community development activities. The community members were reticent in actively engaging in the early stage of the project. But over time the members of the OPAs have increased. Older people and women represent a large percentage of the membership and participate in large number in the regular meetings of the OPAs. Older people and women are happy to participate in common social activities and greatly appreciate the services of the health camp as it reduces their feeling of isolation. The OPA leaders have established good relationship with the local authorities and commune councils and they have demonstrated confidence in engaging in the local planning. The members find the rice bank and revolving fund services important for the community but because of the recent serious flooding damaging crops and impacting on the income earning many members did not feel confident to apply for a loan as they might not be able to repay the loan.

On recommendations: the consultant advised that both HelpAge and Village Support Group should build from the lessons learned from previous NGOs and consolidate the exit strategy by extending more time to maintain regular visits and monitoring beyond the project period to strengthen the confidence of OPA leaders and to confirm their management capacity. The project staff should encourage the OPAs to form a pool of reserved leaders and to encourage OPA linkage with other NGOs in the area especially with NGOs with expertise in microfinance to sustain their resource. OPA leaders should be encouraged to maintain regular meetings with the members to secure trust and to continue active participation in periodic commune meeting and in the commune investment plan. OPA leaders could apply for the local fund to maintain health camps which are very needed by the older members especially by older women.

Furthermore both HelpAge and Village Support Group should consider to build on the existing achievements and to consolidate the new OPAs through the establishment of a federation of OPAs so they can network with the other federations of OPAs which are already formed in the other districts.

Case studies

Note

Lok Ta in Khmer means grandfather

Lok Yeay Khmer means grandmother

Case 1: OPA as a mechanism for social bonding



Lok Ta Chhun Hun is 79 years old and is living in Boeung Samrong Village, Lvea Commune, Bavel District of Battambang Province.

He is living with one orphaned granddaughter. His granddaughter goes to school and is in grade 6. He currently supported from time to time by one of his daughters who is living close to him and who is also poor.

Chhun Hun has joined the OPA in his village in February 2012. Since he is a member of the OPA, he is visited by the OPA leaders when falling sick and when facing great distress he is supported with food and with first necessities.

Lok Ta Chhun Hun reported that:

“The committee members especially the committee leaders are very good. They have visited me and support me with some materials and food, and they gave me some money to go to the health center. I am very pleased to have these visits taking place in my village.”

Chhun Hun like many older people in the village rarely leaves his home. Older people tend to stay home but in this village before the OPA they rarely meet and engage with other community members. Since the Older People’s Association has been formed, Grandfather Chhun Hun said he has enjoyed meeting with other older people in the village.

“Before, I never have any visits. I did not have much contact with the people in the village. The Older People’s Association has brought older people and other people together. Now we regularly meet and we really enjoy talking with each other.”

Lok Ta Chhun Hun is very happy with the OPA in his village. When he sees other older persons he always suggests them to join the association.

Case 2: Health camp



Lok Yeay Chhea Dav Roueng, 73 years old and her husband Lok Ta Niv Chhung 79 Years old live in Daun Nhem Village, Lvea Commune, Bavel District of Battambang Province. They are living with one of their children and 5 grandchildren. They have other children but they have migrated to Thailand to earn a living.

Both have joined and participated with the Older People's Association beginning February 2012.

Lok Yeay Dav Roueng and her husband said they are happy with the association. Through the association they have access to health care.

Lok Yeay Dav Roueng said: *"I have joined the association, because I believe the association would be a good support for the members. The support from my children cannot address all my difficulties. When I have problems I can share with the members of the association and often the association gives me support. I am also happy to have the visits from sub-committee leaders. When I see them coming to my house, I am happy"*.

Lok Yeay Dav Roueng and Lok Ta Niv Chhung are also very happy with health camps. They have enjoyed meeting with other older people members in OPA. Older people can talk and share about their health problems at the health camps and people are interested to listen and to discuss about each other health problems. In the village people rarely come together and discuss like this.

Lok Yeay Dav Roueng added: *"I am happy with health camps and with the OPA monthly meetings. The association always calls people for meeting. Many people in the village come from different places around the village. I can meet friends during the meeting"*

Lok Yeay Dav Roueng and Lok Ta Niv Chhung felt that the OPA is very helpful to older people. They wish the Older People's Association to continue as long as possible in the village to help older people and to especially maintain the health camps.

Case study 3:

Lok Ta Um Voeung , 76 years old and Lok Yeay Ang Chheurn, 66 Years old are living with 5 grandsons and granddaughters. The parents have migrated to Thailand to earn a living.

They had joined the OPA since the first meeting facilitated by VSG staff. They understood that the new association will be different from the previous association supported by a previous NGO.



He has shared that first not many people were interested. They have in the past not so good experiences with another association supported by another NGO. *He said: "People here have experienced past participation with a former association and it did not work out well, so people are afraid to repeat the same experiences" .*

After he has attended several meetings with VSG staffs, he felt interested in the OPA. Lok Ta Um Voeung helped to mobilize people in this village to join the OPA. He had worked with other committee leaders and village chief to encourage the villagers to participate in the association.

Lok Ta Um Voeung and Lok Yeay Ang Chheurn said that OPA is very helpful for older people in the village and their families too. Member could use the OPA services such as the revolving fund and rice bank. With these services available in their village they said there is no need to go the money lenders who charge people with high interest rate.

Lok Ta Um Voeung said: *" I have use the revolving fund to buy good seeds and to repair of the hand tractor which is important for my farming work"*

But for Lok Ta Um Voeung and Lok Yeay Ang Chheurn health camps is they favorite activity.

Furthermore Lok Ta Um Voeun seemed to be a very active member of the OPA. He has reported that he frequently go along with the OPA committee leaders to disseminate the OPA activities and service to other people.

"I have disseminated to the people in my village about the revolving services for OPA members in the village. I am very happy to contribute to the association as this association can help us a lot. The OPA members start to help each other especially for people which relatives are absent"

Both Lok Ta Um Voeung and Lok Yeay Ang Chheurn are happy to join the Older People's Association. The association has brought in the community together, especially the older people. They like going to the OPA meeting as they can meet with other friends. Lok Ta Um Voeung trusts the committee members in their capacity to managing the association services.

Annex 2: Revolving fund Summary table (US\$)

No.	Village	OPA Member		Project Support	Income Membership	Balance at the first start up Revolving Fund	#HHs received Loan in Round 1	Revolving Fund in Round1 February-June 2013	#HHs received Loan in Round 2	Revolving Fund in Round 2 July-December 2013
		Total	Female							
1	Boengsamrong	158	86	4,500	63	4,563	18	4769	20	4971.5
2	Chamkar	88	55	4,500	60	4,560	13	4671	19	4938
3	Dang Kao	88	44	4,500	330	4,830	11	4687	20	4971.1
4	DounAok	83	56	4,500	30	4,530	16	4853	24	5058.875
5	DounNhaem	99	70	4,500	132	4,632	26	4799	30	5069.72
6	Kbal Spean	115	77	4,500	110	4,610	8	4716	26	4986
7	Lvea	130	95	4,500	157	4,657	15	4759	17	5041.78
8	Lvea Chas	129	84	4,500	34	4,534	22	4660	23	4924
9	Ping Pong	94	64	4,500	63	4,563	24	4667	24	4930.28
10	Reamsena	109	66	4,500	150	4,650	18	4666	22	4934.5
11	Svay Prey	125	39	4,500	195	4,695	18	4764	18	5034
12	Tany	124	70	4,500	188	4,688	17	4824	28	5088
TOTAL		1,342	806	54,000	1,512	55,512	206	56,835	271	59947.755

Source: VSG Report 2013

Annex 3: Rice Bank Summary table (Kg)

No	Villages	Rice OPA received from project	Rice Bank Member Contribution (Kg)	Balance of first starting up rice bank	Current Rice in the bank collect in Jan 2014	# of HHs receive Rice loan since July 2013	Purpose of lending (most)
1	Boeng Somrong	3750	825	4,575	6490	20	Food, seed
2	Chamkar	4500	380	4,880	6252	13	Food, seed
3	Dong Kor	3750	100	3,850	4440	17	Food, seed
4	Daun Aok	3750	900	4,650	4500	11	Food, seed
5	Daun Nhiem	3750	120	3,870	4524	20	Food, seed
6	Kbal Spean	3750	120	3,870	4548	12	Food, seed
7	Lvea	3750	1,800	5,550	4229	8	Food, seed
8	Lvea chas	3750	1,512	5,262	574	4	seed
9	Ping Pong	3750	100	3,850	4229	12	Food, seed
10	Reamsena	3750	120	3,870	4295	12	Food, seed
11	Svay Prey	3750	240	3,990	4477	14	Food, seed
12	Tany	3750	0	3,750	5491	28	Food, seed
Total		45750	6,217	51,967	54049	171	

Source: VSG report 2013

Annex 3: Key Evaluation Questions

	Key Questions	Data Sources	Data Collection Method
1. To evaluate the original project objectives, scope, design, and implementation arrangements against actual activities implemented to date	<ul style="list-style-type: none"> • What are the accomplishments of the project? 	Households OPA member Local Authorities Commune Councilors NGO member	<ul style="list-style-type: none"> • In-depth interview, • Observation of group and community meetings • Review of group records and documentation • Case study(s) • Meetings and interviews of other stakeholders and staff • Questionnaire survey
2. To evaluate project components with a view to ascertain <u>their effectiveness, efficiency, relevance and sustainability</u> in the context of the project's implementation	<ul style="list-style-type: none"> • How the project relevance to the need and concern of community or beneficiaries? • What is project effectiveness to change the community concern? • What is project efficiency in project operation for economical demonstration? • How the projects contribute to sustainability of meeting the community need? 	Households OPA member Local Authorities Commune Councilors NGO member	<ul style="list-style-type: none"> • In-depth interview, • Observation of group and community meetings • Review of group records and documentation • Case study(s) • Meetings and interviews of other stakeholders and staff • Questionnaire survey
3. To assess the <u>extent of beneficiaries' involvement</u> in project implementation, including community participation in decision making, and the <u>effectiveness of community targeting</u> of project components	<ul style="list-style-type: none"> • What level of community participation and involving of project implementation for maximizing the effectiveness and ownership? 	Households OPA member Local Authorities Commune Councilors NGO member	<ul style="list-style-type: none"> • In-depth interview, • Observation of group and community meetings • Review of group records and documentation • Case study(s) • Meetings and interviews of other stakeholders and staff • Questionnaire survey
4. To assess the extent and depth of <u>project impacts</u> based on the monitoring and evaluation techniques	<ul style="list-style-type: none"> • What is the project impact for changing the community and target beneficiaries concern? 	Households OPA member Local Authorities	<ul style="list-style-type: none"> • In-depth interview, • Observation of group and community meetings • Review of group records and documentation

	Key Questions	Data Sources	Data Collection Method
being used in project implementation		Commune Councilors NGO member	<ul style="list-style-type: none"> • Case study(s) • Meetings and interviews of other stakeholders and staff • Questionnaire survey
5. To formulate appropriate recommendations for corrective actions in the project concerning issues identified	<ul style="list-style-type: none"> • What are the recommendation for corrective action and improvement the project issues? 	Households OPA member Local Authorities Commune Councilors NGO member	<ul style="list-style-type: none"> • In-depth interview, • Observation of group and community meetings • Review of group records and documentation • Case study(s) • Meetings and interviews of other stakeholders and staff • Questionnaire survey

Annex 4: People meet and interviewed

No	Type of People	Number of people	Location
1	Help Age International Staffs	2	Help Age Office
2	Village Support Group Staffs	1	Help Age Office
3	Provincial Department of Social Affaire	1	Provincial Department of Social Affairs office
4	Provincial Department of Health	2	BtB PhD Office
5	Commune Councilors	2	Lvea Communal Office
6	Village chief	4	Lvea, Daun Nhiem, Boeung Samrong, and Svay Prey Village
a	OPA Committee (Male /Female)	42	Lvea, Daun Nhiem, Boeung Samrong, and Svay Prey Village
8	OPA Member (Male /Female)	45	Lvea, Daun Nhiem, Boeung Samrong, and Svay Prey Village
9	Mrs. Chhea Dav Roueng, her husband Mr. Niv Chhung	2	Daun Nhiem Village, Lvea Commune
10	Mr. Um Voeung, and Mrs. Ang Chheurn	2	Lvea Village, Lvea Commune
11	Mr. Chhun Hun	1	Boeng Samrong Village, Lvea Commune
12	Debriefing meeting and comment by Help Age International and Village Support Group staffs	6	Help Age office

Annex 5: Reference

- INTERIM REPORT Year 2, 6 Months Progress Report, 1ST MAY 2013 TO 30TH OCTOBER 2013, HELPAGE INTERNATIONAL-CAMBODIA COUNTRY OFFICE
- INTERIM REPORT Year 2, 6 Months Progress Report, 1ST NOVEMBER 2012 TO 30TH APRIL 2013, HELPAGE INTERNATIONAL-CAMBODIA COUNTRY OFFICE
- INTERIM REPORT, COMMUNITY DEVELOPMENT FOR DISADVANTAGED OLDER WOMEN MEN AND THEIR FAMILIES BAVEL DISTRICT, BATTAMBANG CAMBODIA , PERIOD COVERED: NOVEMBER 2011 TO OCTOBER 2012
- OPA Master list Database, VSG, May 2012
- Commune Development Plan, Budget Plan 2012, Lvea Commune, Bavel District, Battambang Province
- Commune Development Plan, Budget Plan 2012, Lvea Commune, Bavel District, Battambang Province
- Health Education for OPA (2012) Help Age International and Provincial Health Department of Battambang
- Guidelines Establishment OPA (2012) Help Age International