

**Mid -Term Evaluation of the Project  
on  
Social Intervention towards  
Sustainable Development (SISD)**

**Implemented by**  
Voluntary Association for Rural Development (VARD)

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# **Social Intervention towards Sustainable Development (SISD)**

## **1. Background**

VARD is implementing the project “Social Intervention towards Sustainable Development (SISD)” from January 2002 in Jamalgonj and Sunamgong Sadar Upazilas under Sunamgonj district aiming at sustainable increase in living standard and socio-economic security of poor people in the Northeast region of Bangladesh. During the period, SISD project has completed three years of its project life. Strategically, VARD’s development partner Stromme Foundation wants to know the situation of the project progress, impact of the project activities in the life of the project participants as well as the changes of livelihood pattern in the community, which will suggest to continue the project or to design the project incorporating innovative activities to achieve the goal and objectives of the project

This is a mid-term evaluation. The purpose of the study is also to investigate to what extent the project has achieved its objectives in terms of reaching the poorest with level of awareness of community in the issues relating to sustainable livelihood, basic human rights, education and their practices (see the ToR at Annex-1).

### **1.1 Objectives**

The specific objectives include:

- i. Determine whether or not the activities are accessible to the poorest communities of intervention areas.
- ii. Examine whether or not the service delivery mechanism is conducive to reaching the vulnerable groups especially to the women and children.
- iii. Examine and assess the effects and impact of the project
- iv. Assess the specific objectives of the project in relation to income and employment has helped them for an average life in the project areas.
- v. Prepare a set of recommendations based on the findings of the study on the present approaches for future direction.

## **2. Methodology and approach**

Participatory approach was followed at all levels. The professionals of VARD participated effectively and in a non-partisan way. Some checklists were developed to collect information (see the checklists at Annex-2). The VARD staff supported the team in conducting PRA sessions. The following approaches were adopted:

- a. Unbiased Group/Client selection for the evaluation
- b. PRA (with clients both in credit and education programs)
- c. Individual visits
- d. SWOT Analysis with project staff
- e. Group Discussions with senior staff

## **2.2 Team Composition**

The team is composed of an Independent Consultant (S.M. Rahman, Microfinance specialist), Stromme's senior staff (Joel Das) and VARD Representative (Shahid Uddin Mahmood, Coordinating Manager).

## **2.3 Limitations of the study**

Being basically a one-man team it was difficult to have an intensive enquiry. The study was also constrained by time. A three member professional team with credit, institutional and development education would have been appropriate.

## **3. Scope of Evaluation**

Stromme Foundation funded VARD to carry on activities in the Sunamgonj Sadar and Jamalgonj branches that were under the purview of the study.

## **4. Findings of the Study:**

### **4.1 Poverty targeting**

PRA was conducted to ascertain the poverty targeting. A total of 68 members were met. They made four categories of people living in the villages (viz. rich, middle class, poor and very poor based on land property, housing condition, businesses, income level, etc) and identified themselves as poor and very poor.

Sunamgonj Sadar was visited. PRA was conducted with 25 women participants who hailed from three villages viz. Bahadurpur, Janigaon and Rabber Bari. The information from the participants revealed that the villages have 53% poor and very poor households that include 33% households from very poor community and the rest from slightly better economic segments. About 84% participants were from the very poor segments.

In Jamalgonj, PRA was also conducted with 43 women participants who hailed from five villages viz. Kali Bari, North Kamlabaj, Sharatpur, Palok and Shachna. The information from the participants revealed that these villages have 64% households covering the poor and very poor community while 32% households come from very poor segments. Of the 43 participants, 33% were from very poor and 67% from poor households.

Overall, the poor and very poor were found 50% in each category. The areas include Kalibari, North Kamleibaz, Palka, Shachna (in Jamalgonj) and Bahadurpur, Janigaon and Rabber Bari in Sunamgonj Sadar. Sunamgonj appeared most impoverished area than Jamalgonj as 78% sampled members came from very poor households while it was 33% in the sampled population in Jamalgonj. Overall poverty targeting is on the right track. The people in the area mostly remain without work as the haor (water bodies) remain under water for six months. The economic situation gets compounded almost every two to three years when flash flood occurs and completely washes away the crops.

The immediate problems of the clients include: housing facility, tube-well, primary school for children's education and increased loan ceiling.

#### 4.1 Lessons Learned

Some VARD staff opined that working with hard-core poor is indeed pretty difficult. The field workers/managers are not interested to work with hard-core poor, as they are not considered as good clients. Their prime focus is on loan recovery. There are also other members in the project who are taking loans from other sources. Loan collection from them at times becomes hairy. In talented financing (TF) loan, it has been gathered that a member becomes eligible after receiving three loans. Many have skills but do not have financial ability. A skilled person with one-year experience is not eligible in taking TF loans.

The adolescents groups will complete 24 months' course soon. How to retain them in the program has become a worrying situation. This group is working as an engine of development<sup>1</sup>.

#### 4.2 SWOT Analysis

The staff of the project participated in the SWOT analysis. The strengths include right selection of clients, good microfinance performance, good GO and NGO relationship. The weaknesses include difficult terrain and undeveloped communication, one crop area, inadequate staff training, lack of training for IGA for the members. The details are shown below.

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>▪ Right client selection</li> <li>▪ Good loan recovery</li> <li>▪ Strong monitoring team</li> <li>▪ Sound internal control</li> <li>▪ Good MIS/FIS</li> <li>▪ Local volunteers/ facilitators available.</li> <li>▪ Good GO-NGO relationship</li> <li>▪ Image of VARD growing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Remote working area</li> <li>▪ Undeveloped communication system</li> <li>▪ One crop area with less opportunities for employment</li> <li>▪ Lack of adequate training for IGA</li> <li>▪ Low salary of credit assistants</li> <li>▪ Staff training inadequate</li> <li>▪ Many papers (MIS/FIS) have to be maintained</li> </ul>
Opportunities	Threat
<ul style="list-style-type: none"> <li>▪ Huge hardcore poor people</li> <li>▪ Being remote areas many NGOs are reluctant to work</li> <li>▪ Priority area for both GO and Donors for hardcore poor.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Flash flood causes havoc</li> <li>▪ Leasing system of <i>haor</i> (by influential people) will render the poor people out of work.</li> <li>▪ <i>Haor</i> crossing in the stormy days renders NGO work hazardous.</li> </ul>

<sup>1</sup> The coordinating manager expressed his opinion on the productive future engagement of adolescents.

### 4.3 Physical program achievement (up to October 2005)

Member outreach was higher than bargained for. A total of 34 reflect basic circles were organized. The participants became informed on basic rights. They are campaigning to stop violence against women and child girls. Their accessibility and affordability have increased in the local resources. Two Reflect Trainers and 34 facilitators were recruited and all of them have received training. All members of five school management committee (SMCs) are participating in the regular monthly meeting. The targeted members received training on cow rearing, vegetable cultivation and seed technology, fish culture and sewing. A total of 11 staff was trained on microfinance management and financial analysis. Other staffs are yet to receive any training. Both savings and credit targets have been fairly achieved. Housing and tree plantation targets were fully achieved as spelled out in the plans. The major activities are detailed with achievement shown in the table below<sup>2</sup>.

SL	Activities	Targets	Achievement	Percentage
1.	Members	2600	2769 clients	107%
2.	Tree Plantation	15km	15 km	100%
3.	Savings generation in million taka	4.12	5.16	125%
4.	Business selection	32	28	88%
5.	Construction of houses	200	200	100%
6.	Credit for IGA in million Taka	10.50	11.99	114%
7.	Democracy and awareness education	300	300	100%
8.	Awareness and social issues and primary healthcare	4800	4175	87%
9.	Cow rearing training	140	140	100%
10.	Sewing training	60	60	100%
11.	Fish culture training	60	60	100%
12.	Vegetable cultivation training	140	140	100%
13.	Microfinance staff training	11	11	100%
14.	Adolescents basic and post circles	34	34	100%

### 4.4 Development Education

A PRA session was conducted that was participated by about 20 women. The group has completed two years course and has attained maturity. They have worked on a lot of important issues affecting very day life that is noted below.

In the past the women were unlettered and were not familiar with any alphabet. They can do counting and simple arithmetic. They hardly had any hygienic knowledge and were not used to washing hands with soap after coming from the latrine. They simply washed off hands with water. Now they are aware of hygiene and cleanliness. They treated their sons differently as opposed to daughters and gave good food (big pieces of meat, fish, etc) to the boys only. Less importance was paid to the education of children. The women

<sup>2</sup> The information were provided by VARD.

enjoyed less freedom of movement but now they can raise voices against injustices. Before husband was the lone decision maker in the family. There was no scope of participation by wife or others. Now the situating has changed. Even initially, they were obstructed by the husbands to join the circle. The attitude of the husbands has been changed radically. Now they realized the matter and its benefits and thus encouraged them to be with it. They are carrying on IGA activities and doing vegetable gardening in the homesteads. The pregnant women were earlier neglected in the family but now are properly taken care of. They are resisting child marriage both in respect of boys and girls. Dowry system (both giving and taking) has been reduced than before.

When asked to identify five most critical issues that have brought about positive changes in their social lives, they found out the following through a brain storming a session. These include: decision making in the family where they can participate now. Promoting sanitation where 90% households have sanitary latrines. The traditional disparity between sons and daughters has been greatly diminished. The impact has resulted in providing food, education, clothing, expressing views, no undesired restriction in movement in the local areas, in the matters of medical treatment, and selling and purchasing of assets, etc. In the past, the girls were not generally allowed to go to schools. Now the situation has dramatically changed. The girls are going to school side by side with the boys. They advocate in the rural poor community about the problems and far reaching implications on health due to child marriage. Cases were cited where they have been able to resist some such marriages.

#### **4.5 Microfinance Program**

The latest monthly financial reports<sup>3</sup> indicate that the SISD program has attained operational self-sufficiency i.e. 124% (in October 2005). The portfolio at risk (with loan repayments of more than 30 days past due) is 4.77%, which is reasonably low. Operating cost ratio is 12.78% and is not high to cause any concern. Loan officer productivity is 260 members that shows the staff under utilization. Portfolio yield is 15.85%. Rate of loans due is 12.35% seemingly a bit higher. The loan recovery rates both cumulative and on time (OTR) are 98% and 95% respectively. A comparative picture shows that VARD's PKSF's programs loan recovery rates are much higher than Stromme funded credit programs. This has been due to the fact that PKSF is a task master and is more demanding. Overall, the microfinance program performance is quite satisfactory.

#### **Credit and Some Financial Policies:**

Tk 3000 was set for initial loan size that could be given up to Tk 5000 based on the needs. In some cases, general loans were much higher<sup>4</sup>. Loans carry interest of 15% in flat system. There is one savings product that is weekly. Savings rate is generally Tk 10 per week but no restriction in depositing more savings. Savings carry 6% interest rate. A kind of security fund has been introduced under the name and style "Group Member Death Fund". In this system, Tk 30 is taken as admission fee from the member and every

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<sup>3</sup> Financial reports and portfolio information of August, September and October, 2005 that were submitted by VARD to Stromme Foundation.

<sup>4</sup> Ms. Jahanara of Sunamgonj Sadar took three loans viz. Tk 3000, 5000 and 20,000 over the years and her husband has invested the money in sawing timber. They earn Tk 5000 per month.

year, Tk 15 is taken as renewal fee. In case of death of client in the first and second year, Tk 2000 is given. On the other hand, if the member dies in the third, fourth or the fifth year, Tk 3000, Tk 4000, Tk 5000 are given respectively to the dependents but the loans outstanding are not waived and are eventually adjusted or collected.

Loan loss provision is calculated @ 2% against yearend portfolio. Loans are to be written off after 5 years from the last date of repayment. Loan write off policy is in place but no loans so far have been written off.

#### **Investment Areas (TF loans)**

So far 456 clients were financed. Current outstanding clients are 208. In this context, they have financed 60% grocery business, 20% department store, 15% live stock and 5% others<sup>5</sup>. Loans carry 15% interest. With TF loan, one client was found doing multiple businesses<sup>6</sup>, which shows a lack of clear policy in TF loan utilization. Repayment period is for one year but flexible in terms of weekly, bi-monthly or monthly. Repayment rate is 98%. On the average, three jobs were said to be created against such loans.

#### **4. 6 Impact of the Program:**

##### **Findings in Sunamgonj Sadar Branch**

The participants in the Sunamgonj Sadar branch revealed that joining the program has helped improved their socio-economic conditions. All participants (25) said prior to joining the program they had no business or any involvement in trade but now all of them are involved in different trades or income generating activities. Their purchasing power has risen four times, borrowing ability from neighbors and relations increased 12 times. Going to moneylenders has fallen from 63% to 20% now to meet their financial requirements. Taking better food has doubled. Ability to bear healthcare costs has gone up from 25% to 31%. Daily income has risen to Tk 130 from Tk 60 indicating more than 100% increase. Each household holds savings balance on average of Tk 1100 +. All had thatched houses before. Now everybody is living in tin roofed houses. The rate of use of safe water has risen by 50%.

About 92% households have access to healthcare services as against 12% households in the past. Income of all households has gone up. Number of households sending children to school has risen 5 times. Use of sanitary latrine has risen to 80% from nil.

##### **Findings in Jamlagong Branch**

The participants in the Jamlagong branch revealed that joining the program has helped improved their socio-economic conditions. All participants (43) from five villages said prior to joining the program, 28% members had businesses that have risen to 42%. Income of all households has just doubled. They are taking now three meals a day instead of one and half before. They can meet 88% of healthcare costs against 50% in the past. All of them (100%) have access to healthcare services against 38% prior to joining the

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<sup>5</sup> Discussion with the program staff revealed this information.

<sup>6</sup> Ms. Makhan Rani Das of Jamlagong invested the loan of Tk 40,000 in the grocery business and purchasing a cow.

program. Purchasing power has increased 2.5 times. Borrowing ability or credibility has also increased 2 times. All of them (100%) used to take money from moneylenders that have become almost zero now.

About 79% are now living in tin roofed houses as against 49% before. 19% used to live in thatched houses, who are now living in better houses. 14% used to cultivate own land that has increased to 19%. 79% has own homesteads as against 67% in the past. 14% are engaged in rickshaw pulling that did not exist before which is fetching income for them. 5% households had boats that have remained unchanged. 51% women have gold ornaments now as against 12%. 100% are saving now as against 7% earlier. The average savings is now Tk 1600 +. Before joining the program, the average daily earning was Tk 60 that has increased to Tk 200 multiplying more than three times.

The number of school going children has also increased 8 times. Use of sanitary latrine has increased 7.5 times. Use of safe water from tube well has risen to 4 times.

#### **4.7 Project Staff's Capacity**

Many have joined just with 3-day orientation training. Credit staffs of the branches need further training.

#### **4.8 Governance of VARD**

- **Constitutional Organs**

A 21-member general body elects a 7- executive committee (EC), which is the board of directors. The composition of the EC members indicates that they are mostly from the business community. A Committee of Advisors provides support only during any crisis period. In fact, their knowledge and experience can be utilized perpetually holding meetings with them quarterly or half yearly. The Executive director is the Secretary General and a voting member. There are committees for recruitment, purchase, etc and prescribed rules are followed. In case of donor's project and GoB's project, their respective representatives are kept in the recruitment committee. Signing cheques are done by any two from a group of three in several arrangements as per their rules. There is no provision of taking any advance without the approval of any competent authority.

VARD is running a good number of projects (24) including two from Stromme Foundation that are undoubtedly beneficial for the poor people. The SISD project is now being supervised by a part-time senior credit manager (part time since full time is not given) as a result a lot of issues remain outside his knowledge.

- **Systems and procedures**

VARD has developed necessary systems and procedures. These include: service rules (HRM Manual), savings and credit manual, financial policy, gender policy, MIS/FIS and a five –year Strategy Plan. This has strengthened its institutional infrastructure and enhanced the capacity to deliver better services to the beneficiaries. Efforts are needed to update those from time to time to suit the growing needs and stay time tuned.

- **Internal Control Process**

Discussion with them, it appeared that the internal control process is sound at all levels viz. expenditure of projects, purchasing, giving any money as advance, budget control/variance analysis, field level loan disbursement, savings, loan collection etc<sup>7</sup>. The senior accounts professionals are pretty experienced and have sound knowledge in accounting and financial management. The staff can generate all financial reports and these are done by monthly basis that include balance sheet, income statement, receipt and payments and portfolio reports.

- **Auditing (Internal and External).**

External audit is being done regularly as a statutory requirement. In the last few years audits have been done by reputed Chartered Accountants Firms. There is an audit cell staffed by a senior manager who carries out the internal auditing function. In viewing of increased branch activities, audit cell might require additional staffing. Currently VARD has no audit manual that can be, however, developed by their own professionals.

- **Staff benefits/staff turnover**

The service rules, which VARD termed, as HRM policy does not include any provision of salary revision. There are job benefits virtually for the permanent staff. These include provident fund, gratuity, etc. Despite the lack of enough incentives, staffs continue to stay and there is no significant staff turnover.

#### **4.9 Generation of Income in the Project**

The balance sheet figures indicate that overall equity generated by earnings is positive and increasing<sup>8</sup>.

## **5.0 CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

#### **i. Poverty targeting**

The overwhelming members that have been targeted are indeed poor and very poor. Flash flood that occurs every 2-3 years, are seen militating the efforts of the poor to come out of poverty. People do not have adequate scope of work in farming in view of the fact that the district is generally a “one crop” area and that most areas remain under water for about six months.

#### **ii. VARD is more slanting towards time bound projects**

VARD shows promise in working with varied projects. No doubt this is good for the welfare of the members. Currently it is running 24 projects that include two from Stromme Foundation. Compared to the range of activities, surprisingly, the overall member outreach of the organization has not increased.

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<sup>7</sup> Discussions were held with senior accounts and managers of Accounts and Finance Department

<sup>8</sup> Balance Sheets of August, September and October, 2005.

### **iii. Physical progress**

The project has fairly achieved the set targets during the time frame with regard to savings, credit, housing, tree plantation, training and development education. The training provided to the members seems inadequate relative to the needs of the clientele population.

### **iv. Education program**

The adolescents have acquired good progress in terms of social awareness and seem to be effectively campaigning to bring about changes in the social life. The challenge is to retain and involve them in the ongoing development activity. They seem to be the foremost engine in spearheading social development. The members in the program areas have an obsession with education. They aired the needs of primary education of their kids by setting up schools for them.

### **v. Microfinance**

The savings performance is satisfactory. The savers have potential of more savings. Savings remain blocked barring them to withdraw, however. The poor need flexible savings services. In order to enable the poor people to access better savings services, introduction of voluntary savings could be explored. The members can fall back upon in case of dire needs. Credit size is reasonably higher. Talent financing (TF) loan is generally very traditional in nature and do not show potential in generating wage employments. This loan scheme can be wound up and replaced by general loans instead whereby more poor clients could be accessed and benefited.

Overall the microfinance program is well managed. Productivity of staff has to be significantly raised and delinquency has to be contained further.

### **vi. Training**

Staff training seemed inadequate. They do not have updated knowledge in microfinance. Staffs of the education program were found adequately equipped with PRA knowledge that is being imparted by VARD from its in-house sources.

### **vii. Governance**

VARD's governing body should have persons from different professions that should include educationists, doctors, bankers, lawyers and journalists.

Compared to the volume of project activities, senior management has not been staffed accordingly. One senior level post (Deputy Director) has fallen vacant. Middle level and senior middle level staffs seem to be over burdened with work and seemingly fail to meet deadlines. It seemed that they are not in a position to accomplish the respective duties and responsibilities during normal office hours.

The finance and accounts department is staffed with experienced and knowledgeable professionals and can generate useful reports and articulate any issues relating to microfinance program and other financial matters. The internal audit section has to be further strengthened.

### viii. **Project management**

Senior management's participation with the project seems perfunctory. The project manager gives some of his time to the project as he has to look after so many projects. It is difficult for him to effectively supervise the SISD project.

## **5.2 Recommendations**

All things considered, the following are actions recommended for now and future:

i. **Talent financing (TF) loan:** Running TF loans may be reviewed. More very poor people can be served instead of few clients. VARD can support TF clients from its normal credit program.

ii. **New savings product:** Introducing voluntary savings product may be explored and small market research be carried out.

iii. **Housing loan:** Housing is a priority area that calls for further strengthening. Housing loan for the poor should be taken up in future that has positive ramifications on checkmating poverty.

iv. **Raising productivity of staff:** Productivity of field officer has to be raised at least to 350 clients and current delinquency has to be further brought down, portfolio at risk has to be further contained from the current level of 5%.

v. **Investing in livestock and poultry:** Concentrate on livestock and poultry that have good potential for poverty reduction.

vi. **Opening primary education:** Opening up primary education centers for children education now or future.

vii. **Advance training needed for Staff:** The credit staffed should be equipped with updated knowledge to boost up performance, that include financial sustainability, portfolio risk analysis, interest rate calculation methods, delinquency management, financial ratio analysis and business plan development, etc. At the same time, more sectoral training (hands-on) for the beneficiaries has to be taken in poultry/livestock, cattle fattening, goat farming, vegetable gardening, fish culture, handicrafts, etc.

viii. **Adolescents to be sustained in the development programs:** The adolescents could be provided (after the program is over) with some kind of group development activity like sewing and embroidery and linking them with local markets in greater Sylhet.

ix. **A full time project manager needed:** A full time project manager is imperative to provide guidance to the project since the present project manager has to give most of his time to all microfinance programs.

x. **Strengthening governing body:** VARD has emerged as a notable NGO in the country. Its governing body has to be further strengthened by inducting professionally sound personages.

**Terms of Reference  
For Mid-term Evaluation of SISD Project**

Review of effectiveness of project activities of SISD in terms of improving livelihood of the poorest communities in the intervention areas.

**Context and background:**

VARD is implementing Social Intervention towards Sustainable Development (SISD) project from January 2002 in Jamalgonj and Sunamgonj Upazilas under Sunamgonj district aiming at the sustainable increase in living standard and socio-economic security of poor people in the Northeast region of Bangladesh. During the period SISD project has completed three years of its project life. Strategically, VARD and its development partner Stromme Foundation (SF) wants to know the situation of the project progress, impact of the project activities in the life of the project participants as well as the changes of livelihood pattern of community, which will suggest to continue the project or to redesign the project incorporating innovative activities to achieve the goal and objectives of the project.

**Purpose of Mid-term Evaluation:**

The overall purpose of the study is to investigate: to what extent the project has achieved its objectives in terms of reaching the poorest with level of awareness of the community in issues relating to sustainable livelihood, basic rights, education and their practice.

Specific objectives:

The specific objectives of the proposed study are as follows:

1. To determine whether or not the activities are accessible to the poorest communities of the intervention areas.
2. To examine whether or not the service delivery mechanisms is conducive to reaching the vulnerable groups especially to the women and children.
3. To examine and assess the effects and impact of the project.
4. To assess the specific objectives of the project in relation to income and employment have helped them for and average life in the project areas.
5. To prepare a set of recommendations based on the findings of the study on the present approaches and strategies for future direction.

## **Mode of operation**

It is envisioned that the evaluation team will follow a participatory method of evaluation. Primary and secondary data will be collected for interpretation and analysis. The evaluator team members would feel free to discuss among them to fix up the evaluation activities.

## **Evaluation Design:**

This will be a descriptive study with cross sectional design. Data will be collected from the community based on two-stage sampling.

## **Area:**

The study will be conducted in Sunamgonj Sadar and Jamalgonj Upazillas of Sunamgonj district where VARD is implementing SISD project with financial support from SF Norway.

## **Data Collection Methods:**

1. Data will be collected from the community through structured questionnaire. Questions will be both open ended and closed. The open ended questions will give scope for wider and in-depth opinions of the respondents to be obtained.
2. Data from the providers will be collected through structured questionnaire. Questions will be both open ended and closed.
3. Registers and reports of services will be examined to assess the quantitative performance and progress.

## **Team Composition:**

The evaluator should consist of three members:

- SF Representative
- VARD Representative
- S M Rahman (Team leader), Independent Microfinance/microenterprise consultant.

## **Time Frame:**

Field works should cover within 5 days take place from January 15, 2006. The draft report should be presented within the 15 days of field research to SF and VARD. After receiving the comments the report will be finalized.

## CHECKLISTS

## Wealth Ranking Sheet: 1

SL	Assets and properties	Current position	Position prior to joining the program
1.	Homestead ( rental)		
2.	Homestead (own)		
3.	Structure of the House		
4.	Major timber ( name)		
5.	Bamboo		
6.	Poultry/Chickens		
7.	Poultry/duck		
8.	Cattle/cow		
9.	Cattle/calf		
10.	Goat/sheep		
11.	Bull/oxen		
12.	Cultivable land		
13.	Cycle		
14.	Khat		
15.	Chairs		
16.	Vans		
17.	Rickshaw		
18.	Cash/savings in Bank/NGOs		
19.	Gold Ornaments		
20.	Fishing pond		
21.	Boat		
22.	Overall HH income		
23.	Tube well ( own/others)		

## Impact of Credit: 2

Benefits/	Current Position	Prior Position
1. Business started		
2. Income Rise		
3. Consumption Rise		
4. Nutritious food eating		
5. Meeting healthcare Expenses		
6. Health Status		
7. Children going to school		
8. Going to relatives/neighbors for borrowing		
9. Going moneylenders		
10. Savings made		
11. Purchase Power		
12. Asset Build up		
13. Housing Condition		
14. Use of loan – Productive sector		

## Governance -3

1. Structure general body, Executive Council
2. Composition of Board in terms of profession
3. Effectiveness of the board
4. Frequency of meetings
5. CEO/Board Relationship
6. Fund Signatory
7. Decision making process
8. New board member orientation
9. Board Commitment
10. Whether board approves major expenditures
11. The Role of Treasurer
12. Qualification of Treasurer
13. Service benefits provided to staff
14. Any Financial or Committee
15. How purchase decisions are made
16. Internal Control Process
17. Financial Projection and ratio analysis

## Institutional and Program Policy -4

1. Savings generation, interest on savings, savings products
2. Savings withdrawal

3. Providing loans, interest, sectors
4. Housing loans, duration, etc
5. Portfolio quality
6. Loan recovery/ cumulative and on-time
7. Staff productivity
8. Loan overdue/past due
9. Loan delinquency
10. Loans outstanding
11. Loan loss provision
12. Write-off policy
13. Credit manual
14. Other systems and procedures
15. Internal audit
16. External audit
17. Qualification of chief account

### **Staff Training Holding FGD -5**

1. What were the training?
2. What were the uses of the training?
3. Were those useful or effective? How far you could use them say in terms of percentage?
4. How do you understand that the training were effective?
5. Did you get necessary environment such as facilities, equipment to apply the training?
6. What were the fields you could not use them? What were the reasons?
7. Is there any necessity to upgrade or modify the training?
8. Do you need further similar training or new training?
9. What types of training are needed for different level of staff?

### **Individual Case Study -Household Enquiry- 6**

1. Nature of project/IGA
2. Years of membership, size of family, profession of spouse, children going to school.
3. Use of loans
4. Annual income level
5. Employment generation
6. Assets/savings build up
7. Housing condition
8. Land status owned/rented
9. Do you still go to moneylenders?
10. Received any technical assistance and how these helped in her life
11. Monitoring (if done) frequency of projects by VARD/RDRS
12. Problems being faced and how to cope with the crisis
13. Expectations from VARD/RDRS