



ASSOCIATION OF CHURCH RESOURCES SERVING IN SUDAN (ACROSS)

MED PROGRAMME EVALUATION

FINAL REPORT

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TABLE OF CONTENTS

| | |
|---|-----------|
| ACKNOWLEDGEMENTS | 3 |
| LIST OF ABBREVIATIONS AND ACRONYMS | 4 |
| DEFINITION OF TERMS | 5 |
| EXECUTIVE SUMMARY | 6 |
| 1.0 BACKGROUND | 9 |
| 1.1 Context necessitating Micro Enterprise | 9 |
| 1.2 Evaluation of the Pilot Micro Enterprise Programme | 12 |
| 1.3 Methodology of the Evaluation Process | 13 |
| 2.0 CONTEXT OF ACROSS YEI MED PROGRAMME | 14 |
| 2.1 Background on ACROSS | 14 |
| 2.2 Partnership between ACROSS and STORMME FOUNDATION | 14 |
| 3.0 ANALYSIS OF MAIN FINDINGS | 18 |
| 3.1 Programme Implementation Explored | 18 |
| 3.2 Programme Inception and Implementation | 23 |
| 3.3 Planned Activities versus Implementation Activities | 24 |
| 3.4 Challenges and Constraints | 27 |
| 3.5 Pre-empting the Future | 31 |
| 3.6 Lessons to carry from the Pilot Phase | 31 |
| 4.0 ORGANIZATIONAL CAPACITY REVIEW | 32 |
| 4.1 External Relations, Networking and Critical Collaboration | 32 |
| 4.2 Review of Financial and Budget Management | 32 |
| 4.3 Functional Analysis an MED Programme | 32 |
| 4.4 MED Programme Monitoring Report | 33 |
| 4.5 Sustainability of the Programme Queried | 33 |
| 4.6 Preparation for Exit | 34 |
| 4.7 Towards A Wider Rollout of the MED Programme | 34 |
| 5.0 RECOMMENDATIONS | 35 |
| 6.0 CONCLUSION | 37 |
| 7.0 APPENDICES | 38 |

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LIST OF ABBREVIATIONS AND ACRONYMS

| | | |
|--------|---|--|
| ACROSS | - | Association of Church Resources Serving in Sudan |
| CBO | - | Community Based Organization |
| CF | - | Community Facilitators |
| VSLA | - | Community Savings and Loan Association |
| IDPs | - | Internally Displaced Persons |
| IGA | - | Income Generating Activity |
| LRA | - | Lords Resistance Army |
| MED | - | Micro Enterprise Development |
| MFI | - | Micro finance Institution |
| NGOs | - | Non-Governmental Organizations |
| ROSCA | - | Rotating Savings and Credit Associations |
| SF | - | STROMME Foundation |
| SHG | - | Self Help Group |
| SPLM | - | Sudanese People Liberation Movement |
| SPM | - | Selection Planning and Management |
| SUMI | - | Sudan Micro finance Institution |
| TOT | - | Training Of Trainers |

DEFINITION OF TERMS

- Critical Collaboration:** Shared relationship between a civil society agency with government on a specified set of principles for mutual gain to both parties
- Disbursement:** giving out of loans to SLA members
- Network:** any group of individuals or organizations who voluntarily exchange information or undertake joint activities but organized in such a way that their autonomy remains.

EXECUTIVE SUMMARY

Overview

ACROSS is an interdenominational, international Christian organization founded in 1972. It operates exclusively in Southern Sudan where it has five bases in Southern Sudan, Yei being among them. Its headquarters are located in Nairobi, Kenya. Over the years, the organization has changed its approach, so that it now focuses on capacity building and training and aims work towards transformational development. Its links with the Churches has remained strong and unchanged in Sudan. ACROSS has implemented many projects in various locations in Southern Sudan among them the pilot MED Programme in the Greater Yei River Counties.

MED Programme

ACROSS MED Pilot Programme in Yei was started in September 2005 in Yei and neighboring Counties. It was to run for one year ending in September 2006. The MED programme was funded by STORMME FOUNDATION. The programme was set up to mobilize community savings through groups as means of alleviating poverty through community participation. At the time of the evaluation programme had two field staff (a MED Officer and facilitator). The facilitator had been recruited two weeks before the evaluation. The MED Officer has been training the community facilitators.

Evaluation Outcomes

September 2006 marked the end of the pilot MED programme. STORMME FOUNDATION determined that it was necessary to conduct an assessment of the programme. It was noted that ACROSS used Village Savings and Loan Associations (VSLAs). The community facilitators were trained by ACROSS and in turn trained the VSLAs. The VSLAs were trained on group formation and management, group leadership, and conflict resolution in groups. The pilot project was positively integrated by the community as witnessed through the number of groups in Yei and its environs. Different methods of outreach were used which included the use of existing groups, churches, and ACROSS radio programmes.

Despite the difficult context under which the programme was implemented, the achievements were that the programme managed to mobilize into the programme 520 clients in 21 groups, out of the planned 600. This left a variance of 80 clients only (*see project plan document*). It was noted that from the project records, 810 clients (*see pg. 17 below*) have been mobilized and among these some had not started on the loan scheme as at the time of the evaluation. It was also noted that over 65% of the clients are women. This was commendable after ACROSS innovated new ways of outreach for example the radio outreach programme. Out of the 26 groups formed 21 had started collecting savings.

The MED Programme has had some challenges in human resource. Two staff were hired at the beginning; one resigned after three months and ACROSS determined to fill that gap internally. This took some time to resolve and seemingly did not work out for replacement of staff in the expected time. As a result some elements of programme lagged behind or were not implemented altogether. At staff development level, the staff evaluation noted that apart from an initial in-Programme induction and orientation, staff did not have any type of training to strengthen their competencies in MED project work as needed. This notwithstanding, as at the time of the evaluation, there was no documented skills gaps analysis output in place to indicate the specific skills and knowledge elements staff would have needed training.

Within ACROSS the process for functional analysis on MED Programme was not carried out to determine the needed portfolio of staff and how to address coverage on the basis of geographic (distances) and numeric (number of groups) coverage. The evaluation established that the ratio of VSLAs to the MED Field Officers was strenuous.

Access wise the road network, communication infrastructure, postal services, government taxation system, banking facilities and absence of financial policies were looked into. It was observed that all these elements were greatly inadequate or inhibiting as to create some form of barrier for commerce and trade. However, it was noted that these did not directly influence the savings and loan approach used by the MED Programme as at the time of the evaluation.

It was noted that in regard to access roads, some areas like Morobo were not easily accessible in the wet season. Communication was only confined to Yei town with a mobile telephone system. Other alternatives in communication were the FM radio or satellite telephone service to which majority of groups had no access. This implied high costs for monitoring and coordination of groups in MED and business operations for the groups.

It was observed that such conditions could drive small business out of the market place. Within ACROSS, the cost of operating a transport system was viewed to be one that is highly expensive. The use of a motorcycle for fieldwork was in place. The use of a vehicle was also available to the MED Programme. It was noted that this support service needs to be reviewed in line with the dimensions of coverage unique to the MED Programme.

Record keeping was one challenge owing to low levels of literacy. There were no by-laws to clearly define what actions group could take in case of death among clients with loans, absenteeism and defaults. Members do not keep individual business records. 90% of the members could not produce the purchases and sales records even though they attested to the fact that they could recall the items they had for sale and the amounts of money they had in the business. Business selection techniques were found inadequate and not based on sound economic and business analysis.

In regard to safety and security, the evaluation established that there was no serious local threat to business. There was adequate safety of people and their businesses except for eventualities such as fire or some unforeseen type of loss of cash. It was noted that tensions raised earlier due to some local hostilities seemed to have been addressed by the local authority and the Government of Southern Sudan. However, the evaluation established that most of the clients live in constant fear of the LRA attacks especially in Loka West.

The evaluation observed that some clients moved their stocks away for fear of being looted by LRA. Insecurity due to local hostilities is a threat to any business. The types of buildings in terms of quality of building materials are such that during hostilities or fire accident they could burn down easily.

RECOMMENDATIONS

The evaluators propose the following recommendations:

Recommendation 1: Knowledge-based Awareness Creation Campaigns Approach

Awareness creation was a core intervention in ACROSS Yei MED programme. However it was observed that much more needed to be done. There is a need to maintain gender parity, retention and empowerment. Cultural practices remained a major blockade to the achievement of the empowerment with control and ownership of resources and benefits among women in main line business in the MED programme. Understanding of how availability of local capital affects groups has not been assessed analyzed and documented for purposes of learning and improvement of working with groups. Outreach by ACROSS was only limited to group creation and induction on the approaches to savings. The awareness creation strategy for mobilizing groups would need enhancement to address these elements.

It is recommended that ACROSS re-strategize the awareness campaign approach, and develop one that enhances gender empowerment in access and control of resources and benefits, opening opportunities for learning and documenting group dynamics in the context of MED interventions, and one that promotes access to opportunities, control of resources and benefits in an appropriate manner for women in mainline businesses in the context of Yei.

Recommendation 2: Adult Learning

The low literacy rates among the VSLA group members would eventually become an inhibitor to economic growth at the group and individual level. Unless adult literacy is promoted and group members encouraged to participate. ACROSS is known to have pioneered church-based adult learning programmes including supporting the writing of publications for the programme. Unless it is addressed, adult learning as a factor might undermine group continuity. A strategy on adult literacy integrated into the MED initiatives would be needed. Linkage with other actors in this would be considered beneficial.

It is recommended that ACROSS resuscitates interventions in this regard as it was part of the MED Programme and link with other actors who have capacity and interest to play a role in adult learning within MED Programme.

Recommendation 3: Inadequate Loan Funds

Evaluation established that some group members were getting smaller amounts of loans than they expected. This was due to the fact that the group revenue was low and could not support the growing business needs. This situation was caused by the uniform amount of savings VSLAs were saving through out all levels. ACROSS could intervene and educate groups on how they might address this challenge but since there has been only one staff member this could not be done on time.

It is recommended that the amount of savings be graduated as levels of income improve such that a member increases the level of savings as their income increased and as they graduated from a lower to a higher loan level. This in turn would increase the VSLA capital base as well as the collateral for the loans.

Recommendation 4: Addressing Growth, Coverage, Quality and Cost Efficiency

The evaluation established that the communities in Yei are interested and motivated to begin the VSLA approach. ACROSS might need to plan for growth, coverage and cost efficiency. The growth would mean a change in the strategy of how to coordinate, monitor and support groups so that they grow effectively. It also means changing strategy on how staff time at the field would be used to reach different localities and contact different groups effectively and efficiently. The cost in terms of time, effort, money and resources such as utilities and facilities for programming would need to be put in perspective. How many staff would be needed? How else could community animators be engaged to ensure effective unity of purpose approach, methods and efficient use for their time without compromising quality?

It is recommended that ACROSS sets a new quality oriented strategy to address coverage in terms of localities where groups operate from, including raising the number of groups in a qualitative and cost efficient manner vide clusters and other mechanisms.

Recommendation 5: Monitoring and Reporting

The evaluation established that programme monitoring and reporting framework was still evolving. The types of information, data and how to collect them, where and by whom the data would be to be collected has not been worked out fully. The monitoring and reporting tools and frameworks have not been developed fully yet.

It is recommended that ACROSS devises an integrated monitoring and reporting plan complete with tools and guiding frameworks that effectively collect data and information that would be useful for the purposes of the programme in informing decision-making, learning and other uses relevant to the MED programme.

Recommendation 6: Information and Learning

The pilot programme has been launched successfully and it has lessons that could spur future developments not only for ACROSS but to the wider range of actors and interested parties focusing VSLA developments. ACROSS could set up a learning center based on the lessons derived on this and future initiatives. At the time of the evaluation, many insights and ideas were raised by respondents in ACROSS, but most had not documented in a systematic and logical form. The idea on how to mobilize groups via radio programmes, the idea of how to effectively use community animators in outreach, the idea of how to mobilize local resources from the community for savings and loans are worth documenting and sharing with the wider fraternity of agencies working in Sudan and other post conflict contexts.

It is recommended that ACROSS documents a case study of its experiences in this programme for the use in the wider fraternity of agencies interested in socio-economic development in Sudan and other post conflict contexts.

Recommendation 7: Where there is no Banking

Beyond MED Programme Groups, the context where there is no banking offers and opportunity for ACROSS and the communities to try out new approaches for establishing and using local financial systems. The idea for a 'community trust' as an entity offering financial services could be lofty at the pilot stage but given the growth of savings, it is not beyond reach by local groups. The idea of a community endowment fund that acts as an umbrella of other forms of community funds in perpetuity is not remote either.

It is recommended that the idea of creating a perpetual community based finance system be explored courageously and that ACROSS confidently sets up a community-based vanguard entity based on this idea.

Recommendation 8: Networking and Collaboration among Actors

In regard to mobilizing communities to address local needs for finance towards better livelihoods and jump-start the economy in Southern Sudan ACROSS is not alone. Further development of linkages with other partners both technical and programmatic would be needful in order to attain a better and deeper reach in financial and economic impact. There is need to develop network with other actors that offer other services that compliment livelihoods and economic development e.g. those training farmers on sustainable agriculture, those that provide access to credit facilities those that have authority on policy, including those with new ideas that enrich a programme such as this.

It is recommended that stronger links with like-minded actors be developed to enrich the programme and guide it to be a leader informing policy in community-based socio-economic development and innovating systems for graduation from groups to wider economic systems appropriate for the context of Sudan.

Overview of the Evaluation Report

This report entails six sections. Section One gives the background and the context necessitating micro enterprise, evaluation and the methodology used. Section Two refers to the partnership between ACROSS and STROMME Foundation.

Section Three entails the analysis of the main findings, which include programme implementation, inception, planned activities, challenges & constraints and preempting the future. Section Four looks at the organizational capacity review which focuses on external relations, functional analysis of the MED programme, its sustainability and preparation for exit. Sections Five, Six and Seven; focus on recommendations, conclusion and appendices respectively.

1.0 BACKGROUND TO THE PROGRAMME

1.1 Context Necessitating Micro-Enterprise

Southern Sudan has had no consistent peace for nearly 50 years. The war destroyed most if not all infrastructure. Tension and apprehension in the midst of impoverished and under-developed communities meant that social, commercial and financial services were not reaching communities. There exists an enormous need for financial services to invigorate local economies. The finance sector lacks infrastructure as there are no reliable and interlinked functional banking systems. In most localities, only informal finance systems exist linked to few traders who hold deposits for persons wishing to keep some money for use at a later point. Banking does not exist except for a handful of main towns such as Yei, Yambio Juba, Rumbek, Malakal and Bentiu.

In many localities, commerce and trade had been suppressed due to war, and inadequate means for transportation, poor infrastructure and insecurity. However, small shopping centres are developing and in them a variety of consumer goods are emerging comprising clothing, utensils, soap, salt, sugar, tea etc. that are sold in small quantities to match the buying power. In addition, economic production and buying power at local community level was observed to be low although there are signs that it is slowly emerging from batter trade especially for Yei and its environs. Traditionally barter trade based on food stocks, livestock and fish products pre-dominated local economies. This is still practiced at the local village level but not so in the towns like Yei.

1.1.2 Inadequate Fiscal Infrastructure

Entrepreneurial skills, financial accounting, financial management and audit, including banking are apparently undeveloped in majority of communities. Existing financial systems are rudimentary and not unified or integrated to each other. They do not, therefore, operate uniformly due to lack of the means for communication and transportation. Where they exist, their effect is mollified by lack of efficient and effective systems as well. In addition, there is a dire need for community focused financial and business services to reverse the effects of the long period of a dysfunctional economic base.

Marketing, commerce and transportation as factors in economic and financial development are all inadequate. Only few roads exist linking few main centres and these being earth roads are accessible more in the dry seasons but become difficult for the support commercial activities during the annual wet season, which occurs between April to December. Even at the local level, movement of goods and services is depended on physical strength of the traders although with the coming of peace, bicycles, motorcycles and increased movement few trucks was noted to be evident. It was noted in the evaluation that movement of goods was therefore inhibited even though demand exists albeit with low buying power.

1.1.3 Socio-Cultural Context

The evaluation noted the background to the economy at community level observing that many of the communities in Southern Sudan are pastoral. In cultural practice these communities did not prioritize commerce apart from limited selling of livestock to supplement food levels. In the Yei area where the MED programme is implemented by ACOSS most communities are rudimentary cultivators, depending mainly on manual labour to clear land, tilling, planting, weeding and harvesting. As result the production of food crops is low even though the land is fertile and endowed with adequate rainfall. Therefore the community is at subsistence stage.

The evaluation noted that apparently, many persons in business started out with initial capital generated from agricultural production hence, this is an important art of the economy. The impact of prolonged conflict on all levels of society in Southern Sudan has been devastating on agriculture and other important sectors. Displaced pastoral communities moved to the greater Yei area and this did not auger well with sedentary communities as it inhibited crop production when livestock move across crop fields. Pastoral and sedentary communities alike have been marginalized and left without basic social and financial services.

The evaluation also noted that there has been an absence of qualified persons and financial resources. In addition there has been a lack of investment at the local community level; and a complexity of local dynamics such as hostilities and tax regime, compliment each other to inhibit trade. At another level these factors combine with poor infrastructure, which inhibits transportation and distribution to slow down economic development. It was noted that high costs in travel and transportation, long distances, limited number of sources of information for commerce and trade, savings and credit also play a part in inhibiting commerce.

It was reported by respondents that the communities of Yei have been enterprising even during the times of war. With the advent of the Comprehensive Peace Agreement, a new era has been instigated. In terms of enterprise and business, the economy of Southern Sudan and Yei in particular would need to be resuscitated. This might take time and the process might go through a number of phases.

It is proposed by this evaluation that, some important phases might primarily include a phase of transition followed by consolidation. In the transition, people, government and civil society would have to go through informal and formal processes for re-evaluating, and re-focusing initiatives that support economic and social development. Then in the consolidation phase systems would be put in place to support the economic sector including commerce and trade.

1.1.4 From Transition to Consolidation

In the case of Southern Sudan setting up of government policies, systems, procedures and establishing operative organs and functional departments that support development might be an important phase. The civil society, ACROSS included, have to set up new programmes, new approaches in line with priority needs. This phase might be regarded as a *transitory phase*. This phase could be characterized by introduction of new regulations and procedures of doing things from the government side. Other aspects in this phase include transitory nature of which workforce will move, changing from one job to another in one agency or another including getting in and out of government jobs. There is no determined set time when this ends but it will evolve into the next phase.

The next phase would be expected to be the *consolidation phase* after changes and introduction of government organs and departments are set up. The government might want to be in control and agencies would want to maintain their independence and freedom with what they have served during the time of conflict. The pace of workforce mobility would be expected to settle down. This phase could be characterized by a sense of sobering, from transition.

In the consolidation phase, the government would be expected to become more active in enforcing of policies and regulations, based on the realization of the need for more resources, need for better technical and professional approaches to government work, including need for new cadre of more skilled staff would characterize the consolidation phase. In the civil society the need to show results, change and impact would be expected to rise. Communities at this level might become acutely aware of the need to see tangible results of what agencies are doing in their local area. Person in business would expect better support services and an enabling environment for business.

1.1.5 Post-conflict Micro-enterprise and Micro-finance Sector

A review of primary data denoted that the ethos to the MED Programme was that in the post-conflict period therefore, micro-enterprise and micro-finance is perceived to be holding a viable key and strategic response towards laying a foundation for commerce and industry. It was observed that due to the context, even micro-enterprise initiatives require that a firm systematic foundation be established.

From secondary data it was noted that in the context of South Sudan, literacy and numeracy skills form an important integral part of any program. This defined an important set of needs among marginalized communities. It was found that adult literacy was needed as a basic component for strengthening the capacity of beneficiaries in information, knowledge and skills that lead them to become competitive business players in the marketplace. It is in this context that ACROSS operates.

Based on a feasibility study conducted in 2004, by STROMME Foundation it was concluded that with strong local networks among community based civil society organs as well as the trust the local community have on the church, a credible and legitimate context exists. The context was found viable for creating reliable local partners for a micro-enterprise program. Based on its role, experience and work in Yei, ACROSS was identified as one for a micro-enterprise development programme. As a partner therefore, ACROSS received an initial grant amounting to US\$ 60,000 from STROMME Foundation, to implement a pilot programme focusing micro-finance and adult literacy in Yei River County.

1.2 Evaluation of the Pilot Micro Enterprise Programme

The pilot programme was run for 12 months beginning September 2005 to September 2006. Its goal was to improve the wellbeing and livelihoods of individual families in Yei town its environs. The interventions included adult learning, and mobilizations of savings and loan associations. As the pilot project came to an end there was need to conduct an evaluation on the project. The evaluation was intended to study the programme context, current and exited target beneficiary clients, review stakeholders and competitors, SLA group members including micro finance staff. The purpose and objectives of the evaluation are set out as follows:

1.2.1 PURPOSE

The purpose for evaluating the micro enterprise programme was to establish, with empirical evidence, the extent planned MED programme objectives were achieved, the results realized, challenges encountered, inherent strengths, replicable lessons and recommend best way forward after of the pilot project.

1.2.2 BROAD OBJECTIVES

The key objectives of this evaluation were:

1. To evaluate performance in progress and the extent to which project objectives were achieved from inception to date.
2. To assess extent and level of effectiveness with which pilot project management has implemented the pilot project.
3. To assess extent of improvement in access to finance and credit to cohort of over 600 Savings and Loan Association members.
4. To assess level of empowerment and participation achieved among 12 SLA members in productive investment, income generative activities including types and quality of skills developed.
5. To assess level of community adoption and viable sustenance of the SLA model.
6. To review extent of effectiveness in the implementation of the adult literacy and numeracy component.
7. To identify and document any effects correlated to challenges encountered during the implementation of the pilot project.
8. To identify, analyze and document inherent strengths, opportunities, replicable lessons and of the pilot project.
9. To provide recommendations on best way forward after the pilot project.

1.2.4 Key Outputs of the Programme Evaluation

The evaluation is expected to generate the following outputs:

1. Profile of priority needs underpinning the project design in relation to target beneficiaries from baseline survey document and key informants among target beneficiaries.
2. Profile of selected interventions and empirical evidence of results based on objectives of the pilot project
3. Empirical evidence of the project results and impact on target beneficiaries
4. Profile of factors that define improvement in access to finance and credit.
5. Profile factors that define level of empowerment and participation achieved in productive investment, income generative activities
6. Evidence of business skills and level of capacity attained be target beneficiaries
7. Evidence of the level of community adoption of the SLA model.
8. Evidence of the level of effectiveness of the adult literacy and numeracy component
9. Profile of effects correlated to challenges encountered during the implementation
10. Profile of inherent strengths, opportunities, replicable lessons
11. Profile of local stakeholders, competitors and other actors actively involved in the sector within Yei and its environs.
12. Empirical evidence of relevance, potential for sustainability of interventions and components
13. Profile of recommendations and way forward

1.3 Methodology of the Evaluation Process

The consultants used participatory approaches and methods for this evaluation so as to elicit direct participation of all levels of those who implemented including the direct beneficiaries. All the tools and methodologies were applied and not for self-administration. In addition the evaluation protocols, tools, process and techniques were made simple for the key informants to be able to follow without loss of time due to jargon or other inherent factor that inhibit. Sampling was conducted in terms of identifying key informants from among field, management, beneficiaries and complimented by primary and secondary actors, stakeholders and competitors in the context of the pilot project.

Qualitative applied social research methods were used for sample development, case study development in the evaluation process. The evaluation process used structured and semi-structured interviews and this included one-on-one interactions. Other interactive forums such as focus group discussions an interactive group interviews were used for collection of data. The evaluators found that it was necessary at the client level to use interpreters so as to elicit information based on the language they could best understand. ACROSS field staff provided the support for that effectively.

Focus group interviews were conducted in the process. Data and information collected from key informants. Credibility testing was conducted on facts gathered from respondents among key beneficiaries and from the review of primary and secondary literature. Data and information collected was validated through the triangulation technique to ensure empirical evidence was adduced for use in the analysis of findings. Case study examples were documented including factors, elements and metaphors on change, wellness and wellbeing, through data mapping, coding and analysis.

The consultants focused the purpose and objectives of this evaluation as stated above. They enquired on the preliminary survey including beneficiary identification and targeting, project approach, management, organization, field extension methods and techniques, openness to learning from the beneficiaries as traders, NGOs and other actors, elements of collaborating with others in the programme area.

The evaluation enquired on a range of programme interventions. This included product development, lending policies, systems, process and procedures in place, levels of savings and credit. They also looked into the strategies for harnessing the economic potential, business development strategies and outreach to women. They further enquired on capacity development for effective micro-enterprise and micro-finance, evidence of benefits and risk management strategies, loan portfolio, adult literacy and linkages to other interventions as well.

The evaluation explored to establish evidence of adaptive best practices, challenges to progress to date. It looked into results versus objectives over time, micro-enterprise opportunities, also land tenure and property rights as related to women. Operational sustainability and lessons learnt to-date were explored as well. To understand way forward, the consultants carried out situational context analysis to examine the landscape of financial institutions, the fiscal infrastructure for micro-enterprise at present and trends towards the future in Yei and its environs. References were made to sources of information that contribute added value to this evaluation.

2.0 CONTEXT OF ACROSS YEI MED PROGRAMME

2.2 Background on ACROSS

ACROSS is a Christian NGO that has been operational in Southern Sudan since 1972. Since its inception the organization has been working with and through local churches to develop capacity for reaching into the communities. In its approach, continued to support community-based development programs facilitated the establishment of the MED Programme and adult literacy. The foundation of the MED Programme is not to establish a single institution but rather an amalgamation of stand-alone groups and with time an umbrella Association. Given the low literacy levels in the County, the approach used by ACROSS by training community animators who participate in creating awareness at community level was found relevant.

2.3 Partnership between STROMME FOUNDATION and ACROSS

The partnership between STROMME Foundation and ACROSS in Yei River County focuses MED programme and adult education. STROMME Foundation facilitates ACROSS with financial support. The support from STROMME Foundation is meant for costs of: MED staff remuneration, training and incentives of community facilitators, and general operational costs incurred by the MED programme. ACROSS implements the programme through awareness and outreach directly at community level through trained community animators and via radio outreach.

2.3.1 Overall Goal of the Programme

The main goal for the project is to improve individual and family wellbeing and livelihoods in Yei town (and nearby vicinity) through the Adult Education benefits derived from participation in village based savings and loan associations (VSLAs).

2.3.2 Programme Approach

Involvement and Participation

In line with the overall MED programme goal, it was noted that active involvement and participation of the beneficiaries was a crucial element. To achieve this, the methodology focused on building the capacity of self-selected groups of people to mobilize their savings and lend these funds out to members within the group. The group agrees on a set amount to save, the frequency they save, the loan size, who gets what amount and at what timing, including the interest rate to charge. The interest earnings are kept as part of the revenue of the group. The evaluation established that in practice, all available group revenue is used up on the date the groups meet to deposit the loan repayments and savings.

Where there is no Banking

The MED Programme was intended to be based on a self-managed community process. The community would mobilize financial resources for savings as a financial intermediation. The evaluation found that in a context where banking and the financial infrastructure including fiscal policies are lacking, the MED Programme has worked effectively. It has made revenue accumulation at the individual level, at the group level and at the smallest business unit. Its effect has been to increase cash flow as at the local market level as goods and money get exchanged. In the local trading area e.g. Lainya, the members of the group combined controlled a visible part of the market in beverages, food and tea shops as well as part of the dry food market.

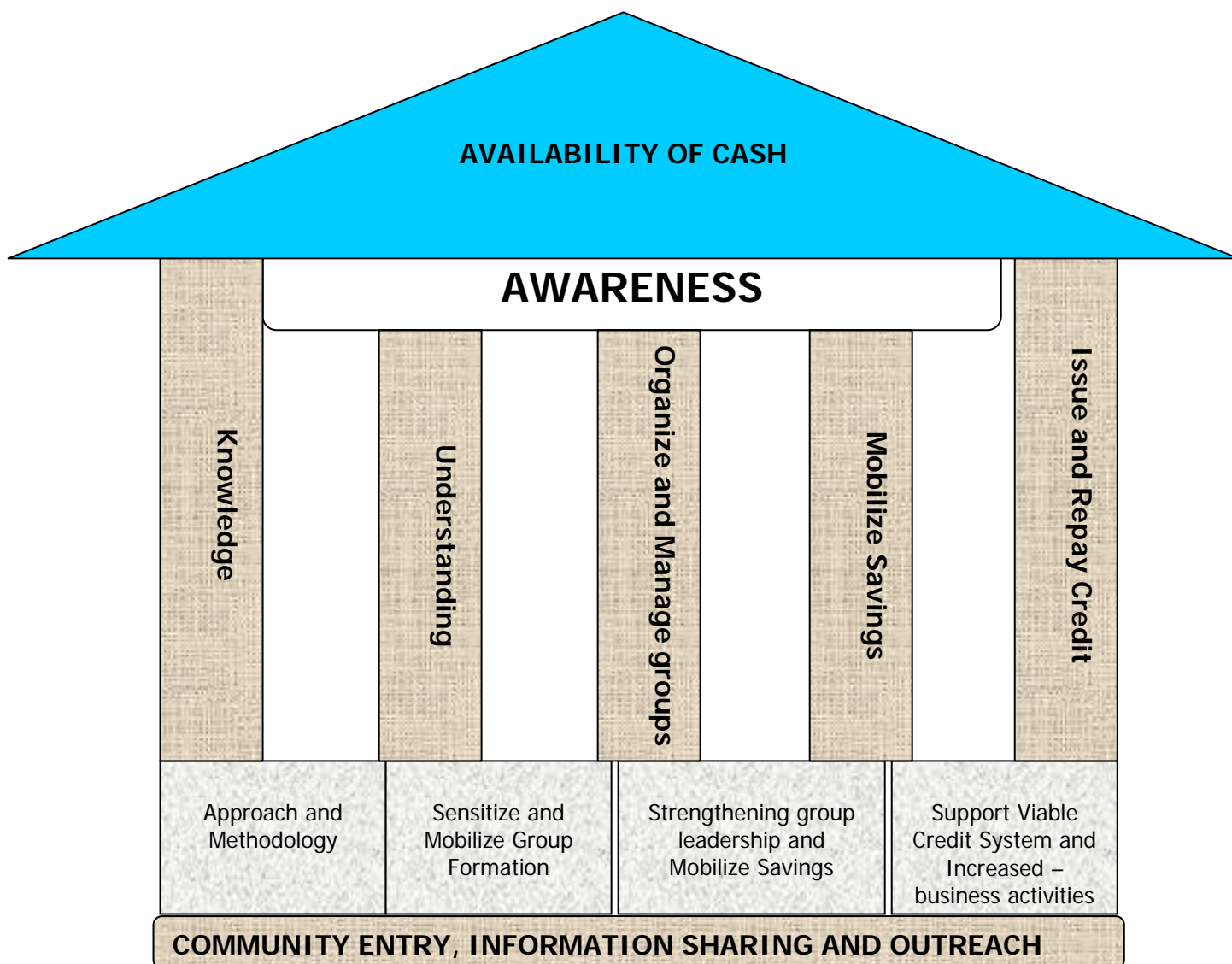
Community-based Pillars

It was noted that the approach and methodology applied by ACROSS was strongly rooted on member savings. Community entry was realized through using the well developed village-based savings and loan associations (VSLAs) approach in Yei and its environs, in Southern Sudan. This was reinforced by the formation and training of some community facilitators selected from among the groups in Yei and its environs (Lainya and Morobo). This was complimented by the mobilization, organization and limited training of small, self-managed groups (20-25 member each). The approach was geared to provide continued to support community-based development programs facilitated the establishment of the MED Programme and adult literacy.

It was noted that some of the village-based savings and loan associations had been trained directly by the MED staff. It was noted that as more village-based savings and loan associations got formed, the need for training increased continually. In this connection the role of MED staff would be stretched due to the challenge for coverage of a large number of groups with a wide range of needs that might be unique to each group. In this connection, the MED programme might need to re-consider the future roles community animators might have to play to address some of the basic training needs at the village-based savings and loan associations level. This would provide basis of working towards community ownership and sustainability of the concept and approach of VLSAs.

On the part of the communities, awareness plays a big part in promoting active engagement and proactive participation. Community members who are in the groups are part of the process of change from dependency to self-sustaining community approaches. This is supported by the principle that the target beneficiaries have become a part and parcel of the system on the basis of the level of awareness they possess. This awareness is built on key on pillars thus, knowledge about the approach, methodology, how to organize and manage themselves as a group, for mobilizing and accumulating savings. Programme sustainability would be achieved through an integrated community owned management support systems.

PILLARS OF MED PROGRAMME YEI



Internal Programme Capacities and Training

The MED Programme was found to have a component of capacity building focused at the group level. This started at the level of awareness building level where local community animators were coached and mentored. This was undertaken to create a local basis for local awareness building. The MED Programme had also planned to provide group training on business as well as Business Ethics in the Market place. This additional training input was to be based on the Village Savings and Loan Associations¹ Model. The model has been used by CARE OXFAM, CRS, PLAN, and Chars Livelihood Programme.

The Village Savings and Loan Associations Model is open for use in context with less literate communities. It comprises such elements as awareness building that addresses the community leadership, local administration and community members, group dynamics and development comprising aspects of leadership, election of leaders, group management, maturity and graduation, group policies, savings and credit policies, record keeping, procedures for managing savings, loan disbursement and repayments as well as how to conduct group meetings. A manual was available at the project office for use in the training. The VSLA Manual provides ample description of the methodology and offers room and space for practitioners to innovate and apply the approach in the most appropriate way in their context.

The Business Ethics in the Market place comprises elements of spirituality. Some of the topics covered include God the Creator, God's Purpose for Creation, the fall of Man, the Effect of the Fall of Man, Salvation and Reconciliation, Personal Transformation, Community Transformation, Development, Eternal life, Love, Faith, Freedom, Wholeness (integration), Justice, Truth, Wisdom, Faithfulness and Governance. A World Concern publication² was available at the project office for use in Business Ethics in the Market place training.

At the time of the evaluation there were two staff in the MED programme, both of whom were men, yet the beneficiaries were predominantly women. At the community animator level, the evaluators found few women as community animators. The current MED Trainer had experience in MED programming in Uganda. The experience and exposure gave him confidence in starting and establishing the MED Programme. He was motivated and committed it seemed and had an interest to keep a network of other practitioners and resource persons and contacts from whom to learn as well as bounce ideas such as VITENDO and JENGA in Uganda. Also available to him were other publications³ for reference.

The Training Facilitator who had been hired (*only one week before the evaluation*) had not worked elsewhere but was interested in learning and working with communities. With a Business Administration degree in Finance and Accounts it seemed that the resident skills complimented those of the MED Trainer.

The MED Programme was overseen at Yei by the Team Leader and at Management level by the Education Coordinator. Within ACROSS it was felt that the project had a lot in common with education due to the dominant element of training and Adult Literacy in the programme. The Education Coordinator understood well how ACROSS works and could provide leadership albeit with limited knowledge, experience, exposure and technical know-how in MED programming. At the Head Office level the programme Director who had training in MED provided direction. The Programme Director had spent time visiting similar on-going programmes prior to the inception of the ACROSS Yei MED programme.

In regard to tracking of MED programme portfolio, the system had not been set up as yet. Some models were available to the MED Team Leader. There seemed to have been inadequate time for internal development needs within the programme in this aspect. Even though the MED Team Leader knew the importance of internal monitoring of the programme portfolio in its varied aspects, but alone he could not handle the volume of work generated by the exponential growth of groups. Even with the incoming of one newly recruited staff member, the amount of work at the group level would still defy the time available for two staff members on MED Programme to set up the monitoring systems necessary for this programme. The evaluators observed that this is an aspect for which external support would be needed so as to ensure adequate set up, pre-testing and rolling out of the portfolio management systems.

In this context it could be said that even though ACROSS had the necessary capacity to implement the programme, a number of aspects still need to be refined to ensure effectiveness and preparedness aimed at managing growth. This evaluation would submit it that, at the community level; more female staff be hired to compliment male predominance yet beneficiaries were predominantly women. It would further suggest that short-term technical support be provided to set up the management information systems, with particular focus on the portfolio tracking system.

¹ Hugh Allen & Mark Staehle : *Village Savings and Loan Associations; VSL Associates, 2006*

² Jay A. Lynkins: *Values in the Market Place; World Concern, 2000 (first published 1978)*

³ Anne Ritchie et al: *IGA Selection Panning and Management- A Training Course for Participants Interested in Operating IGAs, CARE Bangladesh 2004*

Other Actors

The Greater Yei River County had other MED programmes targeting different beneficiaries. ACROSS directly collaborated with ZOA in supporting small IGA initiatives targeting communities that had arrived back in their homelands, arriving from where they had been displaced. The Yei River County Chamber of Commerce kept an internal initiative for lending and borrowing among its constituent fraternity. This was based on a corporative orientation. It also relied on revenue generated by large scale businesses, as it was predominated by some of the older and larger business community members in the locality.

Other MED initiatives include the SUMI MED Programme. This initiative was found to be four years old, and works with business entrepreneurs in Yei Town and its constituency. The evaluators had occasion to interview the Administrator of the SUMI programme. It was also noted that the Evangelical Presbyterian Church had an IGA programme under its Women and Development initiative with a target similar to ACROSS. Some group members in ACROSS MED programme were also beneficiaries of the Evangelical Presbyterian Church IGA Programme.

The CRS was said to be mobilizing community groups into a similar programme but the evaluators did not have adequate time to identify a suitable respondent at community level or in CRS to glean the approach, methodology and target of the beneficiaries. Indications available showed that the groups mobilized by CRS obtained credit from SUMI.

The Ministry of Cooperatives was said to have an interest in coordinating groups in the context of Yei and at times supported group activities. At the time of the evaluation it did not have money to support any loan initiatives.

3.0 ANALYSIS OF THE MAIN FINDINGS

3.1 Programme Implementation Explored

It was observed that Yei was a fast growing economic centre. It had hundreds of shops and shopletes including market stalls and open air businesses. Newer small centers had sprung up in the environs such as Loka West having 55 small shops, while at Kenyi Centre 5 km. away had 35 all of them new. In Yei there were 9 new shops and 5 older shopletes while in Mugwo only 2 km away from Yei, there were approximately 25 small shops all of them new. These complimented an open air market traditionally used by the local community for sale of farm produce, small ruminants and poultry. The phenomenon of a rising number of shops and shopletes including a new shopping centers and markets underlined a buoyancy of expectations that the economy is about to take off. It also denotes that buying power is rising and there is potential for business.

ACROSS has strong links working through the Churches in Yei and the programme was introduced to the community via the Churches. The local authorities at the County, Payam and Bouma level were also contacted during the awareness outreach and introduction stage. At the local level, opinion leaders were used as key points for reaching the community. Community-based animators from among the groups were identified and coached on how to create awareness for the MED Programme in their own communities. As at the time of the evaluation, a total of 26 groups had been created.

It was reported that these comprised a total of 520 persons. A specific record of each group's membership was not available to the evaluators. The composition of groups would need to be looked into as some groups were said to be larger than 20 members. Although this may be valid, but groups tended to be less cohesive once they are larger than 25 members strong due to the dynamics of group homogeneity and heterogeneity.

3.1.1 Group Identification, Selection and Mobilization

At the group selection stage, groups were selected on the basis of group cohesion and evidence of group on-going activities. No other criteria were used for this. If a group was not selected this was due to a lack of evidence for on-going group activities. It was therefore found that there were no internally developed criteria in MED Programme for the selection of the groups ACROSS works with.

With influence and directives for the County Authority, mobilization and awareness creation process was initially conducted in Morobo, Lainya and Yei Town. Although originally ACROSS intended to start within the Yei town and its immediate proximity, the local authority gave a requirement that the programme be spread out to the outskirts of Yei. The most viable centers for group selection were therefore selected by ACROSS in an attempt to meet this requirement from the local Authority for reaching rural communities.

The mobilization and awareness creation process also brought the local community animators into direct contact with community and the groups through a process of meeting known opinion leaders, contacting the community, meeting with groups, interviews with any groups found at the community level, then validate existence of on-going work and the credibility of such groups within the community.

As the animators had no criteria to follow in group identification and formation, they identified or created groups with the notion that if they could not succeed in getting groups, their community would lag behind from benefits ACROSS was about to release. "We had to work hard otherwise it would look like we are the ones who did not want loans and development from ACROSS", remarked one of the community animators. This was echoed by a group Committee Official in one of the groups in Yei Town.

The evaluation established that other than identifying or promoting creation of groups that had activities, plus a sense of agency and healthy competition; the community animators then went out of their way to identify or promote creation of groups that had activities. The length of period group members had been together prior to the selection process did not feature as an important factor in selection. There seemed to have been a sense of agency and healthy competition among the community animators in this process.

After groups were identified, a meeting with the group leaders would ensue then a meeting with the whole group. Based on the outcome for such contact, selection would be complete. The next level was training of the group which basically meant, orienting them on to the approach and methodology for savings and credit promoted by ACROSS. There was evidence of cohesive group structures. The evaluators met group leaders and group members at work in their day-today business.

Following the selection of groups, the community would be asked to identify some members for training as community facilitators. The role of the facilitators was stated to be that of sensitizing the community towards formation of savings and loan activity, mobilizing and promoting the MED approach and some group training. There was no opportunity to observe a local community facilitators conducting training.

The evaluation team was informed of the fact that local community facilitators were given training at the start of the MED Programme. There was no evidence available to the evaluators of the kind of training (training outline, training session plans, quality of training material, quality of training skills and techniques used, etc), the local community facilitators received. This notwithstanding, it was evident that group members looked up to them for information and guidance. It was reported that each of the three Yei Counties has a group of local community facilitators.

3.1.2 Group Formation and Development

The structure of the group was explored. It was reported that a single group comprised 18 – 50 members. It was found that each group had a chairperson, secretary, treasurer, money counters, 3 key holders, and an Advisor. The roles of each of the group officials were adequately spelt out. The committee members played their roles effectively. However, in some cases, group records were kept by different members of the team of officials. At one group, all group records were kept at the chairperson's homestead, which was the central meeting place for the group. In another the records were with the Secretary. In another, the group money records were with the treasurer, and the group member lists were with the Secretary. The evaluation noted that this kind of arrangement was appropriate for the context in which they groups operated in.

The operations of the groups were explored. It was found that each group set up its own operating guidelines. There were no written constitutions. Group membership was by interest and mutual commitment. Group composition comprised people who know one another as neighbours, relatives and people living in very close proximity and who interact nearly on daily basis. The groups have set for themselves the savings levels as well as the loan amounts, interest and repayment periods. The groups operate their activities using Uganda currency as the medium of exchange.

Groups meet regularly at different times with many groups holding weekly or bi-weekly meetings. At the meetings, members bring their savings contributions. Should any member not contribute, they compensate by paying the amount in the subsequent meeting. Their savings contributions range from US\$ 2,000-3,000. Loans were set from the level of US\$ 50,000 to about US\$200,000.

It was found that during the day a group meets, deposits for savings would be made first. These would be followed by repayment of loans and then issuing of new loans would conclude the transaction process. All money was kept in a box which had three keys, hence key holders. All three key holders have to be present for the box to be open. After opening the two money counters confirm the balance of money inside the box. After the savings and repayments are done, the amount is confirmed on the spot by the money counters then loans are issued immediately. Any balance is then counted, recorded and kept in the box. That balance is confirmed again at the start of the next group meeting.

The evaluation observed that the amounts for savings remained a fixed figure that did not change. Additional revenue was realized through interest payable against loans taken. It was further noted that the group members who had borrowed and got experience managing a loan had their businesses grow. This led to a situation where the need for business capital was higher than what their groups fund could support. In such cases when they requested for loans they had to reduce the amount to fit within the available fund.

Whereas this is technically a viable measure, it would also mean that such businesses were unable to take advantage of the business environment, and impetus of the market forces to develop their business appropriately. It was not verified, but some members at group level reported that the missed business opportunities due to limited business capital owing to the effects of having a low lending capacity at the group level. Asked what they would do about that situation, some of the groups suggested that ACROSS provides a fund to bolster the group savings.

Other groups observed that they were willing to increase the level of savings they were committing to the group thus bolster their savings portfolio. Asked what impact adding the level of savings would have on their working capital, most respondents to this question did felt that such an action would not affect their business. Asked why they thought it would not affect their business, many could only cite the fact that when they started their

businesses they had far less capital so they should be able to survive. It was observed by this evaluation that these statements were not verifiable as most borrowers at group level had no records to support rational business analysis leading to clearly verified business decisions. As training in business advanced such respondents would be able to reason in more concrete terms.

It is the submission of this evaluation report that, the aspect of increased levels of savings, records at the individual business and borrower level. Moreover that, the older groups be provided with business development services and training without further delay to allay the possibility of business collapse for lack of adequate knowledge at the business operator level.

MED Programme VSLA Statistics

| County | Group Name | No. of Men | No. of Women | Total |
|---------------|---------------------------------|-------------------|---------------------|--------------|
| Yei | Mambo Badu | 3 | 15 | 18 |
| | Lopogo | 3 | 11 | 14 |
| | Kibogota | 12 | 6 | 18 |
| | Mothers Union | - | 42 | 42 |
| | Ronyi /Sida women group | 12 | 28 | 40 |
| | Nyanzu Development Association | 26 | 5 | 31 |
| | Dodo Women Association | 8 | 15 | 23 |
| | Kejiko Youth Development | 40 | - | 40 |
| | Ijanagbo | 28 | 7 | 35 |
| | Paji Magu | 16 | 14 | 30 |
| | Adeke | 19 | 11 | 30 |
| | Ngongita | 13 | 17 | 30 |
| | Mondu Jura | 21 | 9 | 30 |
| | Danya Farmers Association | 28 | 7 | 35 |
| | Join Hands SHG | - | 18 | 18 |
| Pipile | 10 | 28 | 38 | |
| Morobo | Gole Kugu Mugu | 4 | 42 | 46 |
| | Gulumbi Bababi Group | 6 | 19 | 26 |
| | Green Belt A | 7 | 43 | 50 |
| | Green Belt C | - | 18 | 18 |
| | Green Belt B | 10 | 28 | 38 |
| | SWEPA | 9 | 16 | 25 |
| | Ngongolizi | 3 | 38 | 41 |
| Lainya | Kenyi /N'gongi Tali women Group | 3 | 36 | 39 |
| | Kupera Bakery Group | - | 20 | 20 |
| | Tomoret | 4 | 32 | 36 |
| | TOTALS | 285 | 525 | 810 |

3.1.3 Business Loans and Market Analysis

The interest charged on loans ranged from 20-30% for the period of the loan. The repayment period was preceded by a grace period ranging from 1 to 2 months and repayment was on a one-off basis. The loans were given for the purpose of business only although some members spoke of how the loans helped them pay school fees or meet medical bills. For lack of business records it was not possible to establish the effect loan repayment had on the business revenue. Respondents felt comfortable with the procedure of the one-off repayment first because it was the only option; and secondly because it was a group regulation based on mutual agreement. There was no evidence that the groups had carried out any financial analysis of the effects of this regulation versus other options before the decision for members to repay full loans at once.

It was evident that the loan process was not accompanied by any market analysis of options for business and business viability. Most respondents stated that they got into business so as to address financial needs for school fees, medical bills, social levies e.g. contribution for weddings and burials and others. Asked what made them choose the line of business they were in, most respondents stated that they thought they could thrive in that type of business. Asked what options they had to the type of business they were operating, majority spoke of needing capacity to import goods from Uganda and Kenya in large quantities. Asked why they felt that would be an option majority could not say more than the fact the other traders could not satisfy the need. This was a legitimate response but the evaluation noted that it was not backed by analysis of business options, market niche or even demand and supplies in comparison to buying power and business trends.

Although the Ministry of Commerce and Trade including Ministry of Cooperatives and the Yei Traders Chamber of Commerce had offices in Yei, none had conducted any economic surveys or market analysis for Yei. Traders depended on personal experience. They also depended on the observation of what seemed to appeal targeting mainly consumer goods. Based on that, they then would organize to acquire good which would seem to be in demand, seasonality of supplies, and insights of the market place to organize business. There was no information or data available to the evaluators to denote any form of strategic analysis and planning for business in Yei. It was understood that CRS and SUMI had conducted some business opportunity surveys but these were not available to the evaluators. It was noted further that such surveys were more for programme baseline and not for setting up businesses. The information was therefore not available to small groups or rural communities.

3.1.4 Business Opportunities in Context

The types of business were explored. It was found that there were several categories of business depended on gender, location and amount of loan. Majority of women had businesses to do with food, beverage such as ea or local brew. The local brew was of different types mostly based on local crop and honey. Few women had business in commodity trade at the local market, dealing in vegetables (fresh and dried), dried fish and grain. Men tended to have processed consumer goods such as soft drinks, beer, sugar, soap, salt, and clothing.

The types of businesses also depicted the level of experience and sense of growth the person in business had undergone. Those who were at the tea, brewing and food level were at the lower scale of business, while graduating to sell flour, grain, legumes and vegetables was the next level up. The selling of dried fish, meat, clothing, soap and salt seemed to be the next above. Thereafter, a business with more processed and manufactured goods e.g. soda, bottled beer, imported consumer goods of all types was considered the next level before the wholesale shopletes that had a wider variety of goods including clothing, dry battery cells, clothing, and other goods.

It was noted that many of the vegetables were imported from Uganda. Other sources of goods in the Yei included goods from DR Congo and Kenya. There were a limited number of goods from northern states, originating from Khartoum and Wau as stated by respondents. A range of potential local goods and commodities therefore existed in the Yei market and its environs. In addition, livestock, agricultural produce and honey provided an avenue for trade which had not been fully exploited as the hides and skins were not preserved for processing. Even though Yei community were not cattle keepers, dairy products based on small ruminants could be another line of locally based business.

It was observed that local agricultural production was still low and could be promoted with increased trade and movement of produce from on-farm to the market. The supply of stationery and publications offered another avenue given that Yei is becoming more stable than in the past and has more schools and more people who could read and write than other areas. It was found that there has not been any know market and economic analysis of the types of businesses that could be run profitably in Yei to the benefit of themed Programme.

Agriculture seemed to present unfathomed business opportunities considering the source of food stuff sold in the market centers in Yei and its environs. "Many of the food crops are sourced from Uganda for sale in centers as far as Lainya and Juba", remarked a local trader, involved in selling onion, flour, and sugar in Yei Town. "We cannot find enough local food stuff to sell", observed a woman trader in the market selling vegetables from Uganda.

Yei and its environs are agriculturally productive⁴ but due to a number of reasons the potential is not fully exploited. Some respondents cited landmines while others pointed to hostilities from non-local residents and their cattle, while other respondents pointed to the presence of LRA hostilities and the fear and destabilization that has caused as factors inhibiting agricultural activities. It was also noted that availability of tools, existing agricultural practices, and inadequate innovation from subsistence cultural practices also played a role. CRS which has been working in Yei for a number of years has some useful information vide its programme reports on Yei.

Production and adding value to farm produce could turn Yei and its environs a key food trade centre. This would be beneficial to the VSLA operating in Yei. The MED Programme Trainer had some useful ideas on how this component could be incorporated in the VSLA as an added element. In business terms this aspect needs analysis and defined viable opportunities and options profiled for use by the groups.

3.1.5 Business Development and Training

The evaluation established that there were no business development services in Yei except at the SUMI office for its clients. The evaluation also noted that the MED Programme staff themselves and in addition the network of community groups they work with would benefit from business development services.

The MED Programme has a number of training Manuals on business and values in the market place. A review of the manuals indicated that the element of business assessment, analysis and identification of opportunities, options and priorities for planning were not adequately raised in the training manuals. This was seen to be an area of need and would add value to the training processes of the MED Programme.

The training Manuals available to the MED Programme provided a framework to tackle training at any level in that community. There was no opportunity to review an on-going training and the presentation including any support audio or visual material then was reported however that, use of skates, role plays and other participative methods training is delivered.

From the perspective that the group members were both Christian and none Christian, ACROSS held the opinion that the training on Business Values in the Market Place, which has a Christian orientation would need to be adapted to suit the context within which it is implemented.

3.1.6 MED Programme and Adult Literacy

Adult literacy was a component designed to go along the community savings and loan programme. The MED Programme staff at the field, as well as the community groups was aware of this fact. However, as at the time of the evaluation this aspect had not taken off. Respondents at Group level expressed an interest for the component to be articulated. There was an expressed expectation that the adult literacy teachers, publications for teaching including stationery should be provided by ACROSS. Asked whether there was an option to this expectation many respondents could not see any.

However, upon credibility testing of the level of interest in line with group participation in providing learning opportunities to their own members, the group leaders said they could have adult literacy classes in the same venues where the groups meet. In addition they felt that with some facilitation, some literate group members could teach the less literate. The form of facilitation expected some form of compensation to the teachers. This would be a matter to take future with the groups on whether they could use group revenue for this activity. It was found that, on this aspect, ACROSS had not networked with other actors such as, the Ministry of Education Science and Technology as well as other agencies in Yei.

The evaluation process established that literacy is low. The start of Adult Education was inhibited by a combination of lack of clarity on when to incorporate it into other programme activities and inadequate programme staffing. ACROSS has a track record in adult literacy and production of learning material that it pioneered to work through churches. In addition ACROSS had not pulled on its exemplary adult literacy with churches for the MED Programme. Many local persons are available to teach if groups are organized to embrace this goal. Many women are capable but not encouraged to come forward and provide adult literacy support to their counterparts in the community. There is no need to start this initiative for adult learning. This could be incorporated into the MED Programme initiatives using REFLECT approach.

⁴ CRS: Report on Agribusiness 2003

3.2 Programme Inception and Implementation

3.2.1 Project Design

There exists an elaborate system of project design within ACROSS. Existing literature and interviews with ACROSS staff revealed the use of baseline needs assessments to inform Programme inception. It was found that baseline survey output was effectively used to inform proposal development and thus the specific programme technical and financial proposal details. Project proposals were described as the main resource development tools and formed the initial contact with STROMME Foundation and other funding agencies.

3.2.2 Strategies, Approaches and Methods in Project Implementation

ACROSS has been implementing a community-based MED programme in greater Yei. SLA methodology based on Mata Masu Dubara (MMD) Community based MED programme as an approach seeks to address community active involvement and participation, enhancing probable project ownership and thus sustainability. This was complimented by the use of VSLA training manuals published by Hugh Allen *et al*, from Germany.

3.2.3 Outreach and Promotion Activities

In the last one year of pilot operation, the programme focused on creating awareness, group formation and training and education among the target beneficiaries. Although existing literature and records indicate remarkable achievement of the awareness creation campaigns in terms of numbers enrolled, the same cannot be said of adult education, business selection and development.

3.2.4 Group and Business Records

Records are a central part of a business. They help the person in business to keep track of stocks, cash and transactions. MED Programme was designing a record and reporting format for use at group level. Due to the low levels of literacy among the majority of group members, it was noted that it is unrealistic to expect records at all levels at the group and individual member's business records. This would be expected to change as the levels of literacy change.

While this would be expected to be the case at the group and individual level, it would not apply at the MED Office level. The programme is unique and has exponential growth range likely to challenge documentation records, monitoring and reporting on progress, outputs attained at any one point in the implementation and monitoring of the programme. A designed system was in place, as at the time of the evaluation in addition the VSLA manual had a well developed reporting format for that system of credit intervention. A review of the proposed tool indicated that some adaptation would be needed for the tool to be effectively useful to the MED Programme. It was noted that at the inception stage, the MED Programme did not have a pre-designed monitoring and reporting tool. As a result connecting what was at the group level with what was at the MED Programme office had information and data gaps.

3.3 Planned Activities versus Implemented Activities

In line with the objectives of the programme, existing literature backed by interviews from the key stakeholders reveal remarkable achievement of the above planned activities as illustrated in the table below:

| OBJECTIVES | 2005 | | | 2006 | | |
|--|--|---|--|--|--|---|
| | Planned Activities | Outcome | Achievement /Impact | Planned Activity | Outcome | Impact |
| (1) Improved financial management and credit access for 600 VSLA members and their households in Yei town and the nearby environs. Included will be the establishment, training and monitoring of 24 new savings and loans association groups. | (i) Mobilization of community and local leaders | Groups were formed with gender balance of at least 50% and local community support structures and networks established. | Increased household savings and ability to invest in productive ventures | | | |
| | (ii) Identify and train 12 VSLA Animators | 12 community Animators were trained and trained the VSLA group | Groups trained on group formation, conflict management, and leadership skills. | Identify and train 12 community VSLA facilitators | Total of 21 community facilitators were identified and trained. | 26 SLA groups comprising 520 beneficiaries were formed and functional by the end of September 2006. |
| | (iii) train identified groups in VSLA management, group dynamics, and other topics | Stability and sustainability of groups was enhanced | Increase access to informal savings and credit and other non financial services | Train the identified groups in VSLA management, group dynamics, and other topics | Stability and sustainability of groups was enhanced | Increased access to informal savings and credit and other non financial services and increased quality of life. |
| | | | | Conduct monitoring and supervisions visits | Meetings conducted on weekly basis and others after fortnight at specific hours and specific days for easier supervision | Groups completely adapted to the VSLA model and 21 groups have started savings and loan . |
| | | | | Organize and carry out inter- group exchange visits | - | - |
| | (vi) monitor SLA group performance and provide monthly reports | Monthly reports were provided | Partners and the management of ACROSS could monitor the progress of the programme, | Monitor SLA group performance and provide monthly report | Monthly report and semiannual report were provided | Partners and the management of ACROSS could monitor the progress of the programme. |

| | | | | | | |
|--|---|---|---|--|---|---|
| | (vii) Translate and print SLA training materials in Bari or Arabic. | SLA training materials were translated to Bari | More members in the VSLAs could understand the manuals. Increased clientele | Translate and print SLA training materials in Bari and Arabic | Many locals understood the SLA approach | Increased clientele |
| (2)Members of 12 VSLAs will be empowered to invest productively by participating in business development skills training in the Selection, Planning & Management (SPM) of Income Generating Activities | | | | Select specific SLA groups and conduct SPM training | Not yet done | - |
| | | | | Train clients on business development skills and any other relevant entrepreneurship skills. | Not yet | Similar businesses |
| | | | | Follow –up and monitor the trained individuals | | |
| | | | | Produce assessment reports regarding the impact of SPM training. | | |
| | Translate and print SPM materials in Bari | Not yet translated. | 80% of clients have similar businesses revolving around tea making and beer brewing. | Translate and print SPM materials in Bari. | Not yet translated | Most members have similar businesses without business records (rely on memory). |
| Develop the capacity of communities to establish ,manage | Gather and share information regarding the services of other local financial institutions | SLA members are aware of various options of credit and financial services | Expanded group capacity to adapt the SLA model to fit specific needs and opportunities that may be identified | | | |

| | | | | | | |
|--|--|--|--|---|---|---|
| Adapt and sustain the basic savings and loan association model. An important component will be inclusion of numeracy and literacy assistance along with biblical perspectives on business and commerce | Build the capacity of community facilitators regarding SLA mechanisms and other relevant institutions. | Community facilitators identified and trained in SLA methodology and business skills | | | | |
| | Translate and print materials regarding ethical and biblical values in the market place | Not yet | | | | |
| | | | | Introduce opportunities for non – literate / numerate group members to be taught to read and simple mathematics | - | High illiteracy levels informed by inadequate business records. |

3.4 Challenges and Constraints

3.4.2 Programme Level

The MED Programme has had some challenges in human resource. Two staff were hired at the beginning. One resigned after three months and ACROSS determined to fill that gap internally. This took some time to resolve and did not work out. There has been one member of staff throughout most of the life of the MED Programme. This has been challenging considering the coverage in terms of number of groups to monitor, new groups coming up, needs for outreach as well as normal programme management needs.

As a result some elements of programme lagged behind or were not implemented altogether. This was seen in regard to components such as development and monitoring, mentoring the community animators for more roles beyond awareness creation and group mobilization, adult literacy and group training.

Sourcing of the local staff to match with the job available was difficult due to a number of contributory factors. First there has been high workforce mobility in Southern Sudan. Expectations of employable persons were high and salaries budgeted a year before were lower than what potential candidates expected. The formation of government structures gave perceived expectations for high salaries to those looking out for jobs in that sector. Many Sudanese also even qualified declined to take up the field jobs.

Within ACROSS the process for functional analysis on MED Programme was not carried out to determine the needed portfolio of staff and how to address coverage on the basis of geographic (distances) and numeric (number of groups) coverage. These factors led to understaffing. Over and above this, thought conditioned by availability of money, ACROSS did not seem to have considered other options for fulfilling the staff needs by the temporary measure of bringing in short-term technical support as consultants to support the MED Programme. The evaluation established that the ratio of VSLAs to the MED Field Officers was small. It was noted that there is need to consider the geographic spread of the localities where groups reside and operate, given the challenging transportation and communication context.

The rate at which groups were being formed was higher than any feasible staffing range. It seemed that the number of staff vis a vis growth in group formation might need to be re-strategized. This could be dealt with through systematic functional analysis and staff projection for setting a strategy that is viable and sustainable. This role would be vested on the human resource unit as it has the technical support function to the ME Programme.

The road network, communication infrastructure, postage, government taxation system inadequate banking facilities and absence of financial policies were looked into. It was noted that these did not directly influence the savings and loan approach used by the MED Programme as at the time of the evaluation. However, it was observed that with increased presence of small scale traders into the market place, the Chamber of commerce, Customs department and other government organs might take a keen look at what is happening. It would be prudent to forestall such eventuality by supporting a process where the groups understand the business environment and the laws and regulations that govern it.

It was noted that in regard to road and communications, some areas like Morobo were more accessible only in the dry seasons of the year. In the rains season access was greatly inhibited, and took much more time and resources to accomplish. This implies increase in cost of supervision of groups and business operations. This could drive small business out of the market place. Poor road and communication infrastructure, discordant or exploitative tax regimes are known to cause prices to plummet beyond the buying power of buyers and even beyond the levels where traders would be willing to re-supply needed commodities. The groups and ACROSS might need to think about some form of liaison, critical collaboration and advocacy on these issues in the future.

Within ACROSS, the cost of operating a transport system was viewed to be one that is highly expensive. The use of a motorcycle for field work was in place. The use of a vehicle was also available to the MED Programme. It was noted that this support service needs to be reviewed in line with the dimensions of coverage unique to the MED Programme.

At staff development level, the evaluation noted that apart from an initial in-Programme induction and orientation, staff did not have any type of training to strengthen their competencies in project work as needed. For instance, the staff were not trained on the manuals that they use. They were expected to be able to read and follow. This is a genuine and legitimate expectation. However, ACROSS might need to look into the training and development of staff in the future given the dynamic demands for innovation and new ideas for such a programme as the pilot MED Programme.

3.4.3 At the VSLA Level

Record keeping was one challenge owing to low levels of literacy. Inadequate group records for example the minute books did not define the events of meeting in terms of savings and loan collected, and the loan amounts approved. There are no by laws to clearly define what actions group can take in case of death by clients with loans, absenteeism and defaults. Members do not keep individual business records. 90% of the members could not produce the purchases and sales records.

High illiteracy levels 90% of the VSLA members are not able to read and write. For the immediate term, this may not be a serious programme hindrance, however, as experienced elsewhere with business growth comes new needs and expectations and literacy becomes a bulwark for business growth. Even though groups might liquidate their savings at a point, this perhaps might not be a reality given the cultural dynamics and fact that the pilot MED Programme is still very young and most groups still very energetic in savings, loan and business growth.

Appropriateness of the Adult Learning Approach vis a vis Business Development

Hugh Allen and others (2006) have developed the Village Savings and Loan Associations from the humble beginnings of the village and youth productivity IGA concept in Mukaa and Taita and parts of Tanzania in 1989 to the respectable status the approach has acquired. In their Manual they contend that the approach allows for the less literate people to operate business and keep records via memory⁵.

However, it is the assertion of this evaluation report that, business development and growth cannot be realized without involvement of adult learning and numeracy. In Yei, where 90% of the group members are unable to read and write growth can be expected to a limit. When larger business transactions and stocks are needed, inadequacies brought about by illiteracy would inhibit the transformational change expected of the group and individual ventures. Achievement of proper business skills therefore demands adequate literacy.

Business selection and Loan Funds

Business analysis, option evaluation and selection techniques were found inadequate and not based on sound economic and business skills and principles. In addition, business development services were found to be lacking both in Yei and in the MED Programme in ACROSS. The evaluation found that almost all the clients had similar businesses in the same locations. A system and skills would be needed by which groups could support the members appraise and select business based on sound practice.

Loan funds at group level depend on three factors, first the level of savings. As long as all members save at the agreed levels, a constant flow of funds is assured. However, there were cases of members who could not save for lack of funds, or due to personal priorities or problems. The savings figure was found to be constant. The second source of group revenue for the older groups is the repayment of loans. This is not an addition but rather a circulative element making cash available at a point in the process of operations. Some members were reported to have not been able to repay loans on time. The third source of revenue was a combination of interest levied on loans and penalties levied on members. This constituted an element likely to increase the level of revenue of groups.

As observed elsewhere in this report, when the small businesses grew, they induced a demand for bigger loans. The groups would need to set up a business oriented approach on how to increase their revenue to meet these needs. Such strategy should ensure a continuous flow of revenue, cushioning of those unable to pay. It should also be a strategy used for modulating the loan repayment from a one-time off repayment system to a system based on several installments over a period of time. The repayment burden would fall and this would beef up revenue at the beneficiary business level. This would be expected to reduce the amount the beneficiary would require for refinancing their business as a new loan. However, it would curtail the volume of revenue at the group savings point. The strategy should therefore counter balance all these factors while promoting growth.

⁵ Hugh Allen et al: *Village Savings and Loan Associations; VSLA, 2006*

Savings and Revenue Growth

The revenue growth was not commensurate to the business growth and needs thereof. Some members were reported to have obtained loans amounts less than what they had applied for. This resulted from the fact that more members were taking larger amounts to finance business needs. Allowed to remain in that level, some members in the group might take advantage of other loan providing facilities that offer larger amounts.

On the other hand, left at that low level, the group might get stifled. This would be due to the frustration of the savings and loan system they possess, which is not able to meet needs in time. It might be that group members might be able to resolve this by changing the amounts of savings they invest so as to increase the groups' financial liquidity. May be they would not see reason or on the other hand be willing to take action even if they see the need and sense. A mechanism to address these factors needs to be put in place within MED Programme to forestall any fall out that might undermine the credibility of the inherent momentum in savings, loan and repayment.

Difficulties in savings were noted from among respondents. As incomes are low any factor presenting financial requirements could easily affect a member's capacity to contribute towards savings. Reasons leading to such situations include family and health status of a member. Other reasons leading to this situation were explored and it was noted that, other than those with some type of business, majority of group members depended on farm produce to generate personal revenue. To some extent, this was the only reliable source of income for many people in Yei. When farm produce has not sold, or when prices are too low for any meaningful sale, respondents indicated that one could borrow from a friend or relative to meet their savings requirements.

At times a member might not have been physically healthy to plant adequately to secure a surplus harvest from the farm, or the harvest might be poor in a particular season. Other factors affecting savings were changed priorities including social family obligations. In the words of one respondent, "weddings and burial ceremonies make members not to come to attend to group meetings when the day of contributions come", concluded Mary Assa, a group treasurer. It was also noted that some members get discouraged from continuing with regular savings when they accumulate arrears so large that they felt they could not meet them given their income levels.

Similar reasons were given in line with failure to repay loans. "At times business is not good and the choice is small between meeting loan obligations against meeting personal, family or social obligations," remarked Mande a wholesale businessman in one group at Loka West.

Safety and Security as Factors

It was noted that most of the clients live in constant fear of the LRA attacks especially in Loka West. Some clients moved away their stocks for fear of being looted by LRA. Insecurity due to local hostilities was found to be a real threat to many businesses. The types of buildings in terms of quality of building materials are such that during hostilities, the shops and business premises get burnt easily. The evaluation noted that there exists no insurance and even if it was available it probably would not compensate for acts of man (hostilities). Insecurity was therefore a challenge at the local VSLA level.

The Market and Diversity of Currencies

In the economic context in Yei uses between three and five currencies, the dollar, the Uganda shilling, the Sudanese Dinar, the old Sudanese pound and the Kenya shilling. There is a bank at Yei Town and a branch of the Central Bank of Sudan. These banks are not interconnected with any others directly and do not serve any business outside of Yei Town for the time being. On the other hand the banking, financial and fiscal policies from government are not in place yet.

It was noted that taxation was an issue to traders as it is not yet fully regularized. These aspects might yield challenges to groups with the savings and business growth in their sector in the future. Presently some challenges occur when sourcing for goods from outside of Yei. The greater challenge noted was that the groups were not linked to recognized business entities of their own as yet. An entity to which they feel ownership might perhaps work better more than joining one which predominantly served interests of other business persons who were not in the same socio-economic status.

Although the groups do not have to be linked to be effective and successful, growth in the groups and change in the market dynamics would be matters to monitor and keep a keen eye on as policy framework evolves on the one hand and as small business grow and become conspicuous. The evaluation noted that this provided an opportunity for an umbrella organization of the VSLA's under the MED Programme. As businesses at group level grow, the right timing for such an entity would emerge. It would be worthwhile to monitor the evolution of the groups, the business context the policy framework, and the budding of the banking sector. These are expected to generate dynamics that affect the groups.

On how group members could improve their business, a number of them particularly men felt that the loans were small and could not support them to increase the goods and services fast enough. "I need a bigger loan and time to repay it", remarked Lukadu, a member of Bakery Group, Loka. Many hoped that ACROSS would bring in money into the group revenue to make the loan size larger.

Understanding the Internal Capacities of Groups

During the evaluation, 99% of the clients were requesting for external support (funding) from donors for their groups and businesses. Existing project documents as well as interviews with relevant stakeholders, beneficiaries and direct observations attested to this. This denoted a strong element of dependency. This could be connected to the local social perception that outsiders and in particular programmes linked to external humanitarian agencies have for a long time been relief oriented. In addition communities seemed to have become accustomed to dole out of different types of inputs for their projects. This element would have to be dealt with in MED Programming approaches.

The evaluation looked into the internal capacities of groups in self management and leadership. It was noted that the groups were cohesive and had effective leaders. The group meetings were partially documented (only lists of contributions were documented in all groups visited). For groups to obtain new information they depended on the radio, or on MED Programme staff to inform them. Even though a low level of literacy attested to this, the evaluation noted that in Yei, there exists limited channels that could provide new informative and educative resources.

The development of new business ideas would come from members of groups who travel out and away from their location to Uganda or Juba. ACROSS realizing this has applied the radio outreach as a response to this need. It was appreciated that the communities in Yei has a strong family oriented culture and that tended to make group formations easy. The process for MED based groups invariably demands more skills that would be ordinary groups as it involves a need for developing a continuing savings culture a purpose for which groups had not embraced in the past.

The social dynamics of business among group members and the thriving and or failure of one member in business presents a new relational dynamic. MED Programme might need to invest time to learn from the emerging group culture so as to insure understanding and seek to strengthen opportunities arising therein to support the programme approach and inherent positive energy noted in the groups.

To Liquidate or not to Liquidate Group Funds

Elsewhere, literature suggests that groups should from time to time liquidate their savings and start anew. It is the submission of this report that this should not be viewed as a principle or decision. Rather it should be evaluated from the contextual point of view taking into account the culture of the community in Yei, their types and levels of needs, the challenges they would face should they liquidate savings and loans, and so on. Moreover, should groups choose to continue, there should be no prohibition to such a choice.

The socio-cultural and economic setting of a programme would invariably be a key factor in the ownership, success and sustainability of the programme. In this case ACROSS MED Programme would rather invest time and energy to develop the factors of community empowerment, ownership sustainability and replicability; drawing lessons thereof for the expansion and extension for the project experiences and its successes.

In the interest of developing a model, it would be suggested that the current phase of the project is transitional. There is need to prepare, plan analytically for the consolidation stage which underpins take off and so better inform the wider roll out phase for the project. The post-conflict economic dimension for MED, MFI and finance sector would need to encompass this aspect of continuous learning in ACROSS and in STORMME Foundation Micro Finance East Africa.

3.5 Pre-empting the Future

This has been a pilot MED programme and the evaluation has identified some key elements that hold potential for the future of the programme. The interest and motivation of group members including the enthusiasm, commitment and devotion of ACROSS staff in seeing it through form a fundamental factor to build on. The successful mobilization of groups by community animators and the clarity of purpose that has drawn group members to be focused is another. The fact that savings have become viable to communities and that, small amounts of capital on very flexible terms and transact frequently has been realized.

In the future issues of group development and graduation, the cost of the programme at group level, in terms of coverage, support service provision, time for staff to meet groups directly, group level collection and disbursing funds, the loan size, interest rates, repayment regimes as well as the challenge to develop and keep records and linkages with programme office for monitoring and reporting need to be resolved.

At the programme and management levels, the need to resolve issues around workforce based on functional analysis, determine on challenges of coverage both by geographic locations and by numbers of groups, questions of collaboration with other agencies, and critical collaboration with government as fiscal policies emerge, including other regulations the government might set up need to be taken on board future planning processes.

The need for a monitoring and reporting plan was identified. Such a plan would need to have a framework that can capture, document and share sufficient level of information to facilitate learning, decision-making in programme management. This would help ACROSS define how to monitor effectiveness, success and any other needs for monitoring as might be required in the programme.

3.6 Lessons to carry from the Pilot Phase

Information and learning is an essential attribute for a learning organization. What lessons has ACROSS learnt and how could this be taken forward in Yei and in other locations where the need for mobilizing local capital is rife in Sudan?

Outcomes of this evaluation demonstrate some key lessons to take forward into the post-conflict programming. These are profiled below as follows:

- That upon receiving relevant and adequate information communities can generate resources needed to address need at their level provided the need is a priority to them.
- An intervention in use would need to provide on the spot direct functions, roles and responsibilities for the members concerned so that they respond and gain on-the-spot outcome or benefit from their own effort as this motivates commitment needed for continuity of the intervention such as what the MED Programme has proved.
- That despite a lack of elaborate structures and sophisticated financial, banking systems, a community can invigorate its own economy at its own level and disengage from dependency
- That women are key agents of socio-economic and entrepreneurial change, and that they constitute a formidable financial base.
- That the VSLA's approach works and that it can make a contribution in post-conflict context successfully.
- That ACROSS has chosen a viable low input cum high output intervention that can be replicated and scaled up in a wider community.
- That the growth rate for this approach can be so high and as such, preparation for managed growth is essential to forestall the probability of growing the available support resources at programme level.
- That, small community groups of today could well be the CBOs of tomorrow. On that basis it would be needful to identify and put in place an approach to group capacity building.

4.0 ORGANIZATIONAL CAPACITY REVIEW

4.1 External Relations, Networking and Critical Collaboration

The external relations with government (*critical collaboration*), other operating agencies, communities and other partners were found to be effective and productive. There is need, however, to establish continuous maintenance of the relationships and enlarge the portfolio especially with government departments and actors with like-minded approach to development in Yei. With the advent of peace and the eventual formation of government structures and systems, ACROSS might need to strengthen critical collaboration with the government ministries in fields relevant to is MED programme viz. finance, education, cooperatives social services.

4.2 Review of Financial and Budget Management

Evaluation established that the initial budget of \$ 60,000 covered all the programme needs and there was a balance as at September-October of approximately \$ 13,000. This emanates from the fact that staffing was lower than anticipated. Implementation was much slower given that adult literacy did not take off. The budget adequately covered the various needs included remuneration of staff, food and non-food purchases for TOT workshops, buying and transporting items by road and air, cashbooks, cashboxes, translation of training manuals, telephone and E-mail services, office stationery, bicycles for community animators, gumboots and rain jackets, equipment repairs, visa & per diem, purchase of capital items (laptop and motor cycle).

Given the experience so far, there were still gaps on aspects of implementation, functional analysis it to determine level of needs in terms of human resource as well as implementing adult literacy, more initiatives in critical collaboration, networking and collaboration now the other actors. It would be prudent not to over increase the budget without due assessment and analysis of additional and priority needs.

4.3 Functional analysis in MED Programme

ACROSS has a human resources unit that oversees matters pertaining to staff recruitment and development. But the need for field staff is conducted by a team coordinator who drafts the job description and coordination. The work of the Human Resources Unit was said to be that of endorsing the job description and then identify the salary entry point for such a position. The Sector Heads and base management identify the needed staff and provide induction and orientation for new staff.

It was found that at the inception of the MED Programme ACROSS did not conduct functional analysis to ascertain specifically the scope of need beyond what has been initially estimated as two staff. The human resource support unit did not therefore take up its role to adequately guide on the anticipated need for staffing against need beyond the original plan. It would be prudent for ACROSS to revisit this factor in view of the growth potential of themed Programme in scope, coverage and internal management and development needs for the scaling up phase and attendant processes thereof.

Even though at the local level staff mobility was viewed as an expansion of the contact ACROSS has among other entities, it presented a challenge in that replacement of staff was constrained at this point in time in Southern Sudan. Factors creating this situation have to do with the creation and development of government structures where a large workforce is needed and jobs in government are perceived to be stable and prestigious. It would be needful for ACROSS to plan for systematic functional analysis as it plans the next phase of the MED programme.

4.4 MED Programme Monitoring and Reporting

The evaluation looked into the monitoring and reporting processes that lead to decision-making in the MED Programme at the field level and at management level. I was noted that at the inception stage, the monitoring and reporting element had not been fully developed. It was noted that the reporting mechanism at the group level was still evolving. At the field office level it was noted that the MED Trainer has been adapting a recent reporting format to fit the needs of the MED Programme. It was also noted that the VSLA Manual had an additional suggested monitoring template.

This report submits that the monitoring and reporting of MED needs to be thought out clearly and in a coordinated manner to create an informative system that supports both implementation for effective and efficient operations as well as support decision-making at each level, phase and stage of the programme. Below is an illustrative schematic on the pattern monitoring and reporting might take. The schematic would be useful in guiding the development of a monitoring and reporting plan. Based on the plan, the tools for monitoring would be needed.

Planning for Monitoring and Reporting

Monitoring and reporting has to be planned for. Although a programme might have indicators, it is how these indicators are to be used in the life of the programme that constitutes the monitoring and reporting plan. The plan should clearly depict the indicators to be used, the sources of data and information needed, the method of collecting the information, the frequency of collecting data, the framework and method of analyzing the data so collected, person or function in the project responsible for collecting and analyzing the data, the format of recording, documenting and reporting the data for use and who would use the data. Based on such a plan the types and formats of tools for monitoring and reporting are the selected or designed and developed.

Framework for Planning Monitoring, Reporting Information and Learning⁶

| List Planned Outcome | State the project Indicator(s) | List Data Sources | Define Method of Data Collection | Determine Frequency of Data Collection & Analysis | Decide Who is responsible? | Determine Frequency of Documentation and Sharing | Decide Who is responsible? | Think through Who will use the information and how? |
|----------------------|--------------------------------|-------------------|----------------------------------|---|----------------------------|--|----------------------------|---|
| | | | | | | | | |
| | | | | | | | | |

4.5 Sustainability of the Programme Queried

The sustainability of the MED Programme was queried. The evaluators were aware that this was a pilot phase and so this element would not have been consequential. However, it is the assertion of this report that in a pilot phase, the pilot would explore factors of sustainability so as to learn before the full fledged programme has been rolled out. This would inform the planning processes for scaling up.

In the case of the MED Programme in Yei, sustainability was not in focus as yet. At the start, the MED Programme staff were busy setting up the new systems for the programme. This entailed developing approaches, systems for outreach, group formation and development, defining the office systems, and the day-to-day demands of the pilot programme. Coping with limited workforce took tool and attention was drawn away from strategic thinking on the probabilities of factors that could make the programme sustainable.

It was noted that as at the time of the evaluation the philosophy behind accumulation of savings by groups ends up in liquidating the savings and any loans including sharing of earnings from levies and interest was still in mind. There has been no study during the pilot phase as to whether that approach would be socially and culturally acceptable to the groups. The evaluation discussed with group members how they felt their groups were faring and how the groups could be improved. Issues of how to deal with conflict in the groups and the future were also discussed. Most members did not envisage the stage where savings would be liquidated. For lack of banks and a system to keep finances secure and safe, respondents felt that they would continue to grow their savings until they could enter in to large scale business.

⁶ Ndiku K: *Objective-based Monitoring and Reporting; Working Models, PRECISE:2004*

Elements of ownership and empowerment at the group level were noted. The groups were proud of the direct result-oriented savings and loan approach. They felt they were in control as most members knew well the financial performance of their group. But these were also coloured by interests for ACROSS to provide one direct input or another, notably, additional direct cash injection to groups so as to increase the loan amounts, and direct provision of paid adult teachers. These aspirations pointed to the factor of dependency that needs to be addressed in the process of implementing the MED programme.

This notwithstanding, the potential for the MED programme to make a difference was evident in the fact that savings necessary for capitalizing small entrepreneurs were realized, loans disbursement and repayment systems were in place and group members were interested and motivated to participate. Existing group cohesion and level of growth toward maturing would need monitoring to study group dynamics and the social forces that could better improve the current MED initiatives and the design of new products. Sustainability would need to be in focus as MED Programme in Yei gets into the next phase. The evaluation noted the need to appropriate the VSLA approach to the context and consciously study the aspirations of the groups so as to identify elements and factors of sustainability.

4.6 Preparation for exit

The evaluation observed that mobilization of community groups seemed to have had a positive impact on the groups themselves and community as a whole. It could be safely assumed that, small community groups at present would be the CBOs of tomorrow. It would be needful to identify and put in place an approach to group capacity building could be used as an intervention that's potential and sharpen mobilization and organization skills further. More members per group need training thus increasing the significance mass of persons with critical skills for social transformation.

There is need therefore to embrace the paradigm for transformational development at this level and to invest in groups through processes that empower them so as to build their inhibited potential hence equipping them. This would be expected to involve taking progressive steps leading out of cooperative dynamics in decision making process towards community empowerment strategy where groups see themselves as having a mission for change and transformation in the community.

4.7 Towards a Wider Roll Out of the MED Programme

It was observed that ACROSS is interested in continuing and in this case roll out a full programme base on the model of the Yei MED Pilot Programme. The evaluation noted that ACROSS is aware of many of the challenges and constraints and is ready to tackle and resolve them. The community and government are interested to see the development of this programme to reach a wider community. The groups on their part are interested to go on and to get involved in larger scale businesses.

The MED approach has direct benefits and that serves as a catalyst and impetus for new groups to be formed and increase the levels of revenue in the market place and re-circulate cash more efficiently in the community. Even though the evaluation did not look into the cost benefit analysis of the programme, it would appear that ACROSS would need to reflect on this as part of its future planning process before the roll out.

In order to roll out the programme at a larger scale, a transition phase might be needful that provides the time and scope to address systemic issues raised in this report and also prepare the numbers of staff necessary to support the roll out phase. It would be envisaged that a period not less than three months but not longer than six be allocated to prepare the roll out strategy then launch the wider programme.

5.0 RECOMMENDATIONS

The evaluation raises the following recommendations to ACROSS:

Recommendation 1: Knowledge-based Awareness Creation Campaigns Approach

Awareness creation was a core intervention in ACROSS Yei MED programme. However it was observed that much more needed to be done. There is a need to maintain gender parity, retention and empowerment. Cultural practices remained a major blockade to the achievement of the empowerment with control and ownership of resources and benefits among women in main line business in the MED programme. Understanding of how availability of local capital affects groups has not been assessed, analyzed and documented for purposes of learning and improvement of working with groups. Outreach by ACROSS was only limited to group creation and induction on the approaches to savings. The awareness creation strategy for mobilizing groups would need enhancement to address these elements.

It is recommended that ACROSS re-strategize the awareness campaign approach, and develop one that enhances gender empowerment in access and control of resources and benefits, opening opportunities for learning and documenting group dynamics in the context of MED interventions, and one that promotes access to opportunities, control of resources and benefits in an appropriate manner for women in mainline businesses in the context of Yei.

Recommendation 2: Adult Learning

The low literacy rates among the VSLA group members would eventually become an inhibitor to economic growth at the group and individual level. Unless adult literacy is promoted and group members encouraged to participate. ACROSS is known to have pioneered church-based adult learning programmes including supporting the writing of publications for the programme. Unless it is addressed, adult learning as a factor might undermine group continuity. A strategy on adult literacy integrated into the MED initiatives would be needed. Linkage with other actors in this would be considered beneficial.

It is recommended that ACROSS resuscitates interventions in this regard as it was part of the MED Programme and link with other actors who have capacity and interest to play a role in adult learning within MED Programme.

Recommendation 3: Inadequate Loan Funds

Evaluation established that some group members were getting smaller amounts of loans than they expected. This was due to the fact that the group revenue was low and could not support the growing business needs. This situation was caused by the uniform amount of savings VSLAs were saving through out all levels. ACROSS could intervene and educate groups on how they might address this challenge but since there has been only one staff member this could not be done on time.

It is recommended that the amount of savings be graduated as levels of income improve such that a member increases the level of savings as their income increased and as they graduated from a lower to a higher loan level. This in turn would increase the VSLA capital base as well as the collateral for the loans.

Recommendation 4: Addressing Growth, Coverage, Quality and Cost Efficiency

The evaluation established that the communities in Yei are interested and motivated to begin the VSLA approach. ACROSS might need to plan for growth, coverage and cost efficiency. The growth would mean a change in the strategy of how to coordinate, monitor and support groups so that they grow effectively. It also means changing strategy on how staff time at the field would be used to reach different localities and contact different groups effectively and efficiently. The cost in terms of time, effort, money and resources such as utilities and facilities for programming would need to be put in perspective. How many staff would be needed? How else could community animators be engaged to ensure effective unity of purpose approach, methods and efficient use for their time without compromising quality?

It is recommended that ACROSS sets a new quality oriented strategy to address coverage in terms of localities where groups operate from, including raising the number of groups in a qualitative and cost efficient manner vide clusters and other mechanisms.

Recommendation 5: Monitoring and Reporting

The evaluation established that programme monitoring and reporting framework was still evolving. The types of information, data and how to collect them, where and by whom the data would be to be collected has not been worked out fully. The monitoring and reporting tools and frameworks have not been developed fully yet.

It is recommended that ACROSS devises an integrated monitoring and reporting plan complete with tools and guiding frameworks that effectively collect data and information that would be useful for the purposes of the programme in informing decision-making, learning and other uses relevant to the MED programme.

Recommendation 6: Information and Learning

The pilot programme has been launched successfully and it has lessons that could spur future developments not only for ACROSS but to the wider range of actors and interested parties focusing VSLA developments. ACROSS could set up a learning center based on the lessons derived on this and future initiatives. At the time of the evaluation, many insights and ideas were raised by respondents in ACROSS, but most had not documented in a systematic and logical form. The idea on how to mobilize groups via radio programmes, the idea of how to effectively use community animators in outreach, the idea of how to mobilize local resources from the community for savings and loans are worth documenting and sharing with the wider fraternity of agencies working in Sudan and other post conflict contexts.

It is recommended that ACROSS documents a case study of its experiences in this programme for the use in the wider fraternity of agencies interested in socio-economic development in Sudan and other post conflict contexts.

Recommendation 7: Where there is no Banking

Beyond MED Programme Groups, the context where there is no banking offers and opportunity for ACROSS and the communities to try out new approaches for establishing and using to local financial systems. The idea for a 'community trust' as an entity offering financial services could be lofty at the pilot stage but given the growth of savings, it is not beyond reach by local groups. The idea of a community endowment fund that acts as an umbrella of other forms of community funds in perpetuity is not remote either.

It is recommended that the idea of creating a perpetual community based finance system be explored courageously and that ACROSS confidently sets up a community-based vanguard entity based on this idea.

Recommendation 8: Networking and Collaboration among Actors

In regard to mobilizing communities to address local needs for finance towards better livelihoods and jump-start the economy in Southern Sudan ACROSS is not alone. Further development of linkages with other partners both technical and programmatic would be needful in order to attain a better and deeper reach in financial and economic impact. There is need to develop network with other actors that offer other services that compliment livelihoods and economic development e.g. those training farmers on sustainable agriculture, those that provide access to credit facilities those that have authority on policy, including those with new ideas that enrich a programme such as this.

It is recommended that stronger links with like-minded actors be developed to enrich the programme and guide it to be a leader informing policy in community-based socio-economic development and innovating systems for graduation from groups to wider economic systems appropriate for the context of Sudan.

6.0 CONCLUSION

The evaluation established that ACROSS had implemented the programme according to the requirements of the Partnership. There was evidence of baseline data to guide project inception. ACROSS maintained timely programme reporting on quarterly and annual basis to STROME Foundation. Financial reports revealed that resources provided were used and accounted in a transparent and accountable manner.

The approaches used by were found to be relevant and responsive to the needs of the people. As a result physical observation and comparison between proposal/plans and narrative reports revealed achievement of most of the programme activities. In case where achievements were not registered an explanation was noted in the reports.

APPENDIX 1

List of Respondents

ACROSS Staff

1. Christine Perkins
2. Greg De Haan
3. Nancy Adote
4. Boniface Chandiga
5. Kenyi Abiasa
6. Peter Sebit

SLA Members

1. Peris Kaku Michael
2. Peris Dudu
3. Dinah Yaba
4. Thamas Yilo
5. Rose Omujima
6. Elizabeth Mande
7. Sipura Ropani
8. Mary Asha
9. Hellen Njamba Timothy
10. Moro Jackson
11. Gordon Guya
12. Likambo Satmon
13. John Ndumoli

Other Stakeholders

(a) STROMME Foundation

1. Paul Mayanja

(b)SUMI Staff

1. Kenyi James
2. Awati Mary

(c) ZOA Staff

1. Peter
2. Patrick