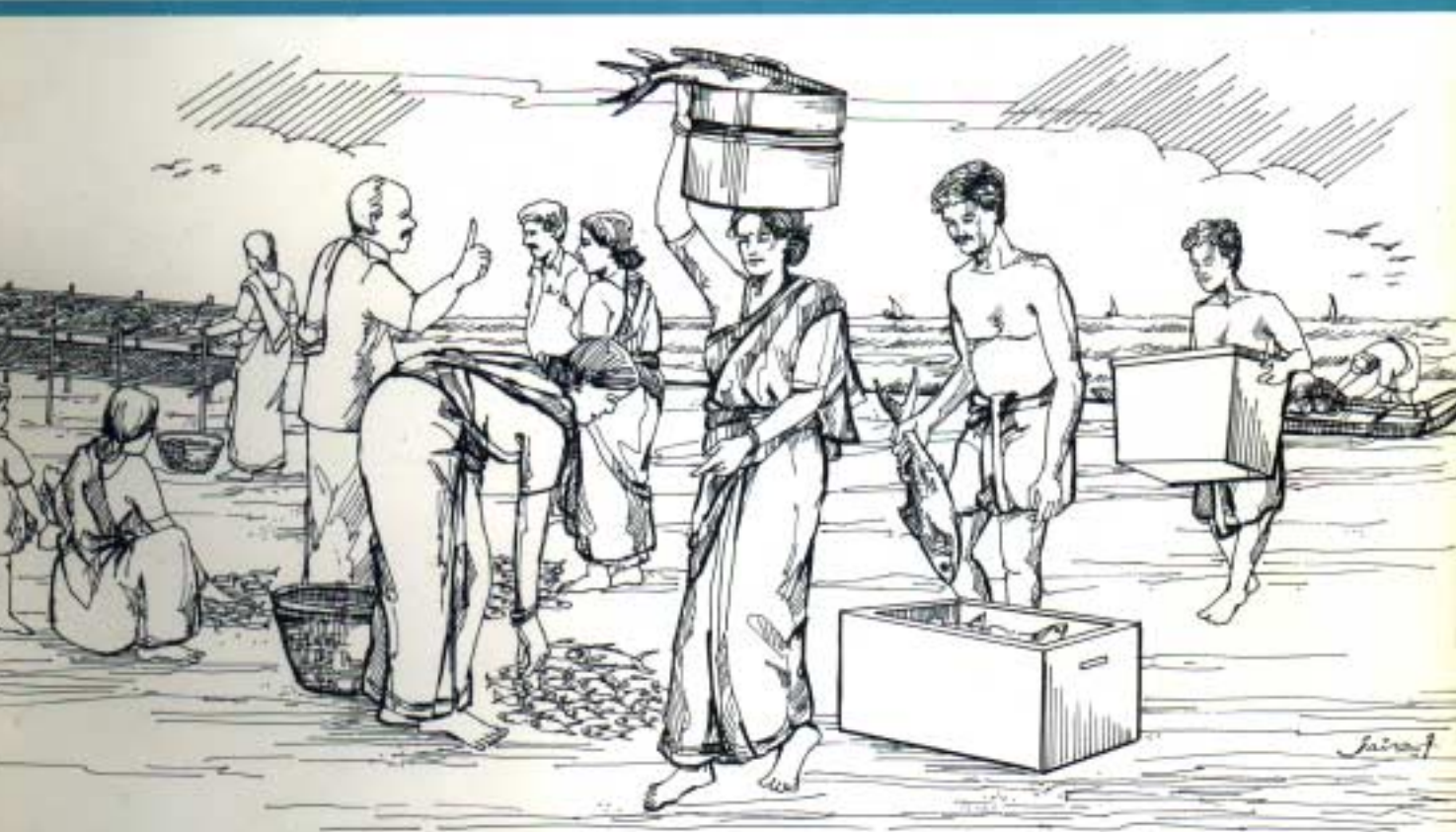


IMPACT ASSESSMENT

Study on the impact of the DFID Post-Harvest Fisheries Project

Location Notes



IMPACT ASSESSMENT STUDY

Location Notes

Prepared by
Local consultants and staff of the
Department for International Development
Bay of Bengal Post-Harvest Fisheries Project

Feb.-May 1997

The Department of International Development's (DFID)* Bay of Bengal Post-Harvest Fisheries Project (DFID-PHFP) works with small-scale artisanal fishing communities in reducing post-harvest losses of fish; develops low-cost improvements in handling, processing and marketing fish; and provides technical support, advice and training to government and non-government organizations, fisherfolk associations and women's groups.

The project is funded by the Government of the United Kingdom. It is based in Chennai, India, and operates in three countries of the Bay of Bengal region -- India, Bangladesh and Sri Lanka. The project started in 1987 and is presently in its third phase which is due to end in March 1998.

In 1996, the project's Mid-Term Review Mission recommended that the DFID-PHFP should consider carrying out an Impact Assessment Study. An Impact Assessment Framework should be used as the basis for conducting surveys during the first quarter of 1997.

The Impact Assessment Study (IAS) was carried out over several months. It involved two local consultant companies**, three workshops (in November 1996, January 1997, May 1997), several field trips and five impact assessment teams consisting of four or five members each.

The teams covered 16 of the project's 60 locations. They spent about a week in each location. Every team held discussions with key informants, the project's partner organizations (government agencies and non-government organizations), and target group beneficiaries from the project's activities and members of the fisherfolk community at each location.

One team focused on Sri Lanka, one on Bangladesh and three on India. Every team consisted of at least one project member, consultants and resource persons. Every team had at least one woman member experienced in working with fishing communities.

This document is based on "location notes" prepared by the Impact Assessment teams at the 16 project sites. These notes contain factual information about the activities at each location as well as an assessment of these activities in terms of various "impact indicators". Also included in the document are the project logframe, questions based on logical framework indicators, and the composition and itinerary of the IAS teams.

This document must be viewed as a supplement to the publication "Study on the impact of the DFID Post-Harvest Fisheries Project". The two documents are meant to be studied together.

This document, like the earlier one, is addressed primarily to those in DFID who are concerned with decisions regarding the future of the project. It is an internal document for circulation within the DFID.

- Formerly known as Overseas Development Administration
- ~ Catalyst Management Services, Bangalore, India
- Socio-Consult Ltd., Dhaka, Bangladesh

THE PROJECT'S TWO APPROACHES TO DEVELOPMENT

The project has followed two approaches to development, says the IAS.

The first is a **“broad-spectrum approach”** that seeks to address a wide range of issues that concern target communities. These include credit, income generation (including improved post-harvest fisheries activities), women, literacy, social awareness and community leadership building.

The key feature of this approach is that it uses Community-based Organizations (CBOs) as its institutional base. CBO members and their families are the project's target households in a given location. CBOs typically start up with savings and credit, then go on to other activities -- improvement of household incomes, literacy, leadership building, and the occasional social issue. The project provides support for CBO development, training and field staff salaries, and for developing, trying out and extending improved PHF technologies.

The project usually works through local NGO partners who promote CBOs. The only exception is in Bangladesh where the project works directly with CBOs.

The second approach is a **technology-focus approach**. It seeks mainly to extend and establish improved PHF technologies for artisanal fisherfolk and petty fish traders. In marketing these technologies to target communities, the project co-opts other agencies who could help develop and field-test technologies, fabricate prototypes, facilitate access and communication with target communities, disseminate information and create awareness, provide finance and credit to adopters of improved technologies and market the produce of such adopters. Government fisheries departments, fisheries training and research institutions, marketing agencies dealing in fish products, and manufacturers of fishing craft and related equipment are natural allies in these endeavours. In different project locations, one encounters different combinations of such allies. In the future there may be others that include banks, private entrepreneurs, even NGOs.

It is not meaningful to compare the achievements of the two approaches, though there is much that each can learn from the other. Even for comparison of interventions based on the same approach, great care and sensitivity must be exercised. Allowances must be made for differences in length of intervention, local conditions (markets, finance, transport, other infrastructure), the communities, the NGOs (capacity, staff synergy) and the external support available.

PROJECT IMPACT AND THE INDICATORS: A READY RECKONER

The impact of the activities of DFID-PI-IFP has been assessed on the basis of definite criteria known as Objectively Verifiable Indicators (OVI).

In every case-study found in this document, Section 3 on “Project logical framework -- output” contains an assessment of project performance at that location against various indicators or expected outputs. In other words, the section outlines what was expected from that particular project activity and what was actually achieved.

Here is a ready reckoner of the output codes and the criteria or the indicators which these codes denote. Please refer to these while reading Section 3 of any case study.

Output Codes	Criteria or Verifiable Indicators
OVI 1.1	Number of beneficiary households who adopted improved post-harvest technologies through the project by 31 March, 1998.
OVI 1.2	Number of target group households in project locations who independently accessed improved post-harvest technologies by 31 March, 1998.
OVI 2.1	No. of GOs and NGOs who integrated PI-IF technologies into their action plans by 31 March, 1998.
OVI 2.2	No. of staff of GOs and NGOs and number of members of CBOs whose skill and knowledge base to tackle PHF issues have been enhanced by 31 March, 1998.
OVI 3.1	Percentage increase in annual sales turnover (fish, fish products, other products in Bangladesh) of target households by 31 March, 1998.
OVI 3.2	Improved products in target households account for ... % of increased net incomes by 31 March, 1998.
OVI 4.1	Percentage increase in target households who enjoy access to formal credit
OVI 4.2	Weighted average cost of formal and informal credit to target households has decreased by per cent by 31 March, 1998.
OVI 4.3	The average annual amount of formal and informal credit used by target households has increased by ... % by 31 March 1998.
OVI 5.1	Number of target GO and NGO users who have reported increased awareness of post-harvest issues by 31 March, 1998.

- OVI 5.2 Project has received ... (**number** of) enquiries about its work. Of these enquiries were converted into activities.
- OVI 6.1 Number of GOs and NGOs who undertook new and joint action plans to address PHF issues.
- OVI 6.2 Number of target CBOs who were able to independently access support from financing and development agencies.
- OVI 6.3 CBOs, NGOs and GOs react with increased frequency and consistency, and exchange among themselves resources, knowledge, experience and skills.

ABBREVIATIONS AND ACRONYMS

AFC	Artisanal Fishing Communities
AP	Andhra Pradesh
AZAD	Association of Zonal Approach Development
BCS	Backward Classes Society
BOBP	Bay of Bengal Programme
BSUS	Bangladesh Samaj Unnayan Samity
CAPART	Council for Advancement of People's Action and Rural Technology
CAT	Centre for Appropriate Technology
CBO	Community-based Organization
Co-op	Cooperative
CODEC	Community Development Centre
COPDANET	Coastal Poor Development Action Network
DANIDA	Danish International Development Authority
DFID	Department of International Development
DOF	Department of Fisheries
ESBN	Estuarine Set Bagnet
FAO	Food and Agriculture Organization of the United Nations
GO	Government Organization
h/h	Households
IAS	Impact Assessment Study
IGA	Income-Generating Activity
KDFSFS	Kanyakumari District Fishermen Sangams Federation
KSSS	Kottar Social Service Society (Trivandrum)
MFAR	Ministry of Fisheries and Aquatic Resources
MOV	Means of Verification
NABARD	National Bank for Agriculture and Rural Development
NARA	National Aquatic Resources Agency
NGO	Non-Government Organization
INGO	International Non-Governmental Organization
OVI	Objectively Verifiable Indicators
PFT	Petty Fish Traders
PHT	Post-Harvest Technology
PHFP	Post-Harvest Fisheries Project
RLF	Revolving Loan Fund
ROSA	Rural Organization for Social Action
SHG	Self-Help Groups
TOT	Training of Trainers
UBINIG	Unnayan Bikalpur Niti Nirdharoni Gobeshana
UDDIPAN	United Development Initiatives for Programmed Action
VJNNS	Visakha Jilla Nava Nirman Samiti

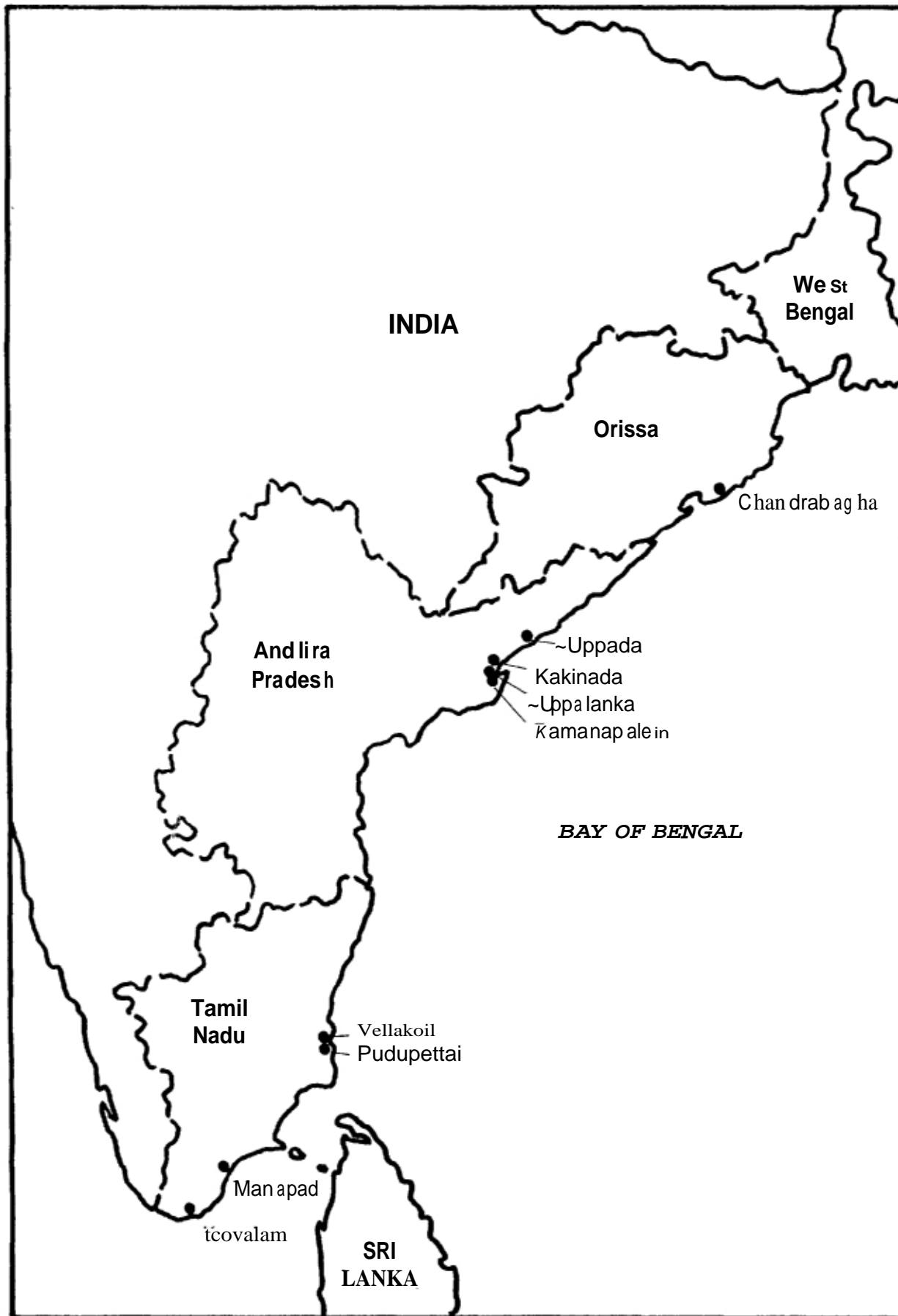
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Case Studies:

India

IMPACT ASSESSMENT STUDY LOCATIONS - INDIA



[AS CASE STUDY : CHANDRABAGHA, ORISSA

1	<u>Location</u>	<u>CHANDRABAGHA</u>
—	District	Purl
—	State	Orissa
—	Country	India
—	Name of nearest town	Konark
—	Distance from nearest town	2 k.m
2	Nature of intervention	<u>Technology-focus intervention</u>
—	Kind of performance the location is supposed to represent	Good
—	Time period of intervention	1995 . 1996
—	Name of the partner(s)	Department of Fisheries (DOF). Orissa
—	Role of partner(s)	DOF - regulation, welfare, developmental, and extension. In this location, provided assistance in ice box trials, and selection of beneficiaries.
—	Nature of programmes	Indicative list: Extension of technologies such as motorization, fibre glass boats, etc., management of prawn and fish seed farm, providing crafts to fishermen, fishermen welfare schemes, etc.
—	Target community. including size and number of h/h Brief outline of DFID -PHFP's intervention, including stages if relevant.	Fisherwomen (5) Fishermen (8) In 1994, project organised a workshop with GOs and NGOs of the state regarding PHF technologies, followed by trials of drying racks 1995: Training Programme conducted for NGOs. DOF staffaction plan for introduction of drying racks by DOF. Trails for establishing social, economic and technical viability of ice boxes on board and on shore. 1995: trials of catamaran (on board) and 250 litre (on shore) ice boxes conducted, ended 1996.
—	Project inputs, activities and scale	Inputs: Technical advice Ice boxes Field assistant's (salary and costs) for data collection Activities: Demonstration of FRP ice boxes Currently working on linkages with bank etc.. Mobilising women's group to start savings for purchase of ice box

—	Comments	<p>5 beneficiary h/h adopt improved PHF technologies through the project.</p> <p>Acceptability of on shore ice boxes very high. more than 10 women willing to save on their own to enable them to buy boxes at market rates if necessary.</p> <p>Low acceptability of on-board ice boxes for fishermen because of perceived high prices, limited utility of ice boxes (for prawns only. i.e. two months a year) and short time of fishing per day (7 - 8 hours)</p> <p>On-shore ice boxes so popular with women traders that 10 have got together in an informal Self Help Group since March 1997. to save up (Rs. 2400/- so far) to buy ice boxes at market rates. More are willing to join the savings group.</p> <p>All expect some kind of subsidy or support from DFID/ Government. Most of these women also act as agents of traders to buy fish</p> <p>The community has an existing co-operative society formed in 1992 with 300 membership. Registered as a Mahila Mandal, with savings of Rs. 1,50,000/-, out of which approximately Rs. 10,000/- now remains, the rest having been spent on various activities like obtaining land ownership rights, travel to Madras and Bangalore for exposure of members, liquor control campaigns, and getting one member elected to the local town council.</p> <p>A local NGO. Coastal People's Development Association. supported by a big NGO, PREM, is active in the village.</p> <p>Community has a very poor record of repayment of bank loans under various schemes in the past.</p> <p>11 drying racks installed by government and 20 privately acquired exist in the village.</p> <p>Use of ice box has resulted in ability to buy and store larger quantities of fish, reduce losses, obtain better prices.</p> <p>However, ice boxes are currently accessed only by relatively higher income groups.... question of marginalisation of poorer traders remains.</p>
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IAS CASE STUDY: SUBBAMPETA (ANDHRA PRADESH)

1	<u>Location</u>	<u>SUBBAMPETA</u>
—	District	East Godavari
—	<u>State</u>	<u>Andhra Pradesh</u>
—	<u>Country</u>	<u>India</u>
—	Name of nearest town	Kakinada
—	Distance from nearest town	About 13 km.
2	Nature of intervention (see Main Report, Background)	Broad-spectrum approach
—	Kind of performance the location is supposed to represent (see Methodology)	Good
—	<u>Time period of intervention</u>	<u>1993 to 1995</u>
—	Name of the partner(s) in this location	Vishaka Jilla NavaNirmana Samithi (VJNNS), an NGO
	Role of partner(s)	Establishing CBOs in each hamlet of Uppada village. Promotion of savings and credit Adult education Social empowerment PHF technologies promotion
—	Project target community in this location, including size and number of households	28 artisanal fisherwomen, representing 28 households. Six of 28 are poor, with incomes below Rs. 10,000/- p.a. approx: mostly unemployed housewives (their husbands are fishing labourers). Two of the women are widows and parttime processors of dried fish. They head their households. Some women are also seasonal agricultural labourers. The other women belong to middle or higher income groups, mostly owners of craft, traders (women) and agricultural land owners. All are Hindus and belong to traditional fishing communities.

	<p>Brief outline of DFID - PHFP's intervention in this location, including stages if relevant</p>	<p>In 1993 the project intervened to promote smoking of tuna to enhance profit margins and incomes from tuna. The intervention was dropped since fresh tuna prices rose sharply and no tuna was available for smoking. Data from Kakinada area, AP showed good bright prospects for the production of masmeen. Masmeen is tuna that is boiled, smoked and dried. DFID - PHFP planned a pilot project in this area.</p> <p>Uppada, a fishing village, near Kakinada landing centre (within 15 -20 k.m.) where the project enjoyed good rapport with the community (through BOBP's previous intervention), was selected for demonstration.</p> <p>About 10 processors were required to take up this activity. DFID - PHFP considered including the poorest of the poor. Since tuna landings were seasonal, the project planned to include other PHF activities such as rack-dried fish, smoked fish, etc. It was decided to work with an NGO, identify beneficiaries, and integrate other activities into the pilot project. VJNNS was the NGO identified. It started operations in April 1993.</p> <p>Production of masmeen dropped for the following reasons: tuna meat used as bait in shark catches; increasing landing price of tuna; tuna transported to distant markets like Kerala & Tamil Nadu after the introduction of ice, etc., no tuna available for smoking. An appraisal was done and the activity was found economically unviable. NGO continued with other activities; planned formation of groups, promoting savings, education, etc.</p>
—	<p>Project inputs, activities and scale</p>	<p>Financial support to NGOs including salaries, costs of field and administrative staff, cost of technology introduction and promotion, training, exposures, administration components connected with project interventions.</p> <p>Financial support such as grants to CBOs for credit to cover needs of members including PHF technologies.</p> <p>Project staff and consultants for planning, monitoring, review, training, evaluation, technical support, marketing, management.</p>
3 — — —	<p>Project logical framework - output to <u>purpose OVI</u>s for this location</p> <p>OVI 1.1</p> <p>MOV</p>	<p>Nil beneficiary h/h adopted improved PHF technologies through the project.</p> <p>Focused group interviews with CBO members, individual interviews and observation.</p>

	Comments	3 h/h put up drying racks. One was damaged accidentally and the others were removed for lack of space. One fish container was given to the community for demonstration, but not used.
–	OVI 1.2	<i>Nil</i> target h/h in this project location independently accessed <u>improved PHF technologies</u>
–	MOV	<u>Focused group interviews with CBO members</u>
–	Comments	Nil
–	OVI 2.1	3 GUs and NGOs integrate PHF technologies into their action plans.
–	MOV	<u>Key informants</u>
–	Comments	VJNNS took up fish handling and processing, and drying racks in new villages near Talarevu. District Rural Development Agency initiated activities with drying racks. Department of Fisheries promoted drying racks in its project area.
–	OVI 2.2	Skill and knowledge base of 35 staff! members of GOs, NGOs and CBOs enhanced to tackle PHF issues.
–	MOV	Focused group interviews with CBO members and interview with key informants.
–	Comments	28 CBO members, 3 VJNNS Staff and 4 DoF staff.
–	OVI 3.1	_% increase in average annual sales turnover (fish and fish products) of target h/h
–	MOV	<u>Focused group interviews with CBO members</u>
–	Comments	Reliable data not forthcoming Respondents unable to provide information to calculate turnover. 3.17% increase in average annual income of target h/h due to fisheries related activities Fishing income improved - causes being higher market prices and mechanisation of craft
–	OVI 3.2	Improved products account for % share of increased net incomes of adopter target h/h

—	MOV Comments	<u>Focused group interviews with CBO members</u> <u>No improved PHF technology is adopted by the CBO members</u>
	OVI 4.1	.L~0% increase in proportion of target h/h enjoying access to formal credit
	MUV	Focused group interviews with CBO members, Individual interviews
	Comments	Only source of formal credit - CBO CBO in operation even after withdrawal of NGO; increase in membership from 25 to 28 4.88% of total credit requirement of members met by CBO Cost of credit - private sources (48%-104% p.a), CBO (24% p.a.)
—	OVI 4.2	<u>Nil decrease in the weighted average cost of formal and informal credit to target h/h</u>
	MOV	Focused group interviews with CBO members, Individual interviews
	Comments	6.73% increase in weighted average cost of credit Total debt increasing, availability of and access to formal credit limited
	OVI4.3	596.40% increase in average annual amount of formal and informal credit used by target h/h
	MOV	Focused group interviews with CBO members, individual interviews
	Comments	Increased credit mostly used for acquisition of craft and gear, assets like housing, working capital for processing fish, etc.
—	OVI 6.1	<u>Nil GOs and NGOs undertake new and joint action plans to address PHF issues</u>
	MOV	Focused group interviews with CBO members, Individual interviews, <u>key informants</u>
	Comments	
—	OVE 6.2	<u>Nil target CBUs able to independently access support from financing and development agencies</u>
	MOV	Focused group interviews with CBO members, Individual interviews, <u>key informants</u>
	Comments	
—	OVI 6.3	<u>CBOs, NGOs, GUs interact with increased frequency and consistency and exchange among themselves resources, knowledge, experience and skills</u>

4	<p>MOV</p> <p>Comments</p> <p>Comments on assumptions (See project logframe, page 98)</p>	<p><u>Interviews with key informants</u></p> <p>Worshops, seminars, trainings, etc. conducted by DFID has lead to <u>increased interaction between staff</u> of NGO, CBO and GUs.</p> <p>Assumption 2.... cyclone, 1996, disrupted entire community</p> <p>Assumption 4.... fish supplies sharply declined over last 3 years; changes in seasonality</p> <p>Assumption 5.... frequent disruption in power and transport systems</p> <p>Assumption 6.... <u>damage! loss of nets due to trawlers, disputes</u></p>
5	<p>Other issues, comments, insights, perspectives</p>	<p>25% of the CBO members classified as poor with thatched houses, an average annual income less than Rs. 10,000/- primary source of income being fishing labour, etc.</p> <p>CBO managing its bank account independently after withdrawal of NGO.</p> <p>Education: (supported by project) - enrolment and retention in school significantly increased in the last three years.</p> <p>Drinking water, Health & Sanitation:</p> <p>Poor water quality with no access to protected sources of supply.</p> <p>No medical facilities exist in the hamlet. Nearest PHC located 2 Km away.</p> <p>No toilet operational in hamlet. About 30 h/h to be provided with toilets using grants.</p> <p>Status of women:</p> <p>Generally, boys are preferred to girls. Reasons: the economy is totally dependent on fishing and only boys can go for fishing. But the treatment (in terms of food and health care) given to boys and girls seems to be equal.</p> <p>All day-to-day household decisions are taken by women. Major decisions like educating children, marriage, etc. are taken jointly by husband and wife.</p> <p>Fisheries situation:</p> <p>Catches..., varieties, quantities, etc. changed over years. Reasons being: more crafts and gears, mechanisation (engines), stoppage of shore seine operations (due to non availability of labour, aqua farms, etc.)</p>

Target community... appropriateness

Out of 28 members (all women) in the target group, about 53% are fish processors (they sometimes undertake fresh fish vending). The rest are either housewives or part time agricultural labourers. However, 96 % of the target h/h are involved in fishery- related activities (fishing or fish vending and processing).

The group was formed by the NGO, with the h/h who could save and become members, and need not necessarily be involved in fishery related activities.

Are they moving towards improved standards of living (SOL)?

Reported...an overall improvement in standard of living..., mainly due to improvements in transport facilities (and hence access to markets), education, increase in incomes and asset base. The attributability to the project... seems to be only in the area of education, that too to a very small extent, in the form of non-formal education.

How is PHF or other proj intervention relevant to improvement of SOL?

The technologies introduced to this group...fish containers and drying racks.... were not adopted because of the problems stated above. These two technologies seem to be not relevant to this group...as drying racks could not be erected due to lack of space, and fish vending was undertaken by very few, that too on a part time basis.

Any gender issues related to project intervention ?

The formation of SHG (self- help groups) and training given to animators had a positive effect: women acquired the confidence to approach outsiders, clearly understand issues, access credit for their business and consumption, and manage funds on their own.

Alignment of NGO/GO with proj purpose:

The NGO had very little experience in working with fishing communities. Its priority areas had been education, savings and credit, health, income generation activities, etc -- an integrated development approach, with technology plays very little part. Hence, the project purpose aligns well with the NGO's objectives! approaches.

IAS CASE STUDY: RAMANAPALEM (ANDHRA PRADESH)

1	<u>Location</u>	<u>RAMANAPALEM</u>
—	District	East Godavari
	State	Andhra Pradesh
—	<u>Country</u>	India
—	Name of nearest town	Kakinada
—	Distance from nearest town	15 km
2	Nature of intervention	<u>Technology - focused approach</u>
	Kind of performance the location is supposed to <u>represent</u>	Good
—	<u>Time period of intervention</u>	<u>1993 till date</u>
—	Name of the partner(s)	Department of Fisheries (DOF), District Rural Development Agency (DRDA), Backward Classes Society (BCS)
	Role of partner(s)	<p>DOF - regulation, welfare, developmental, and extension. In this location, the DoF provided assistance in product trials, selection of beneficiaries, scrutiny of application for subsidy and allotment.</p> <p>DRDA - rural development in the district. In this location, provided subsidy through banks for processors involved in fish smoking.</p> <p>BCS - poverty alleviation and upliftment of weaker sections of the society. In this location, provided loans and margin money to processors involved in fish smoking.</p> <p>An indicative list of nature of programmes:</p> <p>DOF - extension of technologies such as on-board motors, smoking bins, ice boxes, fibreglass boats, etc., management of seed farm, providing crafts to fishermen, assessment of damages, distribution of inputs during cyclones, etc., fishermen welfare schemes.</p> <p>DRDA - district level rural development activities, programmes, with special emphasis on women.</p> <p>BCS - welfare programmes, loans to the backward classes</p>
—	Target community, including size, number of h/h	14 processors who have acquired smoking bins through linkage by DFID-PHFP

—	Brief outline of DFID-PHFP's intervention, including stages if relevant	<p>Commercial pilot study of smoking bins by DFID-PHFP after a series of trials with prototype at BCV Palem.</p> <p>Processors accepted the model with some modifications to suit processing of other varieties of fish and shrimps. The bin was standardised after incorporating changes. Smoking bin was tried out at the village, and demonstration was carried out.</p> <p>Linkage with DRDA (subsidy), BC Development Corporation (loan and margin money), manufacturers for supply of smoking bins to processors.</p> <p>Monitoring implementation activity, and periodical reporting.</p>
—	Project inputs, activities and scale	<p>Financial support salary of field staff-cost of technology, introduction and promotion, training, exposures, administration connected with project interventions.</p> <p>Project staff and consultants for planning, monitoring, review, training, evaluation, technical support, marketing, management.</p>
—	Comments	<p>14 out of 17 processors involved in smoking fish in the village have adopted improved smoking bins. Most of them with income levels of around 30,000/- pa. constituting the middle - to-high income segment of the village.</p> <p>The three other processors did not adopt this technology because they smoke fish/shrimp only during season (occasionally). Two women have taken up smoking after the introduction of improved smoking bins. Reasons: less strenuous than Jithaga (traditional method) and ..perception that the bin is given free of cost by the government. The main reason women have adopted improved smoking bins- to prevent health hazards like chest related problems, irritation in eyes, headache, burning sensation in legs, stomach, etc. Other reasons: ease of operation, reduction in fuel used (50%), able to stock products in the bin and keep them away from cats, dogs, etc., good product appearance and hence a premium in market price (10%), reduction in processing time (50%), reduction in wastages. etc.</p>

—		<p>Cost of smoking bin.... Rs. 5,500/-, out of which 20% margin money and 47% loan from BCS, 33% subsidy from DRDA. Out of 14 members, only 8 have paid the initial payment of Rs. 1000/-. Most members are ready to repay their loans, but BCS has not approached the members to recover the loan.</p> <p>Traditional smoking bins are removed from houses and the place is used for living! storage</p> <p>Whenever quantity of fish is insufficient for smoking, two to three processors get together and undertake smoking using a single bin, thereby reducing operation cost.</p> <p>The bins damaged during cyclone are partially repaired with the assistance of local manufacturers. Some of the damage has been deliberately left intact, in order to obtain cyclone relief. But generally processors know where to get bins repaired, whom to contact, etc.</p> <p>Quantity of fish and shrimp for smoking has come down over years, by about 50%. Reason: accessibility to fresh fish/ shrimp market.</p> <p>Reported - margins from smoking have gone down over years because of more processors and higher fresh fish rates.</p>
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[AS CASE STUDY: UPPALANKA (ANDHRA PRADESH)]

1	Location	UPPALANKA
—	District	East Godavari
—	State	Andhra Pradesh
—	<u>Country</u>	India
—	Name of nearest town	Kakinada
—	Distance from nearest town	About 5 km
2	Nature of intervention Kind of performance the location is supposed to <u>represent</u> Time period of intervention	<u>Technology - focused approach</u> Good <hr/> 1989 till date
—	Name of the partner(s)	DOF - Assistance in product trials, selection of beneficiaries, scrutiny of application for subsidy and allotment DRDA - Providing subsidy through banks <u>BCS - Loan and margin money</u>
—	Role of partner(s)	DOF - regulation, welfare, developmental, and extension. In this location, provided assistance in product trials, selection of beneficiaries, scrutiny of application for subsidy and allotment DRDA - rural development in the district. In this location, provided subsidy through banks for ice boxes. BCS - poverty alleviation and upliftment of weaker sections of the society. In this location, provided loan and margin money to ice box promotion. Indicative list: DOF - extension of technologies like on-board motors, smoking bins, ice boxes, fibreglass boats, etc., management of seed farm, providing crafts to fishermen, assessment of damages, distribution of inputs during cyclones, etc., fishermen welfare schemes. DRDA - district level rural development activities, programmes, with special emphasis on women. BCS - welfare programmes, extending loans to the backward classes

	<p>Brief outline of DFID-PHFP's intervention, including stages if relevant</p>	<p>DFID -PHFP demonstrated use of 250 kg ice boxes on Navas in 1989.</p> <p>Feedback from fishermen: need boxes of different sizes according to their requirements</p> <p>Standardisation of ice boxes</p> <p>DFID -PHFP's demonstration and field trials: HDPE (Sintex) and FRP boxes</p> <p>Acceptance by fishermen of HDPE (Sintex) boxes of 100 litre capacity</p> <p>Linkages with DRDA, BCS, and DoF, for loans and supply of ice boxes</p> <p>Linkage with Uppada fishermen for purchase of unused ice boxes</p>
<p>Project inputs, activities and scale</p> <p>Comments</p>		<p>Financial support....salary of field staff, cost of technology, introduction and promotion, training, exposures, connected with project interventions.</p> <p>Project staff and consultants for planning, monitoring, review, training, evaluation, technical support, marketing, management.</p> <p>All 99 adopters of improved ice box are owner of boats, with income levels of around 60,000/- p.a., constituting the high income segment of the village.</p> <p>The reasons for about 25 boat owners not adopted this technology is that their fishing activity is limited; they catch mainly crabs and bring to shore in live condition.</p> <p>Fishermen at this location are familiar with the concept of use of ice to preserve fish --- it has been practised here.</p> <p>The reasons for adoption of improved ice boxes are: less wastages of ice and fish, and therefore higher price..., fishermen could fish continuously for 4 days and hence more catches.</p> <p>An average 20 - 35 % improvement in income has been reported due to use of HDPE ice boxes.</p> <p>The cost of the ice boxes is Rs.3,600/- out of which 20% margin money and 50% loan from BCC, and 30% subsidy from DRDA.</p> <p>74 ice boxes bought by fishermen. DFID -PHFP, fishermen, DRDA, BC Development Corporation have forged links in the ice- box promotion effort. All fishermen paid advance of Rs. 1000/- for ice boxes (as their contribution).</p> <p>10 ice boxes bought by fishermen on installment basis.... linkages between DFID -PHFP, fishermen & Sintex dealer at Kakinada.</p> <p>Purchase of 15 ice boxes from fishermen of Uppada area linkage by DFID -PHFP.</p>

IAS CASE STUDY: VELLAKOIL (TAMIL NADU)

1	<u>Location</u> <u>District</u> <u>State</u>	VELLAKOIL <u>Nagai Quid-e-Milleth</u> Tam ii Nadu
	<u>Country</u> <u>Name of nearest town</u>	India Karaikal
	<u>Distance from nearest town</u>	About 16 km.
2	<u>Nature of intervention</u> <u>Kind of performance the location is supposed to represent</u> <u>Time period of intervention</u> <u>Name of the partner(s)</u> <u>Role of partner(s)</u>	<u>Broad-spectrum approach</u> Good <hr/> From 1994 till date Rural Organisation for Social Action (ROSA) Establishing at village level, promotion of savings & credit, social empowerment, promotion of PHF technologies Programmes in areas of education, income generation, training, savings and credit, research and social issues
	<u>Target community, including size, number of h/h</u>	Artisanal fisherwomen...sangam members - 50 (in 4 SI-IGs) Group I - Ellaiamman - 15 members, from 1994 Group II - Ellaiamman 10 members, from 1994 Group III - Kalaimagal - 15 members, from 1997 Group IV - Thirumagal - 10 members, from 1997
	<u>Brief outline of DFID -PHFP's intervention, including stages if relevant</u>	DFID -PHFP identified ROSA as partner agency to disseminate its PHF technologies to fishing communities in Nagapatnam coastal area, in the year 1993-94. Initially 3 villages were selected for intervention through an integrated approach. Self-help groups were formed, savings encouraged PI-IF technologies were simultaneously disseminated. Later, the intervention was extended to 6 villages. ROSA also impliments activities in the areas of education, income generation and skill development through funding agency from Denmark. In Vellakoil, project intervention was through group formation. Lottery chits were introduced to encourage savings and credit in 1994 with 25 members. This was later converted to a self-help group accessing bank credit. In Jan.1997, a second group with 25 members was started.

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	Project inputs, activities and scale	<p>Financial support to NGOs including salaries and costs of field and administrative staff, cost of technology introduction and promotion, training, connected with project interventions.</p> <p>Financial support such as grants to CBOs for credit to cover needs of members including PHF technologies.</p> <p>Project staff and consultants for planning, monitoring, review, training, evaluation, technical support, marketing, management.</p>
3	<p><u>Project logical frame work-output</u> OV1 1.1</p> <p>MOV</p> <p>Comments</p>	<p>beneficiary h/h adopted improved PHF technologies through the project.</p> <p>Focused group interviews with CBO members, Individual interviews, Animators meetings.</p> <p>1. Fish handling and processing:</p> <p>Not practiced now - no market for this kind of processed fish. Consumers perceive it as fish spoiled. Fish processed through improved PHF fetches at least Rs. 2 - 5/ kg less than those traditionally processed. Community feels that without consumer education! awareness, There is no scope for 'improved' technology.</p> <p>2. Drying racks:</p> <p>Useful for hygienically producing processed fish - but people were preparing it hygienically earlier also - using mats and korai enclosures.</p> <p>Cannot put up racks on their own as there is no space available.</p> <p><u>3. Tricycle</u></p> <p>Tricycle provided by British Partnership Schemes on the recommendation of DFID -PHFP. One tricycle operates from this village. Starts every day in the morning. Takes fish to the market, if available (5 beneficiary h/h use this facility for fish transportation). When tricycle not needed for transportation, it is used to transport other materials and passengers. Managed by a team consisting of sangam members. Members feel the tricycle is useful for everyone (because of its convenience).</p>

	OVI 1.2	Nil target h/h in this project location independently accessed improved PHF technologies
	MOV	Focused group interviews with CBO members, Individual interviews, Animators meetings.
	Comments	Nil
	OVI 2.1	N i l Gos and NGOs integrate PHF technologies into their action plans.
	MOV	Key informants
	Comments	ROSA, DANIDA and NABARD (Nagapatnam), State Resources Centre
	OVI 2.2	Skill and knowledge base of 246 staff! members of GOs, NGOs and CBOs enhanced to tackle PHF issues
	MOV	Key informants
	Comments	223 - CBO members, 23 - staff of ROSA
	OVI 3.1	% increase in average annual sales turnover (fish and fish products) of target h/h
	MOV	Focused group interviews with CBO members, Individual interviews, Animators meeting
	Comments	Reliable data not forthcoming. Respondents unable to recall or provide adequate information to calculate turnover. It was decided therefore to obtain information on income from fish and fish products. 56.64% increase in income from fish and fish products. Fishing income improved inspite of lower catches due to - higher prices, availability of engine in catamaran.
	OVI 3.2	Improved products account for f-% share of increased net incomes of adopter target h/h.
	MOV	Focused group interviews with CBO members, individual interviews, animators meetings.
	Comments	Nil
	OVI 4.1	5 0 % increase in proportion of target h/h enjoying access to formal credit.
	MOV	Focused group interviews with CBO members, individual interviews, animators meetings.

	<p>Comments</p>	<p>The only source of formal credit is the CBO. A loan from Indian Bank, Tarangampadi was obtained by 25 members of the group (formed into 2 SHGs), Rs. 1100/- per member equivalent to 4 times of CBO's savings.</p> <p>The proportion of formal credit available to members is 23.14%. However, in case of the poor members, the proportion is in the range of 52%, which has helped them avoid the 'very' high weekly interest rate loans for their business.</p>
<p>OVI 4.2</p> <p>MOV</p> <p>Comments</p>		<p>Q % decrease in the weighted average cost of formal and informal credit to target h/h.</p> <p>Focused group interviews with CBO members, individual interviews, animators meetings.</p> <p>There is an increase in weighted average cost of credit in these three years by 3.45%. Reason being: More people (in this area) have started going abroad (mainly Singapore) by taking hefty loans of Rs. 1 lakh or so.</p> <p>The current cost of credit from informal sources (open market) is in the range of 36% to 480%</p>
<p>OVI 4.3</p> <p>MOV</p> <p>Comments</p>		<p>252.88 % increase in average annual amount of formal and informal credit used by target h/h.</p> <p>Focused group interviews with CBO members, individual interviews, animators meetings.</p> <p>In case of poor, increase in annual amount of credit is because of SHG loans.</p>
<p>OVI 6.1</p> <p>MOV</p> <p>Comments</p>		<p>Q GOs and NGOs undertook new and joint action plans to address PHF issues</p> <p>Key informants</p> <p>ROSA and NABARD (Nagapatnam) are planning to extend credit to SHGs for income generation activities like fish pickle making and purchase of ice boxes. This is at a discussion stage.</p>
<p>OVI 6.2</p> <p>MOV</p> <p>Comments</p>		<p>2 target CBOs able to independently access support from financing and development agencies.</p> <p>Focused group interviews with CBO members, individual interviews, animators meeting.</p> <p>15 members in one CBO and 10 in the other, both self help groups.</p>

	<p>OVI 6.3</p> <p>MOV</p> <p>Comments</p>	<p>CBOs, NGOs, GOs interact with increased frequency and consistency and exchange among them resources, knowledge, experience and skills.</p> <p>Focused group interviews with CBO members, Individual <u>interviews, Animators meeting</u></p> <p>Worshops, seminars, trainings, etc. conducted by DFID.</p> <p>Interaction between CBOs reported very high because <u>of operation of tricycle.</u></p>
<p>4</p> <p>5</p>	<p>Comments on assumptions (See project logframe, page 98)</p> <hr/> <p>Other issues, comments, insights, perspectives</p>	<p>Assumption 4: not valid, as fish supplies in terms of quantities, varieties and seasons have changed over the years.</p> <p>Assumption 6: not valid, as there are frequent conflicts with mechanised fishers, in the form of damaging nets, etc.</p> <p>Assumption 8: not valid, as some members h/h derive some income from sources like salary from abroad.</p> <p>Target group & CBO:</p> <p>Consists of members who can be divided into 2 wealth categories based on assets, income, etc. The poor group represented by thatched huts has an average annual income of about Rs.1,000, sources of income being fishing labour or fish vending, etc. The rich group represented by ‘pukka’ houses, assets like craft, gear, etc., has an average annual income of Rs. 46,000.</p> <p><u>SHG meetings and credit operations (savin2s, loans & repayments):</u></p> <p>Regular - once a week.</p> <p>Savings are not necessarily done in Sangam meetings. Most of the time, members hand over money to the President or the Animator (ROSA), who maintains an account. Bank accounts are maintained by the animator.</p> <p>Most of the members were not sure about the break-ups of their Rs.20 monthly contribution -- what part of it went towards loan repayment, what part to interest or savings.</p> <p>Level of attendance in group meetings poor. In particular fish vendor members do not attend.</p> <p>Animator visits village everyday.</p>

		<p>Education:</p> <p>Number of children going to school has increased in the past three years.</p> <p>Moreover, number of children going out to nearby villages to continue studies upto 8th standard is also increased in the past three years.</p> <p>Drinking water, Health & Sanitation:</p> <p>Water from creek is used directly. During summer season - water from road tankers supplied at the village, once in a while.</p> <p>No hospital in the village. For any medication nearest primary health centre facilities are at Tharangampadi (4 km.).</p> <p>No household uses toilets.</p> <p>Status of women:</p> <p>Generally, boys are preferred to girls. Reason: economy is totally dependent on fishing and only boys can go for fishing. But the treatment (food and health care) given to boys and girls seem to be equal.</p> <p>All day-to-day household decisions are taken by women. Major decisions like educating children, marriage, etc. are taken jointly by husband and wife</p> <p>Fisheries situation:</p> <p>Catches, varieties, quantities, etc. changed over years. Reason: more crafts and gears, mechanisation (engines).</p> <p>Problems in data collection:</p> <p>Obtaining data regarding income: approximation done.</p>
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Target community: appropriateness

Out of 50 members (all women) in the target group, about... are fish vendors and processors. The rest are either housewives or managing small shops in their houses. However, 100% of the target bib are involved in fishery related activities (fishing or fish vending and processing). The group was formed by the NGO, with the bib who could save and become members, and need not necessarily be involved in fishery - related activities.

Are they moving towards improved SOL/ QOL (standard of living/quality of living?)

Reported an overall improvement in standard of living, mainly due to improvements in incomes and asset base. The attributability to the project seems to be only in the area of access to markets, that too to a very small extent, in the form of providing tricycle

How is PHF or other project intervention relevant to improvement of SOL?

The technologies introduced to this group--drying racks, tricycle-- were adopted due to market problems and when women were not continuing with drying products. These two technologies seem to be relevant to this group. But the problem is that the drying racks could not be erected individually due to lack of space. If assured market is existing for rack dried products, women are willing to produce the products.

Are there gender issues related to project intervention?

The formation of SHG and training given to members had a positive effect in terms of women able to approach outsiders, to clearly understand issues, able to access credit for their business and consumption, and management of tricycle on their own.

Alignment of NGO/ GO with project purpose

The NGO had fairly good experience in working with fishing communities. Also in developing an integrated development approach including the preparation and marketing of fish products in local areas as income generation activities for the CBOs. Hence, the project purpose aligns well with the NGO objectives! approaches.

IAS CASE STUDY : PUDUPETTAI (TAMIL NADU)

1	<p><u>Location</u></p> <p>– <u>District</u></p> <p>– <u>State</u></p> <p>– <u>Country</u></p> <p>Name of nearest town</p>	<p><u>PUDUPETTAI</u></p> <p><u>Nagai Quid-e-Milleth</u></p> <p><u>Tamil Nadu</u></p> <p><u>India</u></p> <p>Karaikal</p>
–	Distance from nearest town	About 20 km
2	<p>Nature of intervention</p> <p>Kind of performance the location is supposed to represent</p> <p><u>Time period of intervention</u></p> <p><u>Name of the partner(s)</u></p> <p>Role of partner(s)</p> <hr/> <p>Target community, including size, number of h/h</p> <p>Brief outline of DFID -PHFP's intervention, including stages if relevant</p>	<p><u>Broad-spectrum approach</u></p> <p>Poor</p> <hr/> <p><u>From 1994 till date</u></p> <p>Rural Organisation for Social Action (ROSA)</p> <p>Establishing Self-Help Groups at village level, promotion of savings and credit, social empowerment, PHF technologies promotion.</p> <p>Programmes in areas of education, income generation, training, savings and credit, research and social issues.</p> <p>Artisanal fisherwomen, sangham members - 50, belonging to one group representing 50 h/h</p> <p>DFID -PHFP identified ROSA as partner agency, in the year 1993-94, as a parallel effort to disseminate its PHF technologies to fishing communities in Nagapatnam coastal area.</p> <p>Initially 3 villages were selected for intervention on an integrated approach --- by formation of self-help groups, encouraging savings, etc. and disseminate PHF technologies. Intervention subsequently extended to 6 villages.</p> <p>ROSA carries out other interventions (in education, etc.) through another funding agency from Denmark.</p> <p>In Pudupettai, the DFID -PHFP intervention started off with lottery chit operations with 22 members (informal), in the year 1993, followed by adult education, funded by DANIDA.</p> <p>Next stage: formation of a sangam with 50 members. Savings from group members about 6 months, and loan obtained subsequently from bank.</p>

	Project inputs, activities and scale	<p>Financial support to NGOs including salaries and costs of field and administrative staff, cost of technology introduction and promotion, training, exposures, administration components connected with project interventions.</p> <p>Financial support like grants to CBOs for credit to cover needs of members including PHF technologies.</p> <p>Project staff and consultants for planning, monitoring, review, training, evaluation, technical support, marketing, management.</p>
3	<p><u>Project logical framework . output</u> OVI 1.1</p> <hr/> <p>MOV</p> <hr/> <p>Comments</p>	<p>3 beneficiary h/h adopted improved PHF technologies through the project.</p> <p>Focused group interviews with CBO members, individual interviews, animators meeting.</p> <p>1. Fish containers:</p> <p>All 50 members have got fish containers along with their loans, thinking it would be useful some way or the other. Some comments by members about its usefulness: “They gave it along with the loan, hence we took it”. “We are using it for storing water”.</p> <p>Members who were not fish vendors also bought these containers along with their loans.</p> <p>Even vendors felt that containers were not useful for fish transport.... only 3 members are using it to transport fish.</p> <p>Problems stated with containers: fish spoilage, container too small, etc.</p> <p><u>2. Fish handling and processing</u></p> <p>Not practiced now --- no market for this kind of processed fish.</p> <p>Consumers perceive it as fish spoiled fish.</p> <p>Fish processed in this manner gets atleast Rs. 2 - 5/ kg less than traditionally processed ones. Weight of fish.... less and hence low realisation.</p> <p>Felt that unless consumers are educated about the quality of this kind of processing, nobody would be interested in undertaking this method.</p>

—		<p>3. Drying racks:</p> <p>Useful for hygienically producing processed fish - but people were preparing it hygienically earlier also, using mats and korai enclosures.</p> <p>Members could not put up racks on their own as there is no space available.</p> <p>4. Tricycle</p> <p>One tricycle was operating earlier from Vellakoil, but members felt it was costly. Buses conductors did not allow those who took a tricycle to the market to board a bus on the return journey. Further, members were taunted and refused entry into buses if the tricycle could not run.</p>
—	<p>OVI 1.2</p> <hr/> <p>MOV</p>	<p>0 target h/h in this project location independently access improved PHF technologies.</p> <p>Focused group interviews with CBO members. Individual interviews.</p>
—	<p><u>Comments</u></p>	<p><u>Nil</u></p>
—	<p>OVI 2.1</p> <p><u>MOV</u></p> <p>Comments</p> <hr/>	<p><u>3 GOs and NGOs integrate PHF technologies into their action plans.</u></p> <p><u>Key informants</u> ROSA, DANIDA and NABARD (Nagapatnam), State Resources Centre got involved with PHF technologies.</p>
—	<p>OVI 2.2</p> <hr/> <p><u>MOV</u></p> <p><u>Comments</u></p>	<p>Skill and knowledge base of ~4-staff! members of GOs, NGOs and CBOs enhanced to tackle PHF issues.</p> <p><u>Key informants</u> 223 . CBO members, 23 . staff of ROSA.</p>
—	<p>OVI 3.1</p> <hr/> <p>MOV</p> <hr/>	<p>% increase in average annual sales turnover (fish and fish products) of target h/h</p> <p>Focused group interviews with CBO members, individual interviews, animators interviews.</p>

—	Comments	Reliable data not forthcoming. Respondents unable to recall or give adequate information to calculate turnover. It was decided therefore to obtain information on income from fish and fish products . 6.6 1% increase in income from fish and fish products. Income from fishing has improved inspite of lower catches... due to <u>higher prices, availability of engine</u> in catamaran.
—	OVI 3.2	Improved products account for 0 % share of increased net incomes of adopter target h/h.
—	MOV	Focused group interviews with CBO members, Individual interviews, Animators interview.
—	Comments	Adopters of fish containers reported “convenience” as the major reason for using this technology, and there seems to be no real increase in income.
—	OVI 4.1	100% increase in proportion of target h/h enjoying access to formal credit.
—	MOV	Focused group interviews with CBO members, Individual interviews, Animators interviews.
—	Comments	The only source of formal credit is the CBO. All 50 members of the CBO obtained loan (working capital) from Bank. The proportion of formal credit available to members is 10.52%.
—	OVI 4.2	0 % decrease in the weighted average cost of formal and informal credit to target h/h.
—	MOV	Focused group interviews with CBO members, Individual interviews, Animators interviews.
—	Comments	There is an increase in weighted average cost of credit in these three years, by 9.78 %.Reason: more people (in this area) have started going abroad (mainly Singapore) by taking hefty loans of Rs. 1 lakh or so. The current cost of credit from informal sources (open market) is in the range of 30% to 480%.
—	OVI 4.3	72.72% increase in average annual amount of formal and informal credit used by target h/h.
—	MOV	Focused group interviews with CBO members, Individual interviews, Animators interviews.

	<u>Comments</u>	<u>Nil</u>
—	OVI 6.1	0 GOs and NGOs undertake new and joint action plans to address PHF issues.
—	<u>MOV</u>	Key informants.
—	Comments	ROSA and NABARD (Nagapatnam) are planning to extend credit to SHGs for income generation activities like fish pickle making and purchase of ice boxes. This is at a discussion stage.
—	OVI 6.2	1 target CBOs able to independently access support from financing and development agencies
—	<u>MOV</u>	Focused group interviews with CBO members, Individual interviews, Animators interviews.
—	<u>Comments</u>	This CBO is a 50- members group.
—	OVI 6.3	CBOs, NGOs, GOs interact with increased frequency and consistency and exchange among themselves resources, knowledge, experience and skills.
—	<u>MOV</u>	Focused group interviews with CBO members, Individual interviews, Animators meetings.
—	Comments	Workshops, seminars, trainings, etc. conducted by DFID.
4	Comments on assumptions (See project logframe, page 98)	Interaction between CBOs reported high due to operation of tricycle. Assumption 4... not valid, as fish supplies in terms of quantities, varieties and seasons have changed over the years. Assumption 6... not valid, as there are frequent conflicts with mechanised fishers, in the form of damage to nets, etc. Assumption 8... not valid, as some members h/h have income from foreign sources (salary).

5	Other issues: Comments, insights, perspectives	<p>Target group & CBO:</p> <p>Consists of members who can be divided into 2 wealth categories based on assets, income, etc. The medium group represented by thatched houses has an average annual income of about Rs.27,000!-, sources of income being fishing labour or fish vending! processing, etc. The rich group represented by 'pukka' houses, has assets like craft, gear, etc., and an average annual income of Rs. 50,000/-.</p> <p>Sangham meetings: 2 per month. Members say they discuss about general problems.... but nobody is able to clearly state the issues discussed even in latest meetings.</p> <p>Level of attendance in group meetings poor.</p> <p>Level of ownership... very poor.</p> <p>Education:</p> <p>Number of children going to school has increased in the past three years.</p> <p>Moreover, number of children going out to nearby villages to continue studies upto 8th standard has also gone up in the past three years.</p>
—	—	<p>Drinking water, Health & Sanitation:</p> <p>Drinking water is an acute problem. People have to walk for about 4 km to fetch water.</p> <p>No hospital in the village. For any medication, nearest primary health centre facilities are at Tharangampadi (6 km)</p> <p>No household uses toilets.</p> <p>Status of women:</p> <p>Generally, boys are preferred to girls. Reason: economy is totally dependent on fishing and only boys can go for fishing. But the treatment (food and health care) given to boys and girls seems to be equal.</p> <p>All day-to-day household decisions are taken by women. Major decisions like educating children, marriage, etc. is taken jointly by husband and wife.</p> <p>Fisheries situation:</p> <p>Catches.... varieties, quantities, etc-- have changed over years. Reasons being.... more crafts and gears, mechanisation (engines).</p> <p>Problems in data collection:</p> <p>Obtaining data very difficult, very poor understanding of issues by members.... unable to respond to queries.</p>

Target community... appropriateness

Out of 50 members (all women) in the target group... about... are fish vendors and processors, rest are housewives. However, 100% of the target households are involved in fishery related activities (fishing or fish vending and processing).

The group was formed by the NGO with the households that could save and become members, and need not necessarily be involved in fishery related activities.

Are they moving towards improved standards of living?

Reported--an overall improvement in standard of living, mainly due to improvements in transport facilities (and hence access to markets), education, increase in incomes and asset base. The attributability to the project... seems to be nil.

How is PHF or other project intervention relevant to improvement of SOL?

Of the two technologies introduced to this group--fish containers and drying racks--only three women were using the fish containers to enter the public bus. These two technologies seem to be largely irrelevant to this group... as drying racks could not be erected because of lack of space and lack of proper consumer education regarding the product.

Are there gender issues related to project intervention?

The formation of SHG and training given to members had a positive effect in terms of savings and credit. Women were able to access credit for their business and consumption.

Alignment of NGO/ GO with project purpose:

The NGO had fairly good experience in working with fishing communities. It followed an integrated development approach, including the preparation and marketing of fish products in local areas as income generation activities for the CBOs. Hence the project purpose is in harmony with the NGO objectives/approaches.

IAS CASE STUDY: MANAPAD, TAMIL NADU

I	<u>Location</u>	<u>MANAPAD</u>
—	<u>District</u>	<u>V.O. Chidambaranar</u>
—	<u>State</u>	Tamilnadu
—	<u>Country</u>	<u>India</u>
—	<u>Name of nearest town</u>	Thiruchendur
—	Distance from nearest town	20 km
2	<u>Nature of intervention</u>	<u>Technology - focus approach</u>
	<u>Kind of performance the location is supposed to represent</u>	Good
—	<u>Time period of intervention</u>	<u>September 1995 to January 1996</u>
	<u>Name of the partner(s)</u>	Tamilnadu State Apex Fisheries Cooperative Federation
—	<u>Role of partner(s)</u>	The Tamilnadu State Apex Fisheries Cooperative Federation performs an integrated development function. It is primarily through subsidies <u>for the purchase of outboard engines, fishing craft and gear.</u>
—	<u>Nature of programmes</u>	Subsidy combined with a loan is provided for purchase of outboard engines, craft and gear.
—	<u>Target community, including size, number of h/h</u>	The target community in the village of Manapad consists primarily of catamaran and vallam operators - a total of 1200 members forming 1000 h/h.

	<p>Brief outline of DFID-PHFP's intervention, including stages if relevant</p> <p>Project inputs, activities and scale</p>	<p>In 1994, there was a decline in prawn catches, which resulted in an increase in procurement prices. The possibility of introducing ice boxes on board catamarans, led to design and fabrication for trials. In September 1995, trials of ice boxes for catamarans commenced in collaboration with local fisheries cooperative.</p> <p>The selection of individual fishermen for trials was left to the cooperative ... 10 members were selected for trial and 10 others to act as control group. 2 field data collectors trained and deployed on full time basis. The trials were completed in January 1996. A reduction in spoilage of prawns and quantity of ice used was reported.</p> <p>Consequently, members expressed interest in purchasing ice boxes. Inputs from the project consisted of salaries to the data collectors, miscellaneous expenses incurred in connection with the conduct of the trials and provision of technical assistance from the DFID-PHFP office, Madras</p>
	<p>Comments</p>	<p>All those selected for trials were mechanised catamaran operators (some also traders), with income levels in the range Rs 2000 - 3000, constituting the middle to high income segment of the village. The use of ice boxes demonstrated reduction of about 10% wastage, a price premium of Rs 25 to 60 per kg (over non-iced prawns) depending on 'count per kg'. (Ordinarily, a fisherman lands about 5 - 10 kg per day in season, sells at Rs 320 - 500 per kg). Rise in income increase from icebox use may be in excess of Rs 20,000/- p.a. per catamaran. The cost of the box (FRP)- is Rs 2200. Only one fisherman has bought an ice box from the 10 offered for sale, the other fishermen waiting for subsidy (boxes offered in 'off season' when fishermen are short of cash for ice boxes). The general opinion in the community indicates a strong latent demand for ice boxes by all types of craft owners which could be built upon.</p>

IAS CASE STUDY: KOVALAM, TAMIL NADU

1	<u>Location</u> District State	KOVALAM <u>Kanyakumari</u> Tamilnadu
—	<u>Country</u> Name of nearest town Distance from nearest town	India <u>Kanyakumari</u> 2 km
2	Nature of intervention Kind of performance the location is supposed to <u>represent</u> <u>Time period of intervention</u> Name of the partner(s)	<u>Broad-spectrum approach</u> Good <u>Since 1993.... ongoing</u> Santhidan
	Role of partner(s) Nature of programmes Target community, including size, number of h/h	The primary activities undertaken by Santhidan are mobilising and organising women, ensuring long term security through savings; provision of credit to enhance incomes, relief from indebtedness, involving appropriate credit co-operation institutions, organising education and awareness; improving standards of living: social action and developing local\ community leadership. These activities focus on women, youth and children. Formation of savings and credit groups; conduct of training and awareness programmes; undertaking advocacy and activism; conducting child and women's education programmes ; conducting <u>post harvest handling and processing of fish</u> . The Santhidan Pengal Munnetra women's group has 113 members of which 90 are active. Members are mostly women petty fish traders and house wives. The community consists mostly of Roman Catholic Christians. Over 50 percent h/h represented by members do not possess craft and gear. 30 - 35% of members are considered poor by their own peers, with incomes less than Rs 1000 per month, some of these are women headed h/h. About 10 per cent come from households which has one male member in the Middle East.
	Brief outline of DFID-PHFP's intervention, including stages if relevant Project inputs, activities and scale	In 1992, the project began its intervention in the village through the introduction of aluminium fish containers for petty fish traders. This was followed in 1994 with the introduction of drying racks and a demonstration ice box. Inputs from the project has been restricted to providing staff salaries, staff inputs for training and monitoring excercises and pilot trials.

3	Project logical framework - <u>Outputs</u> OVI 1.1	13 beneficiary h/h adopted improved PHF technologies through the project.
	MOV Comments	Focussed group interviews followed up by individual interviews and personal observations. A total of 19 h/h have been provided 19 aluminium fish containers; but only 1 h/h uses the fish container. Non - use is attributed to low need for preservation (fish being sold in nearby villages) as well as poor access to ice. A total of 12 households were provided with <u>drying racks, all of</u> which have been utilised.
	OVI 1.2 MOV Comments	5 target h/h in this project location independently accessed <u>improved PHF</u> technologies. Focussed group interviews followed by individual interviews and personal observation. 5 drying racks were erected by target h/h based on the basis of assurances given by private traders to buy rack-dried fish.
	OVI 2.1	4 GOs and NGOs integrate PHF technologies into their action plans
	MOV	Discussions with key informants
	Comments	Santhidan provided aluminium fish containers and drying racks to CBO members with project assistance. Following this, CAT has provided 40 aluminium fish containers using CAPART assistance. Kotar Social Service Society (KSSS) plans to provide drying racks in the village. Kanyakumari District Fishermen Sangams Federation (KDFSF) has provided drying racks using assistance from MISERIOR (an International NGO)
	OVI 2.2 MOV	Skill and knowledge base of 116 staff/ members of GOs, NGOs and CBOs enhanced to tackle PHF issues. Project records along with discussions with project staff.
	Comments	These figures pertain to Santhidan as a whole, not just Kovalam. 26 out of 50 NGO staff trained as trainers in fish handling and processing. One fish pickling exercise has been conducted for the community by these trainers. This was followed by a series of fish handling exercises in which 90 members took part.
	OVI 3.1	% increase in average annual sales turnover (fish and fish products) of target h/h

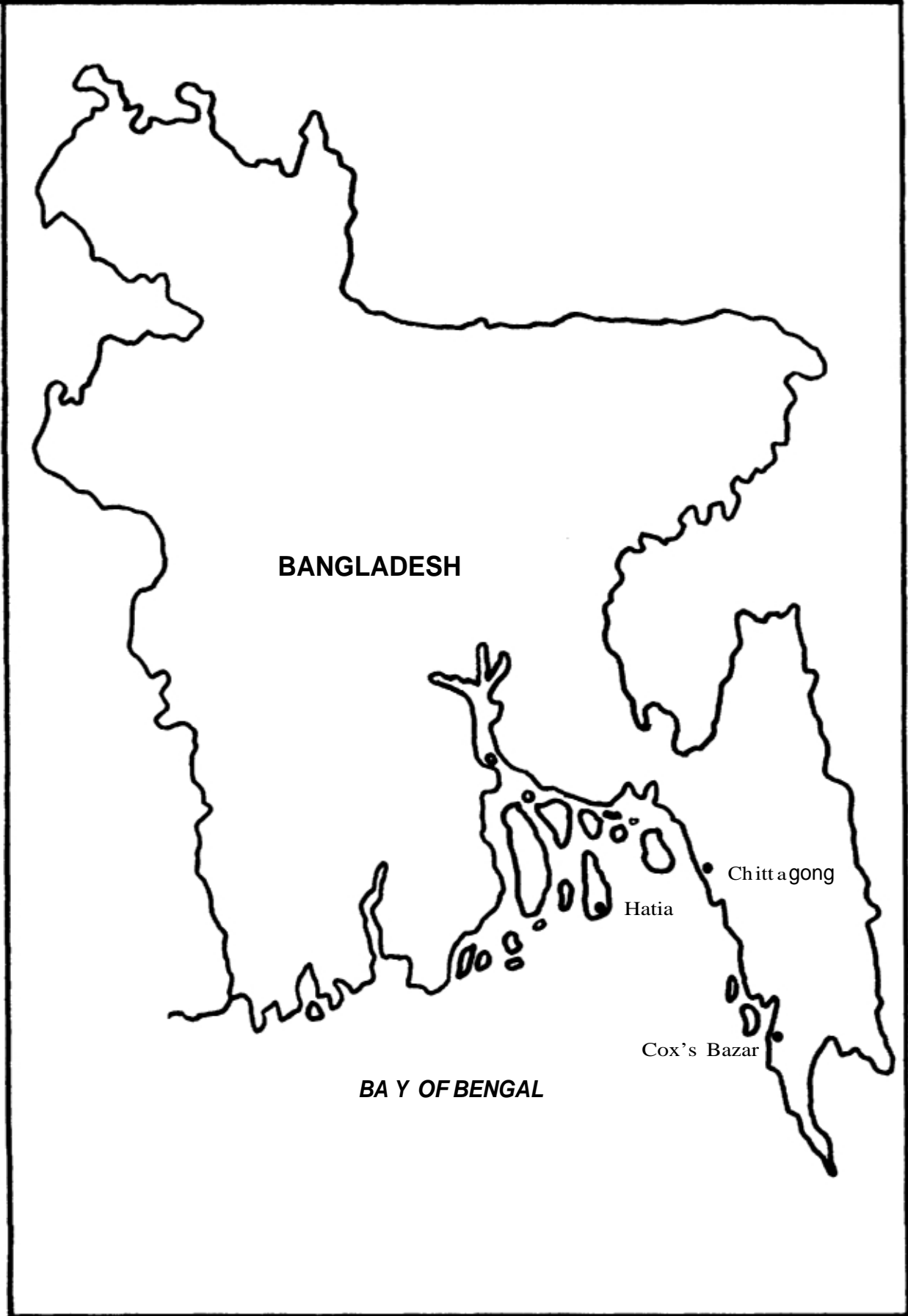
–	MOV Comments	Focussed group interviews followed up by individual interviews and personal observations. Reliable data not forthcoming. Instead, it was decided to estimate changes in income. A reduction of h/h income by 25 per cent between 1993 and 1996 was found. Typical h/h incomes dropped to Rs.5 100/- from Rs.6800/- p.m. Reduction was attributed to decline in commercially valuable catches (42 percent decline in value).
	OVI 3.2	Improved products account for % share of increased net incomes of adopter target h/h
	MOV Comments	Focussed group interviews followed up by individual interviews and personal observations. Difficult to compute the impact of enhanced skills meaningfully because of decline in incomes due to reduced catches. There has been an 80% increase over last 3 years in incomes from fish vending including processed fish. However there is a distorting factor in the form of decline in anchovy landings over last three years.
	OVI 4.1	12 % increase in proportion of target h/h enjoying access to formal credit.
	MOV Comments	Focussed group interviews followed by individual interviews and personal observations. A total of 40 members had taken credit from the bank and the CBO when the team visited the village. CBO records show that 38 members had access to credit from the CBO and banks 3 years ago.
	OVI 4.2	1% decrease in the weighted average cost of formal and informal credit to target h/h
	MOV	Focussed group interviews followed up by individual interviews and personal observations.
	Comments	Reliable data was not forthcoming from the community. Interest rates are currently at 18 to 19 percent per annum from banks, 24 to 36 percent per annum from private money lenders and 13 per annum from CBO. Chit fund rate averages around 104 percent per annum. The weighted average cost of credit is computed at approximately 33 % at present as against 32% three years ago. The change is an increase of 1% which could be termed as negligible.
	OVI 4.3	41% increase in average annual amount of formal and informal credit used by target h/h

	MOV Comments	Focussed group interviews followed up by individual interviews and personal observations. The credit requirement of a typical household in 1993 has been computed at Rs.8500/- while in 1996 it was Rs.12,000/-, The increase in credit required is attributed to increased migration to the Gulf.
	OVI 6.1 MOV	Nil GOs and NGOs undertook new and joint action plans to address <u>PHF</u> issues. Discussions with key informants
	Comments	
	OVI 6.2 MOV Comments	Nil target CBOs able to independently access support from financing <u>and development agencies</u> Focussed group interviews followed up by individual interviews and personal observations.
	OVI 6.3 MOV Comments	CBOs, NGOs, GOs interact with increased frequency and consistency and exchange among them resources, knowledge, experience and skills. Focussed group interviews followed up by individual interviews and <u>personal observations</u> The organisation is currently negotiating assistance from the Rashtriya Mahila Kosh, a programme of the Government of India. The NGOs appears to harbour reservations with regard to collaboration with banks <u>and NABARD</u> .
4	Comments on Assumptions (See project logframe, page 98)	Assumption 4 is not longer valid as landings of anchovies and other species declining; seasonality disrupted. Assumption 5 ice supplies from Kerala was disrupted in 1995 due to power shortages. Assumption 6 : There are frequent conflicts with trawler operators resulting in damage to nets. Assumption 7 : with drop in fish landings and changes in seasonality, price stability has been affected. Assumption 8 : Incomes from other activities including migratory employment is rising sharply.

5	Other issues, comments, insights, perspectives	<p>Most households report an improvement in the quality of food consumed. The size of the typical household has declined from 9 to 12 about 5 years ago to 4 to 5 at present. The financial picture of CBO not clear. Recovery of loans reported good, but figures on outstandings and overdues not readily available. Dependence on private informal credit institutions reduced, larger proportion of traders access bank credit. No differential between local money lender rates and those that exist in the urban centres; credit therefore not a major issue with this community.</p> <p>Membership of CBO is attractive and increasing, mainly due to attraction of cheap credit. The CBO mechanisms and rules tend to favour those with higher capacity and propensity to save, and at the same time tends to cap savings once credit limits are reached. Activities such as savings and credit, CBOs, etc are regarded as 'women's business', and viewed with disdain by males. It is possible that the poorer fish traders, particularly women headed h/h are being marginalised by anchovy price increases.</p>
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case Studies:
Bangladesh

IMPACT ASSESSMENT STUDY LOCATIONS . BANGLADESH



IAS CASE STUDY: NORTH WEST SYEDPUR, BOALIA, ETC., BANGLADESH

	Location District State Country Name of nearest town	North West Syedpur, Boalia, Ghoramara, North Bakkhali villages, Shahazipara and Kalamia Bazaar for fish vendors. <u>Chittagong</u> Bangladesh Chittagong
–	Distance from nearest town	About 0-50km.
2	Nature of intervention	Broad-spectrum approach
	Kind of performance the location is supposed to represent Time period of intervention	A total of 188 house holds supposed to be involved in sustainable Income Generating Activities (IGA) through community institution building. Of these 188 households 50 were of fish vendors Ongoing from September, 1993 (fish vendor group started from January, 1997).
	Name of the partner(s)	CODEC (Community Development Centre)
	Role of partner(s) Nature of programmes Target community, including size, number of h/h Brief outline of DFID-PHFP's intervention, including stages if relevant Project inputs, activities and scale	Mobilize human resources, enhance awareness Facilitate IGA activities and institutional building. NGO capacity building to address specific needs of ESNB community. The programme enables fisherfolk to achieve the pre-requisites for development, channelling its effort through NGOs. The intervention is expected to orient and mobilise these NGOs towards community institution building with coastal fisherfolk communities, particularly those engaged in ESNB fisheries. 4 groups consisting of 138 households located in 4 villages organised for institution building. Group members are Hindu subsistence fishermen. 2 groups consisting of 50 households have been organised in 2 locations: one group is Hindu and the other Muslim. The object of the intervention is to assist petty fish traders attain sustained livelihood. The interventions in North West Syedpur, Boalia, Ghoramara, North Bakkhali village; Shahazipara and Kalamia Bazar (for fish vendors) were meant to organise fisherfolk groups develop group savings and credit, train group members, support IGA and support Social Development activities. Two staff members from CODEC benefitted from TOT (training of trainers) arranged by the project. Project contributed Taka 95,000 towards an RLF.

3	<p>Project logical framework . output</p> <p>OVI 1.1.</p> <p>MOV</p> <p>Comments</p>	<p>Some 100 beneficiary h/hs adopted improved non-PHF technologies through the project.</p> <p>Focus group discussions, individual interview.</p> <p>70% of the households received credit. A few group members adopted non-PHF technologies with credit assistance and earned money to retain their subsistence standard of living. However, a few groups incurred loss in their IGAs.</p>
	OVI 1.2.	NIL target h/h in this project location independently accessed improved PHF technologies
	MOV	<u>Focus group discussions and individual interviews</u>
	Comments	Some 100 members had access to credit. Of these, a few had the opportunity to use PHF activities including fish trade. Under this intervention, members of four groups accumulated savings amounting to Taka 53,981 by November 1995. Fish Trade Group Members <u>accumulated savings amount of Taka 2,908 by April 1997.</u>
	OVI 2.1.	NIL GOs and NGOs integrated PHF technologies into their action plans.
	MOV	Focus group discussions, discussion with key informants and discussion at individual level.
	Comments	Under this interventional approach there is no scope for GO and NGOs to integrate PHF technologies into their action plans.
	OVI 2.2.	Skill and knowledge base of one staff! member of CODEC enhanced to tackle PHF issues
	<u>MOV</u>	Individual interviews and training report.
	Comments	CODEC is trying to continue this kind of training for its group members.
	OVI 3.1.	% increase in average annual sales turnover (other/non fish products) of <u>target h/h</u>
	<u>MOV</u>	Focus group discussions and individual interviews.

	Comments	The group members are trying to get involved in IGA activities. So far they have engaged in poultry vaccination, cow rearing, vegetable gardening, tailoring, fish salting and drying as IGA. The result does not provide a clear picture about the impact. A total of 50 group members are involved in fish trading.
	OVI 3.2	Improved products accounted for NIL % share of increased net
	MOV	<u>incomes of adopter target households.</u> Focus group discussions and interviews at individual level.
	Comments	(Same as 3.1)
	OVI 4.1	About 70 % increase in proportion of target h/h enjoying access to formal credit in Chittagong.
	MOV	Focus group discussions, interviews at individual level and review of credit statement.
	Comments	Loans have been received by about 100 group members. In general the recovery rate is high. It appears from the study that many of the group members do not utilise all the credit for the stipulated IGA. <u>Credit limit set by the NGO fails to meet the needs of members.</u>
	OVI 4.2	---% decrease in the weighted average cost of formal and informal <u>credit to target h/h</u>
	MOV	Focus group discussions, interviews at individual level and review of credit statement
	Comments	Loan amount for the individual member is small compared to their total need. Still the individual group members depend on the informal sector for larger capital. The level of such intervention by the NGO is not enough to reduce cost of formal and informal loans in project area.
	OVI 4.3	% increase in average annual amount of formal and informal credit used by target h/h.
	MOV	Focus group discussions, interviews at individual level and review of credit statement.
	Comments	According to the upper limit of credit fixed by the NGO, group members cannot receive credit beyond that level. Thus the intervention could not create a positive environment to tackle the credit problem. The credit package needs to be modified so that group members can upgrade their earning capacity.

OVI 5.1	GO and NGO users reported increased awareness about PHF issues.
MOV	NGO staff! project record
Comments	Not applicable for Chittagong
OVI 5.2	-- enquiries made to the project of which -- % converted to activities
MOV	
Comments	Information not available
OVI 6.1	NIL GOs and NGOs undertook new and joint action plans to address non-PHF issues
MOV	Discussion with Fisheries Department at district level, focus group discussions, discussion with key informants and discussion at individual level.
Comments	Not applicable for this project.
OVI 6.2	NIL target CBOs able to independently access support from financing and development agencies
MOV	Focus group discussions, interviews at individual level.
Comments	It appears from the study that group members could not attain the capacity to attract support from external financing and development agencies. Moreover, the NGO had no such agenda to address.
OVI 6.3	CBOs, NGOs, GOs interacted with increased frequency and consistency and exchanged among themselves resources, knowledge, experience and skills
MOV	Focus group discussions, discussion with key informants and discussions at individual level
Comments	The NGO (CODEC) concerned with the intervention does not share its experience, knowledge, skills and resources with the CBOs and GOs. But they do it with other NGOs to establish a coastal NGO forum or net working arrangement.
Comments on assumption (See project logframe, page 93)	Assumption 2: is not valid because the area is vulnerable to natural disaster. Assumption 4: is not valid because of the negative trend of fish catches in the area.

5	Other issues, comments, insights, perspectives	<p>Nature of target group population:</p> <p>It appears that 60% of the group members are at the subsistence level.</p> <p>Health and sanitation:</p> <p>Group members are aware of the importance of health, hygiene, safe water use and sanitation practices. Tube well water is used for drinking and other domestic needs are met with pond water. Group members do not have a proper latrine; some members have their own but it is in a poor condition. The problem is that most members cannot afford better toilet facilities.</p> <p>Literacy:</p> <p>The majority of the group members can sign their name. Informal schools are being run to provide primary education for children.</p> <p>Status of Women:</p> <p>Women members of the fishing group have managed to win influence in decision-making processes within and outside the family.</p> <p>Assets:</p> <p>Apart from their own house, a majority of group members own fishing nets and a radio. Several members also own their own boat for fishing.</p> <p>CBO:</p> <p>The group members do not attend group meetings regularly, but they are regular in depositing savings and repaying loans. CODEC's announcement about the project phasing out from the area has badly hit the practice of group meetings, as well as the rate of savings and loan repayment.</p> <p>NGO:</p> <p>The groups were not organised specially for PHF project interventions or for institution-building. The NGO did not address PHF objectives. Credit engaged most of the attention; other activities suffered neglect.</p>
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		<p>Fishery activity:</p> <p>Male members of groups work mainly as fishing labourers for boat owners. They also practise group-based and individual fishing, including fish trading. Members involved in fishing and fish trade reported that their total fish catch over the period has gone down.</p> <p>Alignment of intervention with ODA's overall goals and objectives:</p> <p>From the inception of project intervention, the NGO failed to address project objectives. Moreover, training inputs to group members were unsatisfactory and did not benefit group members.</p> <p>Sustainability of partners:</p> <p>The sustainability of the group and of PHF activities is in question because the NGO did not address project objectives. There was little project monitoring and supervision. The decision to phase out further confused the groups and its members.</p> <p>Limitations, problems, opportunities of project interventions:</p> <p>No evidence of CODEC incorporating any lessons from this project into its planning or intervention design. The calibre of CODEC's staff is poor. CODEC's decision to phase out from north Bakkhali and other locations without taking the groups into confidence jeopardizes the entire intervention.</p>
5	Other issues, comments, insights, perspectives	<p>While organising groups, no heed was paid to optimum size. There was no arrangement to make the NGO accountable to the project or to group members. And no provision for project supervision and <u>monitoring</u> of NGO activities.</p>

IAS CASE STUDY: MOGHDHORA, CHITTAGONG (BANGLADESH)

1	Location	Moghdhora village.
	District	Chittagong
	State	
	Country	Bangladesh
	Name of nearest town	Sandwip thana headquarters.
	Distance from nearest town	About 15 km.
2	Nature of intervention	Broad-spectrum approach
	Kind of performance the location is supposed to represent	20 households supposed to be involved in sustainable Income Generating Activities (IGA) through community institution building.
	Time period of intervention	From December 20, 1994 . Ended in 1995.
	Name of the partner(s)	BSUS (Bangladesh Samaj Unnayan Samity)
	Role of partner(s)	Mobilize human resources. Enhance awareness. Facilitate Income-Generating Activities (IGA) and Institution-building.
	Nature of programmes	Organising fisherfolk, developing group savings and credit, training on social awareness, primary health care and disaster management.
	Target community, including size, number of h/h	Visited one female group organised by BSUS. The group members belong to a Hindu fishing community surrounded by a conservative Muslim community. About half of the group members in general live below subsistence level. These group members mainly depend on fishing activities.
	Brief outline of DFID-PHFP's intervention, including stages if relevant	Institution-building to address set bagnet communities. The intervention was started in December 1994.
	Project inputs, activities and scale	One staff member from the NGO benefited from TOT (training of trainers) arranged by project.
3	Project logical framework - output	
	OVI 1.1.	About 10 beneficiary h/hs adopted improved non-PHF technologies through the project.
	MOV	Focus Group Discussion, Individual interviews.
	Comments	50% of the households received credit. The findings do not indicate any positive impact for any IGA activities.
	OVI 1.2.	NIL target h/h in this project location independently accessed improved PHF technologies.
	MOV	Focus Group Discussion and Individual interviews
	Comments	Group members yet to identify IGA activities for themselves, as individual or for the group. Under this intervention, group members accumulated savings amounting to taka 2,300 by October 1995.

	OVI 2.1.	Nos of GOs and NGOs who integrated PHF technologies into their action plans -nil.
	MOV	Focus group discussions, discussion with key informants and discussion at individual level.
	Comments	Under this intervention approach there is no scope for GO and NGOs to integrate PHF technologies into their action plans in Sandwip.
	OVI.2.2	Skill and knowledge base of one staffer of BSUS enhanced to tackle
		PHF issues
	MOV	Individual interviews and training report.
	Comments	One staff member (mentioned above) received training. But he has since been transferred to the head office.
	OVI 3.1.	<u>_%</u> increase in average annual sales turnover (others/non fish products) of target h/h
	MOV	Focus group discussions and individual interviews.
	Comments	The group members are trying to identify IGA activities.
	OVI 3.2.	Improved products account for NIL % share of increased net incomes
	MOV	<u>of</u> adopter target households. Focus group discussions and interviews at individual level.
	Comments	(Same as 3.1)
	OVI 4.1.	50 % increase in proportion of target households enjoying access to formal credit in Moghdhora village.
	MOV	Focus group discussions, interviews at individual level and review of credit statement.
	Comments	Loans have been received by 10 group members during project cycle and the amount is less than their requirement.
	OVI 4.2.	-- % decrease in the weighted average cost of formal and informal credit to target households.
	MOV	Focus group discussions, interviews at individual level and review of credit statement
	Comments	Not calculable.
	OVI 4.3.	--- % increase in average annual amount of formal and informal credit used by target households.
	MOV	Focus group discussions, interviews at individual level and review of credit statement
	Comments	The intervention could not create the environment to address the issue.
	OVI 5.1	Go and NGO user reported increased awareness about PHF issues
	MOV	Secondary information
	Comments	Project Report

	OVI 5.2	-- enquiries made to the project of which ---% converted to activities.
	MOV	
	Comments	Information not available
	OVI 6.1	NIL GOs and NGOs undertook new and joint action plans to address non-PHF issues
	MOV	Focus group discussions and discussion at individual level.
	Comments	Not applicable for this project.
	OVI 6.2	NIL target CBOs able to independently access support from financing and development agencies
	MOV	Interviews at individual level.
	Comments	Group members expressed their inability to attract support.
	OVI 6.3	CBOs, NGOs, GOs interact with increased frequency and consistency and exchange among them resources, knowledge, experience and skills.
	MOV	Focus group discussions and discussion at individual level.
	Comments	NGO-NGO interaction exists.
4	Comments on assumption (See project logframe, page 93)	Assumption-2 is not valid because the area is vulnerable to natural disaster.

5	Other issues, comments, insights, perspectives	<p>Nature of target group population: It appears from observation that 50% of the members live below the subsistence level. The group members are Hindus, surrounded by a conservative Muslim community. These group members mainly depend on fishing activities.</p> <p>Health and sanitation: Unsatisfactory. Tubewell water is used for drinking; other domestic purposes are met with pond water. The group members do not have a proper latrine.</p> <p>Literacy: Few of the group members can sign their name.</p> <p>Status of women: The group members belong to the Hindu community. But they are surrounded by a conservative Muslim community. The group members follow the norms, values and customs of conservative Muslim societies. Normally, women are not allowed to work outside the house. However, they normally participate in decision-making at the family level.</p> <p>Assets: Apart from their home, the group members do not have any fixed or immovable assets. Most of the group members own a fishing net.</p> <p><i>Q:</i> The CBO is not well guided by the NGO. However, group members are regular in attending weekly meetings and in depositing savings. They display solidarity and are keen to start IGA activities.</p> <p><i>NGO:</i> BSUS has formed a group for disaster management. Later it formed a group for PHF project activities. The NGO itself is well known in the area as a relief organisation; it is not equipped and prepared for handling PHF or other IGA activities.</p> <p>Fishery activity: Group members are engaged in mat-making and net-making activities; male members of their families are engaged in fish catching and trading on a daily basis.</p> <p><u>Alignment of intervention</u> with ODA's overall goals and objectives: No clear picture was available on ODA's goals and objectives.</p> <p>Sustainability of partners: As the presence of the NGO is irregular and ad-hoc sustainability is in question.</p> <p><u>Limitations, problems, opportunities of project interventions:</u> The staff member engaged at local level is not capable of handling issues related to PHFP intervention.</p> <p>The project could not pay proper attention to selecting a partner NGO for the intervention.</p>
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IAS CASE STUDY: KAKDONDI, ILISHA, PREMASIA, ETC. (BANGLADESH)

1	Location	Kakdondi, Ilisha, Premasia, Pashchim Natmura and Kalipur villages.
	District	Chittagong
	State	
	Country	Bangladesh
	Name of nearest town	Chittagong
—	Distance from nearest town	About 50 km.
2	Nature of intervention	Broad-spectrum approach
	Kind of performance the location is supposed to represent	119 households supposed to be involved in sustainable IGA through community institution building.
	Time period of intervention	May 25, 1993 till 1995.
	Name of the partner(s)	Started by GUP and Uddipan.
	Role of partner(s)	Mobilize human resources, enhance awareness, facilitate Income Generating Activities (IGA), and institution building.
	Nature of programmes	Training for NGO staff members in handling and organizing fisherfolk groups, developing group savings, training support to group members, support towards Income Generating and development activities. Project provides Taka 170,000 as Revolving Loan Fund (RLF).
	Target community, including size, number of	3 groups organised by GUP are in remote locations. Group members are Hindus living below the subsistence level. These group members depend mainly on fishing activities and work like bonded labourers for the boat owners.
	Brief outline of DFID-PHFP's intervention including stages if relevant	2 groups organised by Uddipan are located at more advanced villages. These group members too are Hindus living at the subsistence level. But they have some options with IGA activities apart from fishing. The intervention in Kakdondi, Ilisha, Premasia, Pashchim Natmura was aimed at institution-building and capacity-building to address the problems of set bagnet communities and alleviate poverty.
	Project inputs, activities and scale	One from GUP and two from Uddipan availed of TOT arranged by the project. Project contributed Taka 1.7 lacs towards a RLF.
3	Project logical framework . output	

–	OVI 1.1.	Some 70 beneficiary h/hs adopted improved non-PHF technologies through the project.
	MOV	Focus Group Discussions, Individual interviews.
	Comments	48% of the households obtained credit and adopted non-PHF technologies to maintain their subsistence level.
	OVI 1.2.	NIL target h/h in this project location independently accessed improved
		PHF technologies
	MOV	Focus Group Discussion and Individual interviews
	Comments	Some 70 members from GUP and Uddipan had access to credit. Of these, few had the opportunity to use PHF activities (fish trade). Under this intervention GUP group members accumulated savings amounting to Taka 25,439 by June 1996; and Uddipan group members, Taka 35,472 by November 1995.
	OVI 2.1.	NIL nos of GOs and NGOs integrated PHF technologies into their action plans.
	MOV	Focus group discussions, discussion with key informants and discussion at individual level.
	Comments	Under this intervention, there was no scope for Gos and NGOs to integrate PHF technologies into their action plans.
	OVI 2.2.	Skill and knowledge base of one staff member of Uddipan and one staff member of GUP enhanced to tackle PHF issues
	MOV	Individual interviews and training report.
	Comments	The two staffers mentioned above received training. GUP is trying to continue this training for its group members, while Uddipan did not try even during the project cycle.
	OVI 3.1.	% increase in average annual sales turnover (others/non fish products) of target h/h
	MOV	Focus group discussions and individual interviews.
	Comments	The group members are trying to get involved in IGA activities. So far they have tried out poultry as IGA, the results are not exciting. Only a few have taken up fish trading.
	OVI 3.2.	Improved products account for NIL % share of increased net incomes of adopter target h/h
	MOV	Focus group discussions and interviews at individual level.

	Comments	(Same as 3.1)
	OVI 4.1	59 % increase in proportion of target h/h enjoying access to formal credit in the case of Kakdondi, Illisha, Premashia, Pashchim Natmura and Kalipur villages.
	MOV	Focus group discussions, interviews at individual level and review of credit statement.
	Comments	70 group members have received loans. But the recovery rate is average. As for IGAs, investment has been limited and the results are somewhat obscure. The demand for credit far exceeds the availability.
	OVI 4.2	... % decrease in the weighted average cost of formal and informal credit to target h/h
	MOV	Focus group discussions, interviews at individual level and review of credit statement
	Comments	The total loan amount is small compared to the total need and covers only 103 h/h in five villages of the areas. The level of such intervention is not enough to bring down the cost of formal and informal loans in project area. Households of the same group and community still depend on the traditional "Mahajons" for informal credit. Interest rate in the informal sector has dropped from Taka 15-20 to Taka 12-15 for <u>Taka 100 per month.</u>
	OVI 4.3	... % increase in average annual amount of formal and informal credit used by target h/h
	MOV	Focus group discussions, interviews at individual level and review of credit statement
	Comments	The intervention could not create any environment to address the issue. The credit package must respond to community need so that the group can upgrade its earning capacity. Demand ranges from Taka.20,000-Taka 50,000.
	OVI 5.1	2 GO and NGO users reported increased awareness about PHF issues.
	MOV	NGO staff/project report
	Comments	Project report
	OVI 5.2	Enquiries made to the project of which %converted to activities.
	<u>MOV</u>	
	Comments	Information not available.

	<p>Status of women:</p> <p>Many male members remain absent from their households for long periods. In such cases, females take decisions for day-to-day household activities. In addition, they participate in decision making on savings, major expenses, child education and children's marriage.</p> <p>Assets:</p> <p>Apart from houses, the h/h of GUP do not have any fixed or moveable assets. But a reasonable number of households own a radio, a net and a boat.</p> <p>CBO:</p> <p>The group members are regular in attending group meetings, depositing savings and repaying credit. Group accounts are maintained by the group leaders in case of GUP. But the situation is different for group members of Uddipan.</p> <p>NGO:</p> <p>GUP formed groups, specially for PHF project interventions to build the capacity of group members. GUP effort focussed on strengthening individual and group capacity. Uddipan did not address PHF activities. Its initiative was limited to credit. Accounts management at GUP (organisation and group level) was considerably transparent; it was quite the reverse in the case of Uddipan. GUP staff members are well qualified and committed to organisation and project objectives while Uddipan's are not.</p> <p>Fishery activity:</p> <p>The majority of male members of families are engaged in fishing as bonded labourers, females engage in fish trading. Both men and women have reported reduced fish catches - this fact has been confirmed by <i>arotdars</i>.</p>
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	<p>Sustainability of partners:</p> <p>Because of the absence of any monitoring and supervision from the project, the sustainability of partners was difficult to assess.</p> <p>The health and hygienic situation is so poor that people run the risk of epidemics which can disrupt all project activities.</p> <p>Alignment of intervention with PHF projects overall goals and objectives:</p> <p>The intervention has been implemented by the NGO in order to achieve the institution building.</p> <p>Limitations, problems, opportunities for project interventions:</p> <p>There was no arrangement for the NGOs to make them accountable to the project or to the group members. Moreover, there was no provision for supervision and monitoring of NGO activities from the project side.</p> <p>The project did not pay proper attention in selecting Uddipan for the intervention.</p>
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IAS CASE STUDY : KURUSHKUL, COX'S BAZAR (BANGLADESH)

1	Location	Kurushkul village
	District	Cox's Bazar
	State	
	<u>Country</u>	Bangladesh
	Name of nearest town	Cox's Bazar
	Distance from nearest town	About 16 km.
2	Nature of intervention	Broad-spectrum approach.
	Kind of performance the location is supposed to <u>represent</u>	50 households supposed to be involved in weaving activities as sustainable IGA through community institution building.
	Time period of intervention	10.01.1994-Ongoing
	Name of the partner(s)	Started by AZAD but later by project it self.
	Role of partner(s)	Mobilize potential human resources, Enhance awareness, Facilitate Income Generating Activities (IGA), and institution-building.
	Nature of programmes	Training on social awareness (health, hygiene and literacy), leadership building, skill development, group savings development and revolving loan fund.
	Target community, including size, number of	Rakhain community isolated socially, culturally and religiously. Depends on fishing wage labour. 52 out of 110 families covered by the project intervention.
	Brief outline of DFID-PHFP's intervention including stages if relevant	The Intervention in Rehania is one of three types of institutional approaches to set bagnet communities, aiming at poverty alleviation. The intervention was started by AZAD in January 1994 but taken over by Project in 1995.
	Project inputs, activities and scale	Leadership development training for 6 group members. Accounting training for 6 group members. Skill development training for 6 group members. Revolving loan fund amount of tk. 1,14,000, materials provided for literacy programme. Supervisor for regular supervision and monitoring.
3	Project logical <u>framework . output</u>	
	OVI 1.1.	36 beneficiary h/hs adopt improved non-PHF technologies through the project.
	MOV	Focus Group Discussion, Individual interview and consumption pattern.
	Comments	49% of the households received credit for IGA. Findings indicate positive trend in income for group members who received credit and adopted improved weaving technology. The community confirmed the increasing trend of income : they are serving better food to Budhist monks and consuming more.
	OVI 1.2.	20 target h/h in this project location independently access improved PHF technologies
	<u>MOV</u>	Focus Group Discussion and Individual interviews

	Comments	52 members of two groups had access to the credit. Of these 20 had the opportunity to use improved technology in weaving. Under direct project supervision the groups aim at a savings target of Taka 23,000 within the stipulated time. In addition, they have received some materials for health/sanitation and literacy. Experiences and results of these activities will determine pace of future work, as well as <u>replicability and sustainability of</u> increased incomes.
	OVI 2.1. MOV Comments	No of GOs and NGOs who integrated PHF technologies into their action plans . nil. Discussion with DOF at district level. Focus group discussions, discussion with key informants and individual discussion. Under this approach there is no scope for GO and NGOs to integrate PUF technologies into their action plans in Cox's Bazar.
	OVI 2.2. MOV	No of CBO staff members who enhanced skills and knowledge base to <u>tackle PHF issues</u> . Nil Focus group discussions and individual interviews.
	Comments	6 group members received training on skill development and leadership development.
	OVI 3.1. MOV	<u>% increase in average annual sales turnover (other/non fish products) of target h/h</u> Focus group discussions and individual interviews.
	Comments	Only a few members have been able to work with improved looms. This has created dissatisfaction. Presently they are producing a limited number of products. They haven't had the opportunity yet to adopt skills from the training they have received on drying, and run a business independently. Only experience will determine the future. It is <u>too early to assess the outcome of</u> weaving activities.
	OVI 3.2. MOV	Improved products account for NIL % share of increased net incomes <u>of adopter target h/h</u> Focus group discussions and individual interviews.
	Comments	(Same as 3.1)
	OVI 4.1. MOV Comments	100 % increase in proportion of target h/h enjoying access to formal credit in Cox's Bazar. Focus group discussions, interviews at individual level and review of credit statement. Loans have been received by all group members. But in general the recovery rate is average. It appears from the study that individual investment in IGAs is more risky than the collective investment in weaving activities.
	OVI 4.2. MOV	... % decrease in the weighted average cost of formal and informal <u>credit to target h/h</u> Focus group discussions, individual interviews and review of credit statement.

	Comments	The total loan amount is small, compared to the total need. It covered only 52 female members of a sub-village in the area. The intervention is not being enough to reduce the cost of formal and informal loans in the Cox's Bazar area. Members of the community still depend on the traditional "Rakhain Mahajons" for informal credit during their lean period. The rate of interest depends on whether loan-takers deposit some gold as collateral. A gold deposit brings interest rate down to 3%, otherwise it is 10-12%.
	OVI 4.3 MOV Comments	66% increase in average annual amount of formal and informal credit used by target h/h Focus group discussions, interviews at individual level and review of credit statement Project created an environment for improvement by mobilizing and training self-help groups. The credit package must be adjusted to respond to market signals so that the groups can upgrade its handloom operations to compete with professional operators.
	OVI 5.1	GO and NGO users who reported increased awareness about PHF issues - nil.
	MOV	Project staff/Project report.
	Comments	Project report
	OVI 5.2	--- enquiries made to the project of which ---% converted to activities.
	<u>MOV</u> Comments	Information not available
	OVI 6.1 MOV	GOs and NGOs who undertake new and joint action plans to address non-PHF issues -- nil Focus group discussions, discussion with key informants and individual discussions.
	Comments	Not applicable for COX's Bazar.
	OVI 6.2 MOV	Target CBOs able to independently access support from financing and development agencies -- nil Focus group discussions.
	Comments	Group members do not claim ability to independently access financing agencies.
	OVI 6.3 MOV Comments	CBOs, NGOs and GOs interact with increased frequency and consistency. They exchange resources, knowledge, experience and skills. Discussion with Fisheries Department at district level, Focus group discussions, discussion with key informants and discussion at individual level Not applicable for Cox's Bazar.

4	Comments on Assumptions (See project logframe, page 93)	Assumption-2 is not valid because the area is vulnerable to natural disaster. Assumption-4 is not valid because of negative trends in fish catches in the area.
5	Other issues, comments, insights, perspectives	<p><u>Nature of target group population:</u> It appears from the observation that the income and consumption patterns of 80% group members are below the subsistence level.</p> <p><u>Health and sanitation:</u> The group members are aware of the importance of health, hygiene, safe water use and sanitation practices. But they are often unable to follow these practices because of lack of space and lack of money.</p> <p><u>Literacy:</u> Group members can sign their names in Bangla but basic literacy and numeracy (ability to read and write in Bangla) are far away and have been identified as secondary need.</p> <p><u>Status of women:</u> Both husband and wife take joint decisions because the male member of the family remains outside the house. In such cases women are able to take decisions on savings, monthly expenditure, investment, education and family planning.</p> <p><u>Assets:</u> Apart from their home and loom, group members have no fixed or movable assets.</p> <p>Group members regularly attend group meetings, deposit savings and repay credit. Group accounts are maintained by group leaders, and monitored by a supervisor engaged by the project. All the group members are aware of their level of savings.</p> <p><u>NGO:</u> AZAD initiated the intervention, but because of its lack of commitment, the project took over responsibility for these groups.</p> <p><u>Fishery activity:</u> The male members work as fishing labourers for the boat owners. Of late, they have been practising group-based long-line fishing with good results.</p> <p><u>Alignment of intervention with ODA's overall goals and objectives:</u> The changed situation with AZAD forced the project to change its approach. But the project's overall goal and objectives remained the same.</p>
5	Anecdotal insights	<p><u>Limitations, problems, opportunities for project interventions:</u> The project could not pay proper attention to selecting an NGO for the intervention.</p> <p><u>Problems in data collection:</u> Language was a problem. Short memory and insufficient time were the major limitations of the study. But diverse approaches to data collection ensured accurate data.</p>

IAS CASE STUDY : REHANIA & CHOTO DEIL, NOAKHALI (BANGLADESH)

1	Location	Rehania and Choto Deil Village
	District	Naokhali
	State	
	<u>Country</u>	Bangladesh
	Name of nearest town	Hatia
	Distance from nearest town	About 16 km.
2	Nature of intervention	Broad-spectrum approach
	Kind of performance the location is supposed to represent	199 households supposed to be involved in mat-making and agricultural product storing, as sustainable Income Generating Activities (IGA) through community institution building.
	Time period of intervention	Ongoing from April 4, 1995.
	Name of the partner(s)	CBO, with project support.
	Role of partner(s)	Mobilize potential human resources, Enhance awareness, Facilitate Income Generating Activities (IGA) and institution-building.
	Nature of programmes	Support for social awareness (health, hygiene and literacy), leadership building, group savings and revolving loan fund.
	Target community, including size, number of	3 groups organised, consisting of people affected by erosion and Charland migrants. About 20% of the members are erosion-hit, above subsistence level, with experience in agriculture. The other 80% the Charland migrants, live below subsistence level, are traditional fisherfolk. 88 (20 male, 60 female) members from 199 families are covered by the intervention.
	Brief outline of DFID-PHFP's intervention, including stages if relevant	The intervention in Rehania and Choto Deil villages is one of three types of institutional approaches to set bagnet communities. The aim is sustainable poverty alleviation. The intervention was started by a CBO with project support in April 1995.
	Project inputs, activities and scale	Organising self-help groups for 88 members. Functional literacy for 68 group members. Initiating group savings for 88 group members. Seed capital for revolving loan fund for the group, an amount of Tk. 10,00 for 5 group members.
3	Project logical framework - output	
	OVI 1.1.	5 beneficiaryh/hs adopted improved non-PHF technologies, through the project.
	MOV	Focus Group Discussion, Individual interview
	Comments	About 5% of households received credit. Two improved their social status (one in fact switched from begging to petty trade). Potential has been observed in bamboo and reed crafts and homestead gardening.
	OVI 1.2.	No target h/h in this project location independently accessed improved PHF technologies
	MOV	Focus Group Discussion and Individual interviews

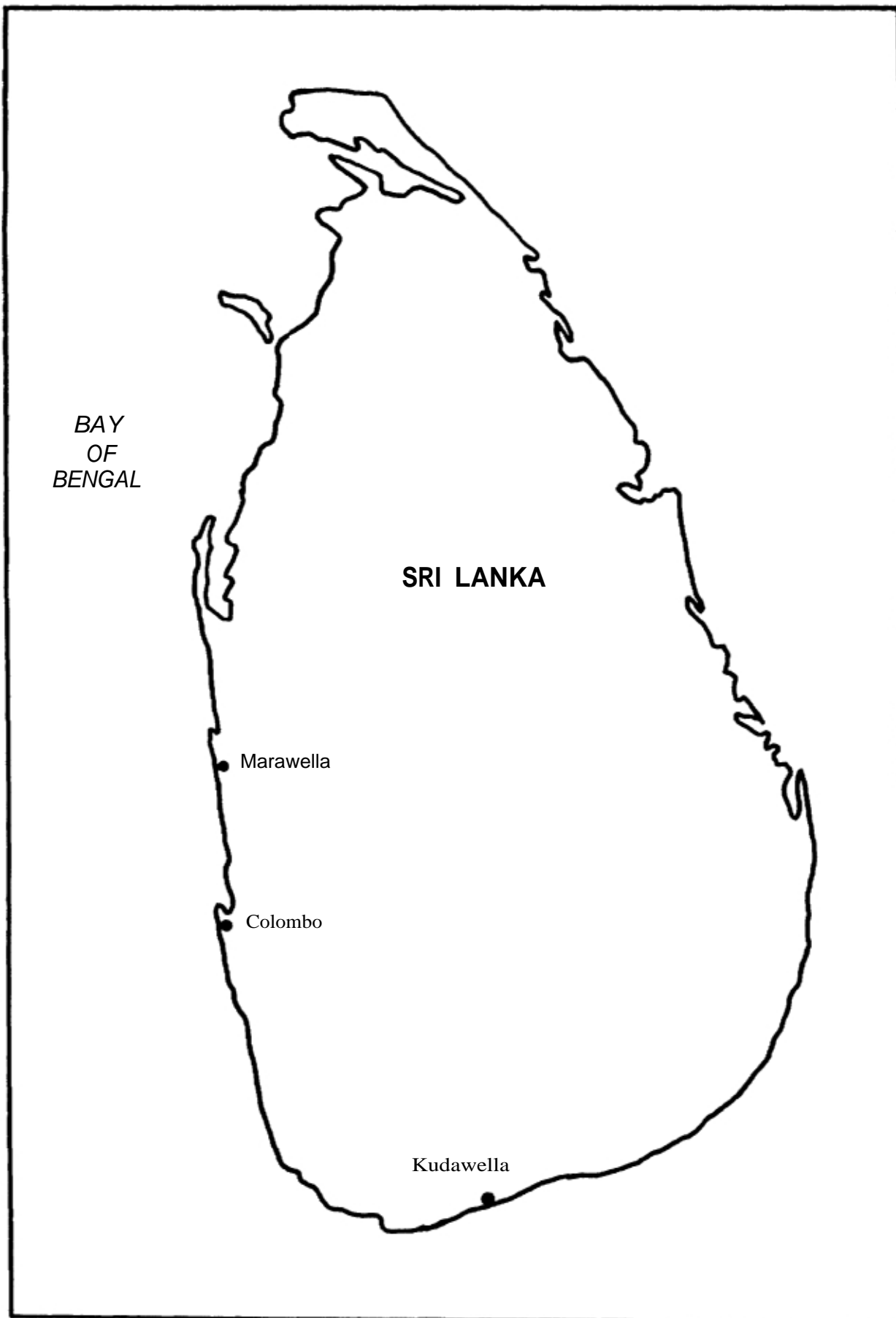
–	Comments	5 members have had access to credit so far. Under the direct supervision of the project the groups accumulate savings amounting to take 20,000. In addition, they received some materials on literacy.
	OVI 2.1. MOV Comments	Number of GOs and NGOs who integrated PHF technologies into their action plans - nil. Focus group discussions, discussion with key informants and discussion at individual level. Under this intervention approach there is no scope for GO and NGOs to integrate PHF technologies into their action plans in Rehania and Choto Deil villages.
–	OVI 2.2. MOV Comments	Skill and knowledge base of CBO staff/members enhanced to tackle PHF issues before IAS study - nil. Focus group discussions and individual interviews.
–	OVI 3.1. MOV Comments	<u>_% increase in average annual sales turnover (other/non fish products) of target h/h</u> Focus group discussions and individual interviews. Among the members only 5 received revolving loan funds. Presently they store agricultural products and produce some bamboo and reed crafts. Time, experience and plan of action will determine the future. It is premature to assess improvement.
–	OVI 3.2. MOV Comments	Improved products not responsible for increased net incomes of target h/h. Focus group discussions and interviews at individual level. Any comments on the issue premature. But the group assessed the <u>magnitude of resources</u> needed for improving their livelihood.
–	OVI 4.1. MOV Comments	Insignificant increase in proportion of target h/h enjoying access to <u>formal credit in the case of Rehania and Choto Deil village.</u> Focus group discussions, individual interviews and review of credit statement. All group members have received loans. But the recovery rate is poor. It appears from the study that individual investment in IGAs is more risky than collective investment. Credit disbursed is less than what's needed.
–	OVI 4.2. MOV	<u>% decrease in the weighted average cost of formal and informal credit to target/h-nil</u> Focus group discussions, interviews at individual level and review of <u>credit statement</u>

	Comments	The total loan amount is negligible and insignificant compared to the total need. Covers only 5 female members of two sub-villages in the area. The level of such intervention is not enough to reduce cost of formal and informal loans in project area. The community still depends on the traditional “Mahajons” for informal credit during their lean period.
	OVI 4.3. MOV	Increase in demand for average annual formal and informal credit used by target h/h Focus group discussions, individual interviews and review of credit statement
	Comments	Project created an environment for improving the NGO’s capacity for group mobilization. The credit package needs to be tailored to respond to specific individual needs.
	OVI 5.1 MOV	No GO and NGO users reported increased awareness about PHF issues. Projects staff and records
	Comments	
	OVI 5.2 MOV Comments	... Enquiries made to the project of which --% converted to activities Information not available
	OVI 6.1. MOV Comments	GOs and NGOs undertaking new and joint action plans to address non-PHF issues. nil Focus group discussions, discussion with key informants and discussion at individual level. Not applicable for Rehanian and Choto Deil villages.
	OVI 6.2. MOV	No target CBOs able to independently access support from financing and development agencies Focus group discussions.
	Comments	Group members are not confident and capable of approaching formal financial institutions for loans.
	OVI 6.3. MOV	CBOs, NGOs, GOs interact with increased frequency and consistency. They exchange resources, knowledge, experience and skills. Discussion with Fishery Department at district level, Focus group discussions, discussion with key informants and discussion at individual level
	Comments	Project is directly working with the group.
4	Comments on Assumptions (See project logframe)	Assumption-2 is not valid because the area is vulnerable to natural disaster.

5	Other issues, comments, insights, perspectives	<p><u>Nature of target group</u> Population: It appears from observation that the income and consumption pattern of 80% of the group members are below the subsistence level.</p> <p>Health and sanitation: Group members are aware of the importance of health, hygiene, safe water use and sanitation practices. But affordability is the main practical constraint to observing these practices. In the absence of male members water from backyard ditches is used for drinking at Choto Deil village.</p> <p>Literacy: The majority of group members can only sign their name, but their general awareness levels have gone up.</p> <p><u>Status of women</u>: In general the husband and wife take joint decisions on household affairs. In the absence of male members, women also take decisions in day-to-day activities. It was observed during the study that women take decisions in group activities.</p> <p>Assets: Group members own sheds but not land. About half of the group members own fish nets of reasonable size while the rest own small fish nets. Natural disasters are an ever-present threat. As a result the population are not interested in owning fixed or immovable assets.</p> <p>CBO: The members are regular in attending group meetings but not in depositing savings. All group members know how much they have saved and deposited; A few group members have withdrawn their membership and taken back their savings. Group accounts are maintained with very little supervision from the project.</p> <p>Sustainability of partners: The project itself is a partner in this intervention. But the continuation of the project is in question.</p> <p>Fishery activity: Male members employed as fishing labourers for boat owners. Children engaged in catching shrimp fries seasonally. During the IAS study it was reported that catches of Hilsha and Chowa fish have increased while catches of other fishes remain static.</p> <p><u>How does intervention harmonize with PHF Droject’s overall goals and objectives</u>: The project itself is directly engaged in the intervention (development through formation of self-help groups).</p> <p>Limitations, Problems, opportunities of project interventions: At the inception stage of the project, proper consideration was given to addressing two different categories of people with varying socio-economic status and cultural background. But necessary supervision was not possible because of the remote location of the project. Major opportunities for group members are salting of Hilsha fish and drying of Chowa fish during periods of abundant catch. Another opportunity: seasonal fish culture at backyard ditches. The project could seek to combine both groups under a “Coastal Greening Project”. Environment issues could also be addressed by educating primary school children about the harmful effects of unrestrained capture of shrimp fry.</p> <p>Problems in data collection: There wasn’t enough time for individual interviews. But a variety of approaches were adopted to ensure accuracy.</p>
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*Case Studies:
Sri Lanka*

IMPACT ASSESSMENT STUDY LOCATIONS . SRI LANKA



IAS CASE STUDY: MARAWELLA (SRI LANKA)

	Location	MARAWELLA
	District	Chilaw
	State	
	<u>Country</u> Name of nearest town	Sri Lanka
	Distance from nearest town	
2	Nature of intervention	Technology - focus approach - use of ice
	Kind of performance the location is supposed to <u>represent</u> <u>Time period of intervention</u> Name of the partner(s)	Good October 1995 to March 1996 Ministry of Fisheries and Aquatic Resources (MFAR), Department of Cooperative Development, ADB Fisheries Sector Development Project and National Aquatic Resources Development and Research Agency (NARA)
	Role of partner(s) Target community, including size, number of h/h	MFAR provides subsidies for the purchase of engines, craft and gear. With assistance from ADB project, MFAR also provides welfare facilities. i.e. harbours, water supply, housing, roads etc. Department of Cooperative Development monitors the activities of the fisheries and other cooperatives. NARA undertakes research and development activities for the fisheries sector. One cooperative at Marawella - Sri Kurusa Fishermen's Cooperative Society. It has 180 members of which 68 are women.
	Brief outline of DFID-PITFP's intervention, including stages, if relevant Project inputs, activities and scale	In October 1996, project started trials of ice boxes for 22 foot craft and for push and motor cycle traders. The ice box meant for 22 foot craft broke down and had to be replaced. An external consultant was contracted to suggest improvements in design and manufacture of the ice boxes. A technical assistant was recruited and deployed to ensure compliance to specification. Trials in this village have been completed in March 1997. Project inputs has been in the form of staff support-- salaries for data collectors, providing ice boxes, meeting incidental expenses connected with conduct of the trials and providing technical assistance.

	Comments	<p>There has been a long history of use of ice in the village with thermocole and wooden boxes being used on board, on shore and for haulage. The storage systems used are fairly inefficient with a large part of the ice being lost due to melting. The ice boxes developed in the village constitute an improvement over existing systems, with emphasis on longer operational life, better insulation and hygiene. The capacity of the boxes varies between 40 and 100 kg depending on the type. Extra prices realised from the use of the boxes vary from Rs 5 to Rs 10 per kg of fish. There is a 50% reduction in the quantity of ice used compared to the traditional boxes. Spoilage of fish is reduced by 5 to 10%. These improvements have been reported by motor cycle traders and operators of 22 foot craft. All three types of boxes used on board 22 foot craft. The motor cycle box was found to be most suitable.</p>
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IAS CASE STUDY: ST JOHN'S MARKET, COLOMBO (SRI LANKA)

	Location	ST JOHN'S MARKET COLOMBO
	<u>District</u> State	<u>Colombo</u>
	<u>Country</u> Name of nearest town	Sri Lanka
	Distance from nearest town	
2	Nature of intervention Kind of performance the location is supposed to <u>represent</u> Time period of intervention	<u>Broad-spectrum approach</u> Good Since 1992, ongoing
	Name of the partner(s)	INASIA formerly of IRED
	Role of partner(s)	Formation of a network of NGOs and activities around: <ul style="list-style-type: none"> - Alternative politics for Asia - Peace and Security - Culture and Sprituality - Community based alternatives in the context of globalisation - Challenges for possibilities of self reliant social action in Asia
	Target community including size, number of h/h	The target community consists of motor and push cycle traders operating from St John's market in Colombo. There are some 800 such traders. The association has about 300 of which 150 are active members i.e. they participate in a savings and credit programme. About 10% of the traders use motorcycles. An estimated 30 - 35% of CBO members i.e. about 90/300, are considered poor by their own peers, with incomes less than Rs 3000 per month.

	<p>Brief outline of DFID-PHFP's intervention, including stages relevant</p> <p>Project inputs, activities and scale</p>	<p>In 1992, DFID-PHFP identified cycle traders as target group for introduction of ice boxes. IRED identified and approached to act as a partner agency. IRED agreed and discussions were initiated with interested traders. Awareness programme aimed at explaining need for formation of groups. In 1993, an association formed and registered with 21 members, the main activity being operation of a revolving fund and testing of ice boxes designed for use by cycle traders. 25 such ice boxes were distributed amongst members for trials. In 1994 a long term credit programme started; 3 individuals given Rs.81,000(- to upgrade such cycles to motor cycles. Instant/mobile loan scheme initiated with a maximum of Rs.500.. Membership expanded to 130, In 1995, a life insurance scheme for traders started. Training programmes aimed at building the capacity of traders to manage association's affairs have been conducted. 8 low-cost ice boxes given on a loan basis. The maximum amount given under the instant/mobile loan scheme increased to Rs. 1000. The membership further expanded to 146. Training in repair of FRP ice boxes provided to those provided with low-cost boxes. Office space was secured at the St.John's market complex.</p> <p>In 1996, links were established with Hatton National Bank. Membership expanded to 300 and identity cards issued to the members. An election was conducted which changed the composition of the management committee, The experience gained with the traders of St. John's market was sought to be replicated in Negombo. Former IRED staff sets up a new organisation called INASIA, project transfers activities.</p> <p>Financial inputs for staff support, distribution of ice boxes, support services for CBO and provision of seed capital for setting up a revolving fund to promote ice boxes. Besides this DFID-PHFP staff time was used for monitoring.</p>
3	<p>Project logical framework . output</p> <p>OVI</p>	<p>beneficiary h/h adopted improved P1-IF technologies through the project.</p>
	<p>MOV</p> <p>Comments</p>	<p>Focussed group interviews followed up by individual interviews and personal observations.</p> <p>23 high quality ice boxes given by project. 10 ice boxes purchased on loan basis by push cycle traders; poor quality of boxes adversely affected credibility of technology and the sharp variations in price resulted in slow uptake of the technology. Need for ice box not felt as trading time is not much and possession of a refrigerator permits overnight storage, for quantities remaining after day's sales,</p>

	<p>OVI 1.2.</p> <p>MOV</p> <p>Comments</p>	<p>1 target hfh in this project location independently accessed <u>improved PHF technologies</u></p> <p>Focussed group interviews followed up by individual interviews and personal observations.</p> <p>A cycle trader was provided 1 ice box by a local politician in a suburb of Colombo. However other sources of information indicate the provision of 10-15 such boxes through a cooperative outside Colombo.</p>
	<p>OVI 2.1.</p> <p>MOV</p> <p>Comments</p>	<p>1 GOs and NGOs integrated PHF technologies into their action plans.</p> <p><u>Interviews with key informants</u></p> <p><u>INASIA has started a similar association at Negombo</u></p>
	<p>OVI 2.2.</p> <p>MOV</p> <p>Comments</p>	<p>Skill and knowledge base of 100 staff/members of GOs, NGOs and CBOs enhanced to tackle PHF issues,</p> <p><u>Interviews with key informants</u></p> <p>Training was provided in the conduct of PRA exercises, fish handling and processing, accounting, leadership skills and group behaviour. The result has been that the members have taken over the accounting and management of the association.</p>
	<p>OVI 3.1.</p> <p>MOV</p> <p>Comments</p>	<p>46 % increase in average annual sales turnover (fish and fish products) of <u>target h/h</u></p> <p>Focussed group interviews, information provided by key informants and individual interviews.</p> <p>increase in average annual sales turnover as reported by members is more the result of an increase in the price of fish over the last few years, rather than an increase in quantities.</p>
	<p>OVI 3.2.</p> <p>MOV</p>	<p>Improved products account for % share of increased net <u>incomes of adopter target h/h</u></p> <p>Focussed group interviews followed by individual interviews</p>
	<p>Comments</p>	<p>Data unreliable</p>
	<p>OVI 4.1.</p> <p>MOV</p>	<p>Nil % increase in proportion of target h/h enjoying access to forrnrl credit</p> <p>Focussed group interviews, information provided by key informants and individual interviews</p>

	Comments	All members in both 1993 and in 1996 had access to credit from the CBO. Consequently, no increase can be computed.
	OVI 4.2. MOV Comments	<u>5% decrease in the weighted average cost of formal and informal credit to target h/h</u> Focussed group interviews followed by interviews and information provided by key informants. None of the members had access to formal credit before 1993. Formal credit still meets only 12 percent of the total credit needs. Private sources charge 2 to 5% per day on short term unsecured loans while the figure is 6 to 20% per month for long term loans. The bank rate is 21% per annum while the CBO charges 2% to 4% per month. The impact of the credit scheme can be judged by the fact that 2 money lenders abandoned lending at St.John's market.
	OVI 4.3. MOV Comments	<u>Negligible % increase in average annual amount of formal and informal credit used by target h/h</u> Focussed group interviews followed by individual interviews and information provided by key informants. Demand for credit by the cycle traders has gone up from Rs.10,000 to Rs 15,000. Much of this increase is among the <u>motor cycle traders because of changes in life style.</u>
	OVI 6.1. MOV Comments	IGO/NGO undertook new and joint action plans to address <u>PHF issues</u> <u>Interviews with key informants</u>
	OVI 6.2. MOV Comments	1 target CBO able to independently access support from financing and development agencies. Focus group discussions followed by information provided by <u>key informants</u> Cycle trader association at Colombo has obtained loans from the Hatton National Bank for the purchase of motor cycles and household equipment.
	OVI 6.3. MOV	CBOs, NGOs, GOs interact with increased frequency of consistency and exchange among themselves resources, knowledge, experience and skills. Focus group discussions plus key informants.

4	<p>Comments</p> <p>Other issues, comments, insights, perspectives</p>	<p>With an association office set up in the St.John's market complex, there is interaction between office bearers of the CBO and the Ceylon Fisheries Corporation staff . The offices are located next to each other.</p> <p>Financial picture of CBO not clear, About 40 to 45% of total assets of CBO apparently lying as idle cash despite large unfulfilled credit needs among members. Recovery of loans reported good, but figures on outstandings and overdues not readily available. The dependence on private informal credit institutions reduced; two private money lenders have given up lending to cycle traders as unremunerative. With the conduct of organisational elections, target community more confident of handling own affairs independently of NGO. The participation and ownership of the CBO by all its members appears limited.</p> <p>Membership in CBO is attractive and increasing, mainly due to cheap credit. NGO has reservations regarding appropriateness of improved technology like ice boxes, preferring to concentrate on savings and credit. CBO mechanisms and rules, heavily influenced by NGO, tend to favour those with higher capacity and propensity to save, and at the same time tends to cap savings once credit limits are reached. There has been a reported increase in income and status of CBO members over the last 3 years. eight motor cycle traders have acquired houses. Increased incomes have <u>resulted in better quality of education for children</u></p>
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IAS CASE STUDY: KUDAWELLA (SRI LANKA)

	Location	KUDAWELLA
	District	<u>Tangalle</u>
	<u>State</u>	
	<u>Country</u>	Sri Lanka
	Name of nearest town	Tangalle
	Distance from nearest town	25 km
2	Nature of intervention	Technology - focus approach:
	Kind of performance the location is supposed to represent	Good
	Time period of intervention	October 1995 to March 1996
	Name of the partner(s)	Ministry of Fisheries and Aquatic Resources (MFAR), Department of Cooperative Development, ADB Fisheries Sector Development Project and National Aquatic Resources Development and Research Agency (NARA)
	Role of partner(s)	MFAR provides subsidies for the purchase of engines, craft and gear. With assistance from ADB project, provides welfare facilities i.e. harbours, water supply, housing, roads etc. The Department of Cooperative Development monitors the activities of the fisheries and other cooperatives. NARA undertakes research and development activities for the fisheries sector.
	Target community, including size, number of h/h	There are 6 cooperatives at Kudawella with a membership of around 1097. Consists both of men and women.
	Brief outline of DFID-PHFP's intervention, including stages if relevant	In October 1996, trials of ice boxes for 22 foot craft, push and motor cycle traders designed by the project was started. The trials in this village have been completed in March 1997.
	Project inputs, activities and scale	Project inputs has been in the form of staff support i.e. salaries for data collectors, providing ice boxes, meeting incidental expenses connected with conduct of the trials and providing technical assistance.

	Comments	<p>There has been a long history of use of ice in the village with thermocole and wooden boxes being used on board, on shore and for haulage. The storage systems used are fairly inefficient with a large part of the ice being lost due to melting. The ice boxes developed in the village constitute an improvement over existing systems, with emphasis on longer operational life, better insulation and hygiene. The capacity of the boxes varies between 40 and 100 kg depending on the type. Extra prices realised from the use of the boxes vary from Rs.15 to Rs.20 per kg of fish. There is a 50% reduction in the quantity of ice used compared to the traditional boxes. Spoilage of fish is reduced by 5 to 10%.</p> <p>These improvements have been reported by motor cycle traders and operators of 22 foot craft. A van-based trader, who has started using the boxes since completion of the trials, has reported an improvement in quality of fish, resulting in higher income. However, push cycle traders do not report any major improvements.</p>
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Appendices

APPENDIX: I

TERMS OF REFERENCE FOR THE STUDY

IMPACT ASSESSMENT FRAMEWORK

The participants reviewed the report of Intervention India (Pvt) Ltd and, taking some account of its recommendations, developed a framework for the impact assessment, which was field tested after the workshop.

Design Criteria

The main criteria established by the project team for the Impact Assessment Study (IAS) is that it should be based on the current logical framework and should produce the information on impact necessary to:

- carry out an Output-to-Purpose review (have the intended outputs been achieved, and if so, has this led to the achievement of purpose?)
- assess the likelihood that the project will contribute to the achievement of the intended goal;
- assess the scale and importance of any non-intended impacts.
- be simple, user-friendly and cost-effective to implement and take the views of primary and secondary stakeholders fully into account;
- be capable of being completed by May 1997, to fit in with DFID's schedule for the preparation of a possible follow-on-project.
- be led by outside consultants in order to ensure independence. They would work very closely with project staff and GO/NGO partners.

Elements of the LAS

Bearing these criteria in mind, the workshop participants decided on the following:

- **Team composition:**

The survey will be implemented by two field teams in India/Sri Lanka led by Catalyst Management Services of Bangalore (Mr M.S Ashok and Mr N Raghunathan) and one team in Bangladesh, led by Socio-Consult of Dhaka (Mr Alamgir Chowdhury). Each team will comprise one consultant, two project staff, one GO or NGO representative and one or more fieldworkers. Consistency of approach among the teams (making it possible ultimately to aggregate results) will be ensured by designing and field-testing the approach together and by planned meetings of members of the different teams as the work proceeds. Each team will include at least one woman. To ensure a fall-back position, at least two women will be included in the selection, mobilisation and training of field teams. Even though the project is not working with women in Sri Lanka, a woman will be included in that team.
- **Locations:**

The survey will involve detailed surveys of target group and non-target group communities (i.e. *with* and *without* the project). GOs and NGOs in 16 purposively selected locations (8 in India, 3 in Sri Lanka and 5 in Bangladesh). The communities will be selected to be as representative as possible of the range of conditions and project experiences in the 57 locations where it is currently working.

- **Surveys:**
The surveys at each location will take about one week and will involve (a) household and group interviews, using PRA, RRA and other techniques (b) case studies (c) interviews with 'key' informants, and (d) interviews with GO and NGO representatives. Both quantitative and qualitative information will be collected. The main unit of analysis will be the household, but groups and secondary stakeholders will also be covered.
- **Gender and poverty-focus:**
The surveys would seek to establish the impact of the project on the target group as a whole, but would specifically focus on the impact on women and on very poor households.
- **Data validation:**
The data collected will be validated by 'triangulation' (asking similar questions to individuals and groups in village and GO/NGO discussions, and in different locations by the three research teams) and by checking results against data already collected by the project and official statistics.
- **With and without project comparisons:**
The impact assessment will involve comparing the 'with project' and 'without' project situations by interviewing non-project ('control') households (in and outside the village). However, because of anticipated difficulties in identifying suitable 'controls' this approach will be complemented by in-depth interviews to assess the 'before' and 'after' situation for participating households.
- **Timing:**
The first round of the survey will be undertaken between mid-February and mid-April and will involve 10 days of field team training and mobilisation and 50 days of fieldwork. A draft report will be circulated by end-April and a final report, taking account of comments at the next workshop (5 to 10 May), by end-May.

APPENDIX : 2

QUESTIONS BASED ON LOGICAL FRAMEWORK INDICATORS

Flowing from the logframe indicators, there are a number of questions that must be answered in the impact assessment study. These questions are listed below. The questions WILL NOT NECESSARILY be directly put to individuals and community groups by IAS teams. They do however provide a check list of the information which IAS teams must collect.

GOAL

G 1.1. (reference to the OVI's in the Logframe)

- What are the components of general living standards?
- Any improvement over the last 3 years?
- How many h/h report improvement?

G1.2

- What assets does a typical h/h own?
- How many h/h acquired new assets during in the last 3 years?

G1.3

- What food items does a typical family consume ? (breakdown into home grown! produced and food bought from the market! other sources)?
- Money spent on food bought, 3 years ago & now. Disaggregate

PURPOSE

P 1.1 (reference to the OVI's in the Logframe)

- Components of family income - from fishing & non-fishing sources
- Any improvement in income due to PHF interventions? HOW much for a typical family?

P 1.2

- Are participants, at least some of them, members of a CBO?
- What kind?
- When did it start?
- Is savings a component of the CBO's activity?
- How are accounts maintained?
- When the CBO started, what was the rate of saving (per members per week or month)? What is it now?

P 1.3

- What were the PHF practices in the community – 3 years ago & now?
- What new PHF practices have been adopted in neighbouring villages or groups during the last 3-5 years?

PURPOSE

P 1.4

(for Bangladesh only)

- Repeat P 1.1 for non-fishing incomes

OUTPUT

01.1

- Link to P 1.3
- How many h/h have adopted improved PHF technologies?

01.2

- From secondary sources like PHFP documents, not covered in field survey

02.1

- Link to P 1.3
- No. of h/h adopting such new practices – without project support

02.2

- Link to O 2.1 : qualitative data

03.1

- Link to P 1.1
- What are the items – fish & non-fish products – normally sold by a h/h?
- Value of each component of income 3-5 years ago & now (break-up : species/ process/ prices! period)

O 3.2

- Link to P 1.1 & P 1.3
- Calculate

04.1

- Identify sources of credit
- Link to P 1.2
- Has CBO taken any loan from a bank! FI other formal sources?
- How many members have taken a loan from CBO?
- How many individuals have taken direct loans from bank! formal sources?

O 4.2

- Typical family - total debt - break-down by source - rate of interest for each source
- 3 years ago & now

OUTPUT

04.3

- Linkto 04.2

0 5.1

- Secondary sources

05.2

- Secondary sources

06.1

- Secondary sources + interaction with NGO staff

0 6.2

- Secondary sources + interaction with NGO staff

06.3

- Secondary sources + interaction with NGO staff

07.0

- Secondary sources + interaction with NGO staff

Other issues, not included as specific questions, but important:

- Equity - participation of the poor and very poor. Who participates & who does not?
- Gender distribution of credit... and general gender aspects of the project
- Health, drinking water, sanitation, education (existing status, perceptions, access to facilities, affordability, quality)
- Empowerment - women & others
- Spending! investment patterns of incremental income - patterns

COMPOSITION & ITINERARY OF IMPACT ASSESSMENT STUDY TEAMS

Team 1 - Sri Lanka

MS. Ashok, Catalyst Management Services, Bangalore
George Mathew, DFID-PHFP, Madras
Chandra Silva, DFID-PHFP, Sri Lanka
Dr. Ivan Silva, Sri Lanka
Ms. Kusala, Ministry of Fisheries and Aquatic Resources
H.S.G. Fernando, Ministry of Fisheries and Aquatic Resources
Medanthe, INASIA
Indunil, INASIA
Ms. Lalitha, INASIA

Team II - India - Kovalam, Manapad (Tamil Nadu)

M.S. Ashok, Catalyst Management Services, Bangalore
George Mathew, DFID-PHFP, Madras
Ms. Gomathi Balasubramanian, DFID-PHFP, Madras
Ms. Vimala, SANTHIDAN
Rajan, Tamil Nadu Apex Fishermen Co-operative Federation, Manapad

Team - III - India - Chandrabhaga (Orissa)

M.S. Ashok, Catalyst Management Services, Bangalore
Ms. C. Mohana, DFID-PHFP, Madras
Binod Mohapatra, DFID-PHFP, Bhubaneshwar
Sekhar

Team - IV - India - Subbampeta, Ramanapatem, Upplanka (Andhra Pradesh)

N. Raghunathan, Catalyst Management Services, Bangalore
Ms. C. Mohana, DFID-PHFP, Madras
Durga Prasad, DFID-PHFP, Kakinada
Sekhar

Team - V - India - Vellakoil, Pudupettai (Tamil Nadu)

N. Raghunathan, Catalyst Management Services, Bangalore
Ms. C. Mohana, DFID-PHFP, Madras
Ms. Senthil Kumari, ROSA
Ms. Kalaiselvi, ROSA

Team - VI - Bangladesh

Resa Gowsar, Socioconsult International Ltd.
Naser, Socioconsult International Ltd.
Alamgir Chowdhury, Socioconsult International Ltd.
Dr. Goutam Barua, DFID-PHFP, Dhaka
Ms. Khuku, CODEC
Nasimul Haque, DFID-PHFP, Dhaka

ITINERARY

Date	Locations	Team
INDIA:		
24.02.97 to 01.03.97	Kovalam (Tamil Nadu) Nagercoil (Tamil Nadu)	Team II
02.03.97 to 06.03.97	Manapadu (Tamil Nadu) Tuticorin (Tamil Nadu)	Team II
27.03.97 to 02.04.97	Vellakoil (Tamil Nadu) Pudupettai (Tamil Nadu) Nagapatnam (Tamil Nadu) Poraryar (Tamil Nadu)	Team V
04.03.97 to 18.03.97	Subbampeta (Andhra Pradesh) Uppalanka (Andhra Pradesh) Ramanapalem (Andhra Pradesh) Kakinada (Andhra Pradesh) Pallam (Andhra Pradesh) Uppada (Andhra Pradesh) Kothapalli (Andhra Pradesh) Konapapeta (Andhra Pradesh) Talarevu (Andhra Pradesh)	Team V
16.04.97 to 21.04.97	Chandrabagha(Orissa) Konark (Orissa) Paradeep (Orissa) Kujang (Orissa) Cuttack (Orissa) Pun (Orissa) Bhubaneshwar (Orissa)	Team III

Date	Locations	Team
SRI LANKA:		
3 1.03.97 to 02.04.97	Colombo	Team I
03.04.97 to 04.04.97	Tangalle (DFEO District)	Team I
05.04.97	Colombo	Team I
06.04.97	Marawella (Chilaw DFEO District)	Team I
07.04.97 to 09.04.97	Colombo	Team I
10.04.97	Colombo	Team I

Date	Locations	Team
BANGLADESH		
23.03.97to03.03.97	Dhaka	Team VI
04.03.97	Chittagong	Team VI
05.03 .97 to 08.03 .97	Cox's Bazar	Team VI
09.03 .97 to 17.03 .97	Banskhali (Chittagong)	Team VI
18.03.97to19.03.97	Dhaka	TeamVI
24.03.97 to 28.03.97	Hatia	Team VI
29.03.97 to 30.03.97	Sandwip	Team VI
31.03.97 to 12.04.97	Dhaka	Team VI
23.04.97	Dhaka	Team VI
24.04.97	Dhaka	Team VI

APPENDIX: 4

PROJECT LOGICAL FRAMEWORK

Revised January 1997

Narrative Summary (NS)	Verifiable Indicators (OVI)	Name of Verification (MOV)	Important Assumptions
<p>Goal:</p> <p>1 Standards of living of artisanal fishing communities (AFC) and petty fish traders (PFT) at selected Bay of Bengal (BOB) locations sustainably enhanced.</p> <p>Super Goal: Same in wider areas in BoB</p> <p>PET are defined as someone who works in the informal fish marketing sector dealing with small quantities of that are retailed locally,</p>	<p>1.1 Target group households (h/h) in India (IN), Bangladesh (BD) and Sri Lanka (SL) report on average 75% increase in standards of living by 31 March 1998 and 85% by 31 March 2000.</p> <p>1.2 Target group h/h in IN, BD and SL report average 10% increase in average total family asset bases of AFC and PFT h/h by 31 March 1998 and 15% by 31 March 2000</p> <p>1.3 Target group households report 10% increase in the real value of food consumed in IN, BD, And SL by 31 March 1998.</p> <p>1.4 Over 50% of women from adopting households report increased role in h/li decision-making by 31 March 2000.</p>	<p>1.1 Impact Assessment System (IAS) reports and Export evaluation study (based on participatory evaluation by communities)</p> <p>1.2 IAS reports</p> <p>1.3 IAS reports</p> <p>1.4 LAS reports</p>	<p>(Goal to Supergoal)</p> <p>I. Technologies and approaches developed by the project disseminated within BoB by natural means and through programmes of Government Organisation (GO) and Non Government Organisation (NGO)</p> <p>2. Same as O>P assumption Nos. 1 and 2</p>
<p>Purpose:</p> <p>I. Incomes of AFC and PFT households at selected BoB locations sustainably increased.</p>	<p>1.1 6%, 6% and 15% average increase in incomes of target h/h in IN, BD, SL respectively due to use of improved Post Harvest Fisheries (PI-IF) practices by 31 March 1998.</p> <p>(Incomes of female headed h/li and very poor h/h increase by at least the average of all h/h)</p> <p>1.2 Savings of target households more than double within two years of joining Community Based Organisations (CBOs).</p> <p>1.3 Adoption of at least improved practice by non-project groups in IN (30 groups), BD (3) and SL (16) by 31 March 1998.</p> <p>1.4 Bangladesh: Income of target h/h increased by 20% due to alternative Income Generating Schemes (IGS) by 31 March 1998.</p>	<p>1.1 LAS and project reports.</p> <p>1.2 IAS and project reports based on accounts of CBOs.</p> <p>1.3 IAS and project reports.</p> <p>1.4 Ditto</p>	<p>(Purpose to Goal):</p> <p>I. Beneficiaries spend increased incomes on raising standard of living.</p> <p>2. Other GO and NGO programmes enhance standard of living in other ways (eg. housing, health).</p> <p>3. Same as O>P assumption Nos. 1 and 2.</p>

Narrative Summary (NS)	Verifiable Indicators (OVI)	Means of Verification (MOV)	Important Assumptions
<p>Outputs:</p> <p>1. Appropriate technologies identified and transferred to beneficiaries.</p> <p>2. Capacity of institutions (local, NGO, GO) to support post-harvest fisheries (PHF) strengthened.</p> <p>3. Access of AFC and PFT households to markets enhanced,</p> <p>4. Access of AFC and PET households to credit enhanced.</p> <p>5. Dissemination strategy planned and implemented.</p>	<p>1.1 Beneficiary h/h's adopt through the project improved PH technologies by 31 March 1998: IN (8,000 h/h), BD (15), SL (750) and in BD non-PHF technologies (130).</p> <p>1.2 Target group h/h in project locations independently access improved PHF technologies by 31 March 1988 : IN (1,000 h/h). BD (10). SL (200).</p> <p>2.1 GUs and NGOs integrate PI-IF technologies into their action plans by 31 March 1988, IN (JO), BD (3), SL (4).</p> <p>2.2 Skill and knowledge base of staff of GUs, NGOs and members of CBOs enhanced to tackle PHF issues by 31 March 1988: IN (600), BD (70), SL (500).</p> <p>3.1 At least 10% increase in average annual sales turnover (fish, fish products: +other products in BD) of target h/h by 31 March 1998.</p> <p>3.2 Improved products account for following shares of increased net incomes of adopter target h/h by 31 March 1998: IN (15%), BD (5%), SL (15%).</p> <p>4.1 Proportion of target households enjoying access to formal credit by FOP increases by : IN (40); BD (90%); SL (15%)</p> <p>4.2 Weighted average cost of formal and informal credit to target h/h by 31 March 1998 decreases by : IN (3.5%) BD(15%) and SL(20%).</p> <p>4.3 Average annual amount of formal and informal credit used by target h/h by 31 March 1998 increases by IN (40%), BD (50%) and SL (40%).</p> <p>5.1 No of target GO and NGO users reporting increased awareness of PHF issued by 31 March 1998: IN (13), RD (21) and SL (3).</p> <p>5.2 Following number of enquiries to project. [(IN (20). BD (100), SL (50)] of which following converted to activities IN (50%). BD (60%). SL (50%).</p>	<p>1.1 IAS reports.</p> <p>1.2 IAS reports.</p> <p>2.1 IAS reports.</p> <p>2.2 IAS reports based on training evaluation reports and records of training institutions.</p> <p>3.1 IAS reports based on sample survey checked by Participatory Rural Appraisal (PRA).</p> <p>3.2 Ditto</p> <p>4.1 IAS reports based on (a) CBO and other accounts and (b) sample survey checked by PRA.</p> <p>4.2 Ditto</p> <p>4.3 Ditto</p> <p>5.1 IAS reports</p> <p>5.2</p>	<p>(Output to Purpose):</p> <p>1. Government policies, the political situation, the macro-economic environment and the legal framework in all 3 countries remain conducive to PHF development</p> <p>2. Natural disasters (eg cyclones) do not adversely affect the project.</p> <p>3. Credit policies remain conducive to PHF development.</p> <p>4. Fish supplies remain stable and fish seasons are as expected.</p> <p>5. Power supplies and transport system in project areas continue to operate effectively throughout the life of the project.</p> <p>6. Conflicts with mechanised fishers do not adversely affect AFC access to fisheries.</p> <p>7. Price fluctuations and gluts do not adversely affect project implementation.</p> <p>8. Incomes of target groups from other activities (eg, wage labour) maintained at current levels.</p>

Narrative Summary (NS)	Verifiable Indicators (OVI)	Means of Verification (MOV)	Important Assumptions
<p>6. Effective linkages among CBOs. (30s and NGOs facilitated,</p> <p>7. Project Management Unit (PMU) established and operational.</p>	<p>6.1 NGOs and GUs undertake new and joint action plans to address PH IF issues [IN(3), SE (I) or other issues [BD(6)] by 31 March 1998.</p>	<p>6.1 Project reports.</p>	
	<p>6.2 Target CBOs able to independently access support from financing and development agencies [IN(22), BD(I), SL(I)].</p>	<p>6.2</p>	
	<p>6.3 CBOs, NGOs, GUS. in IN. RD. SL. interact with increased frequency and consistency and exchange among them resources, knowledge, experience and skills by 31 March 1998.</p>	<p>6.3 Ditto</p>	
	<p>7.1 PMU established and operational by PM3.</p>	<p>7.1 Project reports and DFID monitoring and review reports.</p>	
	<p>7.2 Management systems (HR. finance. procurement. decision-making. MIAS) operational by end PM6.</p>	<p>7.2 Ditto</p>	
	<p>7.3 Project implemented according to annual workplans.</p>	<p>7.3 Ditto</p>	
	<p>7.4 Monitoring and IAS reports produced on time and project design revised in light of project learning.</p>	<p>7.4 Ditto</p>	

Narrative Summary (NS)	Verifiable Indicators (OVI)	Means of Verification (MOV)	Important Assumptions
<p>Activities :</p> <p>1.1 Identify potential project areas and conduct pre-feasibility study.</p> <p>1.2 Access needs and priorities of AFC and PFT in selected areas.</p> <p>1.3 Explore and identify suitable technologies and Options.</p> <p>1.4 Carry out socio-economic, institutional, marketing and environmental appraisal of technologies and options.</p> <p>1.5 Support formation of groups, as necessary, undertake participatory planning of pilot activities and support implementation.</p> <p>1.6 Carry out participatory evaluation of pilot activities and develop standard but flexible models for use in other areas.</p> <p>1.7 Promote planning and implementation of models in other areas, liaising with other agencies as needed.</p> <p>2.1 Identify suitable institutions (CBOs, NGOs, GUs) and assess their technical and managerial capacity.</p> <p>2.2 Assess capacity building needs of institutions (eg. training: exposure visits) and key resource people/trainers.</p> <p>2.3 Develop training modules, including training of trainers, implement training and evaluate.</p> <p>2.4 Plan, implement and evaluate exposure visits to other projects or agencies.</p> <p>2.5 Plan, implement and evaluate other capacity building events (eg. Seminars, workshops).</p> <p>2.6 Review and support continued process of social mobilisation by CBOs, monitor group maturity and develop exit strategies.</p> <p>3.1 Review experience of beneficiaries in gaining access to markets.</p> <p>3.2 Undertake market research to estimate market trends in project areas and beyond (volume, price, quality and segmentation).</p>		<p>1.1</p> <p>1.2</p> <p>1.3</p> <p>1.4</p> <p>1.5</p> <p>1.6</p> <p>1.7</p> <p>2.1</p> <p>2.2</p> <p>2.3</p> <p>2.4</p> <p>2.5</p> <p>2.6</p> <p>3.1</p> <p>3.2</p>	<p>(Activity to Output):</p> <p>1. Natural disasters (eg cyclones) do not adversely affect AFC and PFTs.</p> <p>2. NGOs with necessary managerial and financial capacity and integrity remain willing and able to work with the project in developing PHF.</p> <p>3. Communities willing and able to form CBOs, when necessary, and these remain effective.</p> <p>4. Communities, GUs and NGOs willing and able to cooperate in developing PiE</p> <p>5. The Project. Gos and NGOs able to retain experienced and trained staff.</p> <p>6. Access to formal and informal sources of credit continues throughout project period</p> <p>7. Power supplies and transport system in project areas continue to operate effectively throughout the project.</p> <p>8. DFID remains committed to the project and provides funds on time.</p> <p>9. Staffing changes in DFID do not adversely affect the project</p> <p>10. Suitably qualified and experienced staff and consultants available when needed.</p>

Narrative Summary (N'S)	Verifiable Indicators (OVI)	Means of Verification (MOV)	Important Assumptions
3.3 Develop marketing alternatives (channels, products, option) and examine potential links to production systems (backward linkages).		3.3	
3.4 Estimate economic returns to technologies and options. analyse risks and devise strategies, policies and coping mechanisms.		3.4	
3.5 Establish market information to monitor market dynamics (demand, prices, incentives).		3.5	
4.1 Review experience of AFC and PFT in gaining access to credit.		4.1	
4.2 Access credit needs of CBOs in pilot areas and plan and implement programme with CBUs to strengthen their capacity effectively to manage savings and credit.		4.2	
4.3 Facilitate CBOs in making contact with and demands on banks and other financial service providers.		4.3	
4.4 Participatory monitoring of CBOs in using credit and support further as necessary.		4.4	
4.5 Extend support to credit programmes in other project areas.		4.5	
5.1 Establish dissemination strategy, including identification of potential users.		5.1	
5.2 Identify their information needs and produce communication materials to address		5.2	
5.3 Different types of communications (eg leaflets, videos) distributed in appropriate languages to communities and agencies in IN, BD and SL.		5.3	
5.4 Conduct workshops, in-house 'consultants' and other events to disseminate project learning to these organisations.		5.4	
6.1 Identify potential NGOs and GUs to link to project AFC and PET.		6.1	
6.2 Identify common interests among these and facilitate and sustain dialogue and consultation (eg. via existing and new forums).		6.2	

Narrative Summary(NS)	Verifiable Indicators (OVI)	Means of Verification (MOV)	Important Assumptions
<p>6.3 Maintain links with key NGOs and GOs (eg DRDA and NABARD) and encourage them to focus on needs of AFC and PFT, including (BD) for non-fisheries IGS.</p> <p>6.4 Two forums held in IN. BD. SL bringing together CBOs, GUs, NGOs to address PI-IF issues by 31 March 1998.</p> <p>7.1 Field Manager and staff recruited and in post by end of project month 3.</p> <p>7.2 Office established and equipped by end PM3.</p> <p>7.3 Project implemented in line with annual workplans.</p> <p>7.4 Consultants hired and other resources procured, as necessary, for smooth project implementation.</p> <p>7.5 Monitoring system designed and implemented by end PYI and monitoring reports produced on schedule.</p> <p>7.6 Periodically review government policies and macro-economic and legal frameworks for PHF.</p> <p>7.7 Impact Assessment System designed and implemented by Social and Economic Unit (SEU) with outside support by end of February 1997.</p> <p>7.8 Project learning: ensure feedback of lessons learnt from MIAS into project planning.</p> <p>7.9 Plans for closure or extension of project beyond 31 March 1998 made by end of July 1997.</p>		<p>6.3</p> <p>6.4</p> <p>7.1</p> <p>7.2</p> <p>7.3</p> <p>7.4</p> <p>7.6</p> <p>7.7</p> <p>7.8</p> <p>7.9</p>	

Abbreviations

PFC	Petty Fish Traders
AFC	Artisanal Fishing Communities
CBO	Community based Organisations
IGS	Income Generating Schemes
NGO	Non-government Organisation
GO	Government
IN	India
BD	Bangladesh
SL	Sri Lanka