



TYPHOON HAIYAN RESPONSE PROGRAM SUMMATIVE EVALUATION REPORT



CENTER OF RESOURCES FOR INNOVATION AND DEVELOPMENT
University of San Agustin, Iloilo City, July 2017

TABLE OF CONTENTS

ANNEXES.....	3
LIST OF TABLES.....	3
LIST OF BOXES.....	3
LIST OF ACRONYMS.....	4
EXECUTIVE SUMMARY	6
1.0 INTRODUCTION.....	12
1.1 Background.....	12
1.2 Program Log Frame	13
1.3 Objectives of the Evaluation	14
1.4 Evaluation Approach and Methodology	14
1.5 Report Organization	16
2.0 OVERALL ACHIEVEMENT OF RESULTS.....	17
2.1 Goal: Affected communities (men, women, boys and girls in Region 6 and 8) have recovered, built back safer and have increased resilience	17
2.2 Objective: The most vulnerable affected household's (men, women, boys and girls) and communities have diversified, productive and sustainable livelihoods...	19
2.3 Objective: CARE's partner organizations and women have increased their capacity to support and maintain sustainable livelihoods	26
3.0 PROGRAM PERFORMANCE	30
3.1 Effectiveness.....	30
3.2 Relevance	32
3.3 Efficiency.....	33
3.4 Sustainability	35
3.5 Program Delivery.....	38
3.6 Integration of Gender Equality	41
3.7 Disaster Risk Reduction	43
3.8 Partnership Strategy.....	45
4.0 LESSONS LEARNED	49
5.0 RECOMMENDATIONS	51

ANNEXES

Annex 1. Terms of Reference for the Evaluation	56
Annex 2. Evaluation Work Plan with Timetable	63
Annex 3. Result Indicator Tracking Matrix	65
Annex 4. Data Collection Tools (FGD Guide and Survey Form)	74
Annex 5. List of Individuals, Stakeholders Groups, and Communities Interviewed	83
Annex 6. Relevant Maps and Tables.....	90
Annex 7. Short Biography of the Evaluation Team	94

LIST OF TABLES

TABLE 1. Ownership of Household Assets	91
TABLE 2. Access to Livelihood Assets.....	91
TABLE 3. Access to Social Services	92
TABLE 4. Strengthened Coping Strategies	92
TABLE 5. Actual vs. Targeted Household Beneficiaries for Food, Shelter and Livelihoods Assistance.....	93
TABLE 6 . Roles and Level of Confidence of Women Entrepreneurs	93

LIST OF BOXES

BOX 1. Helen Bacalso (Ormoc City, Leyte), owner, Olive's Goat Milk	20
BOX 2: Plaridel Livelihood Entrepreneurs Association (Barangay Plaridel, Dagami, Leyte)	22
BOX 3: Fatima Multipurpose Cooperative (Calubian, Leyte)	27
BOX 4. Calabnian Rootcrop Farmers (Lapaz, Leyte)	31
BOX 4. Antique Development Foundation (ADF)	36
BOX 6: Maria Samillano and Nelly Pedro (Oloc, Laua-an, Antique)	43
BOX 7: Quezon Jr. United Farmers Association, Barangay Quezon, Ormoc City.....	46

LIST OF ACRONYMS

ACCORD	Assistance and Cooperation for Community Resilience and Development, Inc.
ADB	Asian Development Bank
ADF	Antique Development Foundation
ADH	Aktion Deutschland Hilft
BBS	Build Back Safer
BFAR	Bureau of Fisheries and Aquatic Resources
BizFTC	Business Fair Trade Consulting
CARE	Cooperative for Assistance and Relief Everywhere
C-BED	Community-Based Enterprise Development
CCA	Climate Change Adaptation
CEF	Community Enterprise Facility
CRM	Complaints and Response Mechanism
DAC	Development Assistance Committee
DEC	Disaster Emergency Committee
DFATD	Department of Foreign Affairs, Trade and Development
DOST	Department of Science & Technology
DRR	Disaster and Risk Reduction
DSWD	Department of Social Welfare and Development
ECHO	European Commission Humanitarian Aid
ERM	Environmental Resources Management
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
FMPC	Fatima Multi-Purpose Cooperative
GOP	Government of the Philippines
GRDP	Gross Regional Domestic Product
HAF	Humanitarian Accountability Framework
HHCT	Household Cash Transfer
ILO	International Labor Organization
IGA	Income Generating Activity
INGO	International Non-governmental Organization
KII	Key Informant Interview
LCDE	Leyte Center for Development
LGU	Local Government Unit
LMPC	Laua-an Multi-Purpose Cooperative
M & E	Monitoring and Evaluation
MAE	Ministere des Affaires Etrangeres (Ministry of Foreign Affairs)
MEAL	Monitoring, Evaluation, Accountability and Learning
MoFA	French Ministry of Foreign Affairs
NFI	Non-food Item
NGO	Non-government Organization
OCCCI	Metro Ormoc Community Multi-Purpose Cooperative, Inc.
OECD	Organization for Economic Co-operation and Development
PLW	Pregnant and Lactating Women
PVDCI	Pontevedra Multi-Purpose Cooperative
PWD	Persons with Disabilities
RDI	Rural Development Initiatives

RRF	Rapid Response Fund
SDFI	Sigmahanon Development Foundation, Inc.
SHO	Foundation of Dutch Cooperating Aid Organizations
SLP	Sustainable Livelihood Program
SMPC	Sara Multi-Purpose Cooperative
UDF	Uswag Development Foundation
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
VFM	Value for Money
WEF	Women's Enterprise Fund

EXECUTIVE SUMMARY

The Program, “Typhoon Haiyan Response,” is a three-year (November 2013 - December 2016) initiative implemented by CARE Philippines. It supports the emergency relief and recovery of people affected by Typhoon Haiyan that struck the Visayas Region in November 2013. The Program aims to assist affected communities (men, women, boys and girls) in Regions 6 and 8 to recover, build back safer and increase resilience.

The Program has three phases. Phase 1 is the emergency phase, which covered the period November 2013 to February 2014. Activities were focused on the provision of emergency food, emergency shelter kits (tarps, repair kits), and non-food items. Phase 2 is the early recovery phase, which covered the period February – December 2014. Support were focused on self-recovery for safe shelter, food security and livelihoods augmentation. Phase 2 livelihood interventions include household level cash grants (HHCT) provided in two tranches: Php 3,000 for the first tranche to jump start quick-impact livelihood and Php 5,000 for the second tranche to expand and diversify livelihoods.

Phase 3 is the medium-term recovery phase, which covers the period January 2015 – November 2016. Financial assistance was provided to group-owned and women-managed enterprises through two funding facilities: Community Enterprise Facility (CEF) and Women Enterprise Fund (WEF). Support to enterprises also included capacity building and technical assistance. CARE uses the value chain approach to strengthen communities’ links to the market.

Project areas are in the provinces of Aklan, Antique, Capiz and Iloilo (Region 6), and Leyte and Samar (Region 8). In the delivery of assistance, CARE collaborated with the following partners: Assistance and Cooperation for Community Resilience and Development, Inc. (ACCORD) in Eastern Leyte and Iloilo, Sara Multi-Purpose Cooperative (SMPC) and Business Fair Trade Consulting (BizFTC) in Iloilo, Uswag Development Foundation (UDF) in Aklan, Pontevedra Multi-Purpose Cooperative, Inc. (PVDCI) and Sigmahanon Development Foundation, Inc. (SDFI) in Capiz, Laua-an Multi-Purpose Cooperative (LMPC) and Antique Development Foundation (ADF) in Antique, Leyte Center for Development (LCDE) in Western Samar and Samar, Metro Ormoc Community Multi-Purpose Cooperative, Inc. (OCCCI) in Western Samar and Western Leyte, and Rural Development Initiatives (RDI) and Fatima Multi-Purpose Cooperative (FMPC) in Leyte.

The evaluation focused on the livelihood recovery assistance program during the early to medium-term recovery phases. Emergency sectors such as food and shelter and non-food items have been adequately covered in previous assessments and evaluations.

The livelihood program is funded by various donors such as Aktion Deutschland Hilft (ADH) in Germany, Ministry of Foreign Affairs (Ministere des Affaires Etrangeresor MAE) in Luxemburg, H&M Conscious Foundation in Netherlands, French Ministry of Foreign Affairs (MoFA), Disaster Emergency Committee (DEC), Global Affairs Canada (previously DFATD), Foundation of Dutch Cooperating Aid Organizations (SHO), European Commission Humanitarian Aid (ECHO), funds from the people of Austria, Australia, Germany, UK, and the USA, and from private foundations such as InterContinental Hotels Group (IHG) and French private companies.

The objectives of the Final Evaluation as per Terms of Reference (ToR) are the following:

1. Assess the overall achievement of results of the response program based on the logframe and focusing on the livelihoods recovery component, specifically pointing to

evidence that the program was able to contribute to positive changes in communities' lives.

2. Evaluate program performance under the four major themes – program delivery model, integration of gender equality and disaster risk reduction (DRR), partnership strategy, and accountability principles and practices. The four main evaluation criteria used are effectiveness, efficiency, impact, and sustainability.
3. Identify lessons learned, good practices and any particular challenges in the implementation of the program and achievement of results
4. Provide recommendations to improve future programming.

The Evaluation employed the combination of utilization-focused and participatory approaches in the collection and analysis of results. The latter was realized through the involvement of a substantive sample of stakeholders for the livelihoods component in surveys, focus group discussions (FGDs), and key informant interviews (KIIs).

Overall Achievements of Results

The following are the output achievements of the Program:

- 27,415 men and women who have used cash grants to jump start quick-impact livelihoods and attended income-generating activity (IGA) planning and money management orientation. Top five livelihoods that beneficiaries embarked on were rearing pig and chicken, sari-sari (retail) store, retail trading (various types), and tied to fifth place are vegetable farming and food vending.
- 25,330 men and women who received additional cash grants to expand and diversify livelihoods
- 284 community enterprises accessed livelihood support funds covering 16 types of commodities (rice, cassava, other rootcrops, abaca, *tikog*, other materials for handicraft, herbs, vegetable, vermicompost, seaweeds, ginger, banana, native chicken, aqua/marine, other agri crops, others) at four stages of the value chain (input supply, production, processing, and marketing, including logistics/transport)
- 38,566 men and women participated in community enterprise projects
- 912 women's enterprises expanded and diversified. Majority of the beneficiaries are engaged in food vending. The rest are in agriculture (agricultural crop, marine/aquaculture, poultry/livestock), handicraft, textile products, and services.
- 39,478 men and women engaged in community and women-owned enterprises participated in trainings such as community-based enterprise development (C-BED), gender, disaster risk reduction, and business planning

The livelihood component has contributed to the achievement of Program objectives. The financial assistance, complemented by capacity building and technical assistance, has increased the capacity of men and women to implement profitable and sustainable enterprises. Survey in December 2016 showed that a little over half of beneficiaries (55%) were even able to diversify their respective livelihoods. For women entrepreneurs in particular, 80% have increased confidence in managing their respective enterprises compared to 31.5% in June 2016. Women played a substantial role in the strategic business decision-making process. Moreover, 80% were able to establish market linkages. The types of markets are walk-in buyers (21%), retailers (6%), wholesalers (4%), institutional buyers (1%), and various/multiple (55%). Market transactions are primarily happening at the barangay level (31%).

Households implementing the three tracks of livelihood support have earned income: 73% of household cash transfer beneficiaries earned income with a monthly net average of Php 2,785.15 compared to the previous Php 2,000 per month; 100% of women enterprise beneficiaries with a monthly net average of Php 4,382.09 compared to Php 412 before; and 36% of households participating in community enterprises with monthly net average of Php 42,050 compared to Php 40,850 before.

From their income, beneficiaries were able to acquire household assets such as appliances and electronic gadgets (52%), furniture and fixtures (18%), and motorcycle (30%). They were also able to acquire productive assets: 63% own small livestock, 53% farm equipment (non mechanized), 5% farm equipment (mechanized), and tools (49%). Acquisition of assets was made possible either through the financial grant or income from CARE-assisted enterprises.

Three years after typhoon Haiyan, affected communities are on their way to recovery and resilience as shown by the following:

- Households were able to meet or attain basic needs such as food (95%) and education (97%) compared to the pre-typhoon levels. On the other hand, health (93%) and shelter (88%) were partially improved/met while debt payment (48%) and savings (81%) are not improved or not yet met.
- Use of negative coping mechanisms was reduced. The percentage of people employing each of the nine negative coping mechanisms was reduced after the introduction of CARE's program. As CARE was the major implementer of livelihoods in each Barangay, it is reasonable to assume that CARE's intervention contributed to this reduction. Much fewer people are modifying food consumption of the households such as limiting meal portions, purchasing less preferred items, reducing number of meals eaten in a day, and borrowing food from others. Likewise, there has also been reduction in the use of non-food negative coping mechanisms such as decreasing health/education/income-generating expenditures. Very few respondents used erosive coping mechanisms such as sale of assets or sending family members away to work.
- Households were able to employ livelihood protection mechanisms through cash transfers by CARE (shelter and livelihoods), and through replacement or rebuilding of assets either through the financial assistance from CARE and through the income from their enterprise operations.

Program Performance

The following are the findings related to program performance:

- The vulnerability of the beneficiaries were generally characterized by lack of disposable income, a limited asset base and livelihood opportunities. Efforts to address these issues mainly took the form of providing financial assistance, building human capacity (through trainings), group formation, and linking to financial services. Providing both financial and capacity development assistance helped in increasing local capacity in managing enterprises.
- Some livelihood activities are more appropriate or are the better option for some local economic and environmental contexts at particular points in time. During the early recovery phase, the goal was to provide quick-impact, low-capital livelihood activities through household cash transfers. For medium-term recovery, the goal was to promote market-oriented livelihood, or micro or small business enterprise through the CEFs and WEFs.

- Cash transfer pooling was one of the more exceptional and fruitful ways of starting a group-owned micro-enterprise. The collaborative micro-enterprises showed some scale up and sustainability potentials that eventually developed through the CEF.
- The use of the value chain approach supports the ongoing effort to increase revenue, to access a range of livelihood assets, and to reduce operating costs of micro-enterprises. WEF and CEF projects have been increasingly directed towards enterprises that have strong market scale-up potential through greater backward, forward and horizontal linkages. A more market-oriented livelihood assistance provided to the households played an important means in recovery especially in places where farming and fishing could not be immediately resumed. Moreover, the Program has identified and engaged partners to complete a network that provides beneficiaries with access to a range of livelihood assets, e.g., marketing, technical and business development support services, financing, and risk protection services such as insurance and risk mapping.
- Partnership with competent facilitating partners has enhanced the importance of community facilitators who are experts in enterprise management, understand the local value chain and know key industry players. For example, CARE benefitted from BizFTC that is knowledgeable on enterprise risk management, or from Antique Development Foundation that has a wealth of experience in community enterprise development and local government networks. Fatima Cooperative has post-harvest facilities and network system for savings build-up. It facilitated the work of CARE and the Program beneficiaries making productive use of local resources like cassava in building capital from their own savings.
- Important partners from the government and private sector were identified for the beneficiaries with the adoption of the value chain approach. Contracting agreements for training and coaching activities, provision of farm machineries and equipment, and marketing partnerships were made to ensure more long-term results. In partnership agreements with the government, the Program ensured that there is no duplication but instead complementation of programs.
- The gender strategy was very relevant and appropriate to the livelihood recovery as well as to the longer-term challenges beneficiaries face in building competitive, growth-oriented and sustainable livelihoods. The gender-responsive value chain analysis facilitated the identification of gender issues and identified ways and means of integrating women's and men's needs and opportunities in the enterprises. The integration of gender in needs assessment, proposal development, activities and outcomes was done promptly.
- The disaster risk reduction – climate change adaptation (DRR-CCA) practices adopted particularly in the value chain analysis and enterprise activities contributed to minimizing enterprise risks and maximizing results. Mainstreaming climate change and disaster risk reduction involved mobilizing beneficiaries and communities to increase their awareness of local DRR-CCA issues and the importance of environmental sustainability, and develop a shared approach to addressing community enterprise priorities.
- CARE exercises 'do no harm' policy and communicate key accountability principles throughout the phases of the program cycle. CARE and local facilitating partners made a deliberate effort to identify and prioritize households that needed most help. They consulted these households about their needs for livelihoods recovery. Protocols for communicating beneficiaries' complaints and grievances to CARE and the local facilitating partners provided particular assistance needed.

The evaluation identified the following key challenges:

While the shifts from HHCT to WEF and CEF were noted and successes were reported, these were achieved not without overcoming challenges. Among the challenges encountered were: a) low production level due to lack of good equipment; b) inability to reach demand requirements of the market; and c) upgraded enterprise management skills of the CEF project management that meet the standards of the markets.

Lessons Learned

The following are the most meaningful lessons from the Program that can provide decision makers with relevant information for future programming:

1. A sustainable livelihood program can improve the poor's ability to protect and promote their economic conditions when this includes a comprehensive analysis of vulnerability context of their livelihood conditions. Based on HHCT experience, vulnerable households tend to allocate their scarce resources to maintain consumption levels and reduce risk rather than to maximize profit or income as in the case of WEF beneficiaries.
2. In designing inclusive and market-oriented livelihood intervention, the use of value chain approach for priority sector could guide the beneficiaries in identifying opportunities in the market, and consider the constraints to exploiting these opportunities. To provide a foundation for analysis and technical guidance, the assistance from facilitating partners in undertaking a detailed value chain analysis is one good approach.
3. Providing business advisory support services, including access to market information, financing facilitation, technology transfer, business counselling, marketing and product development, rather than working with traditional business support systems, is important to the success of these enterprises. However, available resources and capacity should match the level of enterprise development of the beneficiaries.
4. Engaging with national and local government, non-government organizations and the private sector facilitates the sustainability of these initiatives as these institutions can provide the necessary support services, particularly in the provision of technical and financial assistance for the scaling of production and business operations.
5. A holistic approach to gender mainstreaming is important for livelihood intervention of any kind to build deeper attitudinal and behavioural changes and greater levels of economic empowerment and participation in enterprise decision-making.
6. Intensive monitoring and evaluation is important to track that beneficiaries and partners graduate to the next level of results. Monitoring will keep track of progress of the beneficiaries' enterprises and provide much-needed focused support.

Recommendations

The following recommendations will enhance the future programming:

1. An integrated livelihood program employing market-oriented approaches is an appropriate response to ensure resilience of the livelihood enterprises. To ensure its sustainability, a comprehensive support of value chain analysis and upgrading and technical expertise on entrepreneurship, and results-based monitoring and evaluation approaches should be provided through competent facilitating partners or service facilitators or providers.
2. The existing collaboration of individual and community enterprises with government agencies and private sector players can still be strengthened for better impacts. These include coordination with local stakeholders to provide more efficient and effective

delivery service and to link beneficiaries with business support systems such as markets, technology and finance.

3. Capacity-building efforts must focus on the delivery of the business support services as well as in managing risks. Institutions that are not able to manage risks effectively can quickly become overwhelmed, seriously jeopardizing their ability to continue to provide services.
4. Improve program monitoring and evaluation systems and tools, and ensure their integration with facilitating partners' tools and systems. Weaknesses in tracking results should be addressed through additional training and technical assistance for partners to adopt appropriate tools for monitoring and evaluation at the project level. Additional support is needed for program staff to improve analysis of monitoring and evaluation results.

1.0 INTRODUCTION

1.1 Background

On 8 November 2013, Typhoon Yolanda —one of the strongest storms ever recorded— battered the Central, Eastern and Western Visayas in the Philippines with heavy rains and strong winds reaching 315 kilometers per hour. It caused storm surges 5–6 meters high in the seas surrounding the coastal towns of Samar and Leyte, which resulted in the loss of thousands of lives and massive damages to public and private properties.

All told, the typhoon affected more than 16 million people, caused over 6,000 deaths, displaced 4.1 million people, and either destroyed or severely damaged more than a million houses, 600,000 hectares of agricultural land, 33 million coconut trees, and hundreds of electric transmission towers, and cooperatives.

Initial estimates of the damage and loss to public and private property and infrastructure ranged between \$3 and \$4 billion. The Asian Development Bank (ADB) estimated that the potential impact of the typhoon in the Visayas would be 4%–8% decrease in their combined gross regional domestic product (GRDP) growth in 2014. Poverty incidence in the Visayas Region was expected to surge after the typhoon.

To address the problems brought by the typhoon, CARE initiated the implementation of a three-year (2013- 2016) program, “Typhoon Haiyan Response,” with the goal of assisting affected communities (men, women, boys and girls in the Region 6 provinces of Iloilo, Capiz, Aklan and Antique and Region 8 provinces of Leyte, Samar and Western Samar) to recover, build back safer and increase resilience. These were achieved after CARE provided food and non-food items, self-recovery shelter repair package, which consisted of construction materials, hand tools, cash and training/technical support to build back safer (BBS) shelters, and livelihoods recovery assistance.

This Evaluation is focused on the livelihoods component to determine its overall impact, lessons learned and recommendations for similar future projects. Evaluations for emergency relief and shelter components have already been conducted.

The Livelihoods Recovery Component Typhoon Haiyan Response Program aimed at the most vulnerable families in communities assisted previously by the food distribution and emergency shelter program. CARE planned the livelihood program to be implemented immediately after the end of the emergency phase (November 2013 to February 2014).

Following a livelihoods assessment in February 2014, CARE designed the approach and tools and developed agreements with partners to start implementing the livelihood recovery program. Livelihood recovery support was provided at the household and community levels and by intervention phase;

- Early Recovery (March-December 2014): Household cash transfer to jump start quick-impact livelihood support (HHCT1), additional household cash transfer to expand and diversify livelihoods (HHCT2)
- Medium-term Livelihood Recovery (February 2015-December 2016): CARE provided the following: a) financial support to and capacity-building of community enterprise (CEFs), b) financial support to and capacity-building of women’s enterprises (WEFs) and c) capacity strengthening of local partners to effectively facilitate gender-responsive, sustainable livelihood initiatives in targeted communities; and to effectively engage in emergency preparedness and gender-responsive response

Using the market and value chain development approach to strengthen communities' links to the local market, CARE expects that the evolution of the livelihood recovery support from household cash grants would result to stable community enterprises, and this can be achieved by increasing the market performance of these enterprises.

CARE Philippines collaborated with the following local partners: Assistance and Cooperation for Community Resilience and Development, Inc. (ACCORD) in Eastern Leyte and Iloilo, Sara Multi-Purpose Cooperative (SMPC) and Business Fair Trade Consulting (BizFTC) in Iloilo, Uswag Development Foundation (UDF) in Aklan, Pontevedra Multi-Purpose Cooperative (PVDCI) and Sigmahanon Development Foundation, Inc. (SDFI) in Capiz, Laua-an Multi-Purpose Cooperative (LMPC) and Antique Development Foundation (ADF) in Antique, Leyte Center for Development (LCDE) in Western Samar and Samar, Metro Ormoc Community Multi-Purpose Cooperative, Inc. (OCCCI) in Western Samar and Western Leyte, and Rural Development Initiatives (RDI) and Fatima Multi-Purpose Cooperative (FMPC) in Leyte.

The response program is funded by various donors such as Aktion Deutschland Hilft (ADH) in Germany, Ministry of Foreign Affairs (Ministere des Affaires Etrangeresor MAE) in Luxemburg, H&M Conscious Foundation in Netherlands, French Ministry of Foreign Affairs (MoFA), Disaster Emergency Committee (DEC), Global Affairs Canada (previously DFATD), Foundation of Dutch Cooperating Aid Organizations (SHO), European Commission Humanitarian Aid (ECHO), funds from the people of Austria, Australia, Germany, UK, and the USA, and from private foundations such as InterContinental Hotels Group (IHG) and French private companies.

1.2 Program Log Frame

The Program Log Frame has two livelihood recovery objectives with defined outputs as shown below:

<p>Goal: Affected communities (men, women, boys and girls in Region 6 and 8) have recovered, built back safer and have increased resilience</p>
<p>Objective 1: The most vulnerable affected households (men, women, boys and girls) and communities have diversified, productive and sustainable livelihoods</p>
<p>Outputs</p> <ul style="list-style-type: none"> • Most vulnerable affected households (men and women) received and utilized cash grant 1 for livelihoods activities • Most vulnerable affected households (men and women) received and utilized cash grant 2 for livelihoods activities • Community enterprise projects established to support the livelihood initiatives of the targeted most vulnerable affected households (men and women) • Women's enterprise fund established
<p>Objective 2: CARE's partner organizations have increased their capacity to support and maintain sustainable livelihoods</p>
<p>Outputs</p> <ul style="list-style-type: none"> • Partners provided with capacity strengthening to effectively facilitate and implement gender responsive, sustainable livelihood initiatives in targeted communities. • Partners provided with capacity strengthening to assess and respond to humanitarian needs

1.3 Objectives of the Evaluation

This evaluation report is focused on the Livelihoods Recovery Program during the early to medium-term recovery phases. It has the following objectives:

1. To assess the overall achievement of results, specifically pointing to evidence that the program can contribute to positive changes in communities' lives;
2. To evaluate program performance in terms of its effectiveness, relevance and sustainability and factors contributing to such performance (program delivery, integration of gender equality and disaster risk reduction, partnership strategy, and accountability principles and practices);
3. To identify lessons learned, good practices and any particular challenges in the implementation of the program and achievement of results; and
4. To review mid-term recommendations including those that are useful and have been implemented/to be implemented and provide new recommendations to improve future programming.

1.4 Evaluation Approach and Methodology

The Evaluation employed the combination of utilization-focused and participatory approaches in the collection and analysis of results. The latter was realized through the involvement of a substantive sample of stakeholders from the HHCT, CEF and WEF beneficiaries in surveys, FGDs and KIIs, as well as by seeking input of key stakeholders from CARE staff and facilitating partners.

The evaluation team used the consolidated Logframe to evaluate Program effectiveness. It also perused baseline and Mid-Term Evaluation Reports and progress reports as well as historical information provided by CARE. The evaluation was based mainly on a non-experimental (descriptive) methodology. The mixed methods approach proposed and used by the team is consistent with the Organisation for Economic Cooperation and Development – Development Assistance Committee (OECD-DAC) criteria to capture change from multiple perspectives, exploring not only what change occurred but why and how it occurred from a variety of perspectives.

The following steps were undertaken to carry out the evaluation:

Start-up meeting with the CARE team in Manila to understand the evaluation objectives and scope, deliverables and to obtain the initial project documents.

Documents Review. Data made available for document review included the following: baseline and mid-term evaluation reports, in-house surveys on initial impacts of the CARE Response program, the list of CEF and WEF beneficiaries, progress reports, and donor reports. The initial review helped identify gaps and also determine the samples and questions. The data were systematically classified and placed in digital format for easy reference. This process focused on ensuring that a critical mass of documents was available, and that there was sufficient data on project achievements based on the log frame as the basis for assessing performance.

Work Plan. The work plan accepted by CARE guided the data gathering activities and other methods used. This included the document review and assessment of the data availability and quality interventions and approaches and Program log frame. CARE validated the survey

instruments for the sample survey and FGDs and reviewed and suggested improvements to the key evaluation questions.

Survey. The Evaluation Team conducted a survey of 415 beneficiaries (HHCT2, CEF and WEF beneficiaries). The evaluation team drew the sample using purposive, multi-stage and proportional representation covering all provinces, type of commodity or enterprise, and donors.

A sample size was computed using Yamane’s formula, setting the margin of error at 0.05 or a confidence level of 95 percent.

$$n = \frac{N}{1 + N(e)^2}$$

Possible Variations	Total Households
Margin of Error (e) in %	5
Confidence level %	95
Sample population (N)	27,415
Sample size (n)	394

The sample respondents were drawn from the list provided by the local partners in a particular province and completed with the CARE Philippines Team. Research assistants were hired to conduct the data gathering while a statistician employed Statistical Packages for Social Sciences (SPSS). Both were familiar with the nature and requirements of data analysis.

Focus group discussion. The Evaluation Team carried out 20 focus group discussions with HHCT, CEF and WEF beneficiaries, including their local partners. The final list of respondents was identified with the local partner staff (see Annex 5). The Evaluation Team discussed the results with CARE partners after completing the survey. These discussions helped gain better context of the program performance, what works best and what is most likely to work in the future.

Key informant interviews. The Evaluation Team conducted six (6) key informant interviews with the DSWD staff in charge of sustainable livelihood projects, two local economic and investment promotion officers, Executive Director of Philippine Fiber Authority, staff of two facilitating partners (ADF and BizFTC), and CEF officers from Cawayan Fisherfolks and Fishworkers Association (Aklan). Interviews sought to validate results and surface issues and unintended results and recommendations where possible.

Caselets development. Nine (9) caselets were prepared to show the significant examples of the various models of HHCT, CEF, WEF and local facilitating partners in the sample provinces as a result of CARE intervention. These caselets showed livelihood projects or enterprises illustrating key interventions and activities as well as the approaches used by the Program. The narratives of the caselets also identified the key actors and their partners, the facilitating factors that aided them, and the challenges they had surmounted in the development and management of the projects.

Challenges in data gathering. The Evaluation Team encountered the following conditions during the data gathering, but assessed this would not substantially alter the results and recommendations.

1. The Evaluation Team underwent a relatively complex process reflecting on the broad nature and evolution of the Program components within which many different projects have been planned and implemented. CARE possesses extensive reports, studies and data collected to help understand the Program’s log frame and the actual program implementation.

2. Based on the approved evaluation work plan, the Evaluation Team determined the sample size and then requested CARE to identify the sample areas and respondents based on the agreed criteria.
3. According to CARE, the Program logframe in Annex 3 shows a baseline of "0" for all indicators considering that there were no project interventions yet and considering the humanitarian and disaster response nature of the program.

1.5 Report Organization

The Report is organized based on the objectives of the evaluation study:

Section	Executive Summary
Section 1. 0	Introduction
Section 2. 0	Overall Achievement of Results
Section 3. 0	Program performance [its effectiveness, efficiency, relevance and sustainability and factors contributing to such performance (program delivery, integration of gender equality and disaster risk reduction, partnership strategy, and accountability principles and practices)]
Section 4. 0	Lessons Learned (including good practices and any particular challenges in the implementation of the program and achievement of results)
Section 5. 0	Recommendations (including those that are useful and have been implemented/to be implemented and provide new recommendations to improve future programming)

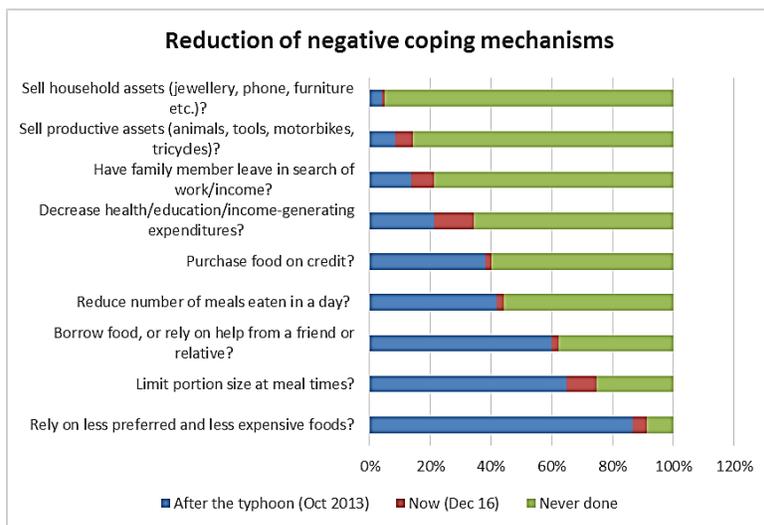
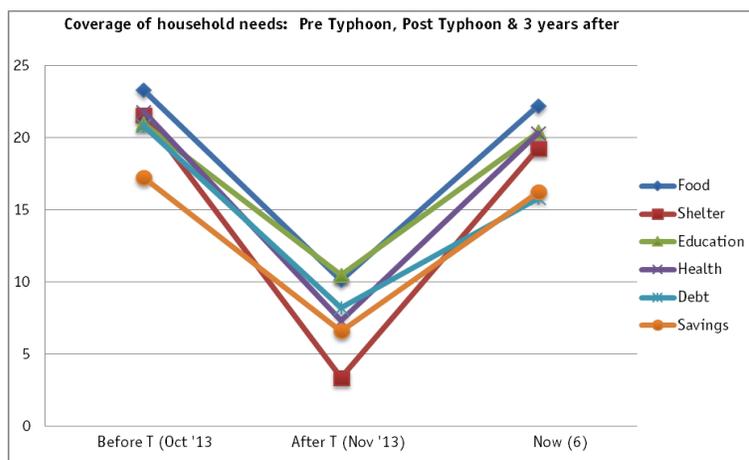
2.0 OVERALL ACHIEVEMENT OF RESULTS

This section presents the overall achievement of results at the goal and objective levels.

2.1 Goal: Affected communities (men, women, boys and girls in Regions 6 and 8) have recovered, built back safer and have increased resilience.

The evaluation showed that affected communities have recovered and have increased resilience three years after the typhoon. The households have shown indications of meeting basic needs compared to pre- and post-typhoon levels. They have also strengthened coping strategies as well as livelihood protection mechanisms, basically by choosing to put up enterprises like vermi compost production, adopted contour farming, root crops production for a more disaster-resilient environment.

- Access to basic needs.** From the CARE December 2016 survey, households were able to meet or attain basic needs such as food (95%) and education (97%) compared to the pre-typhoon level. On the other hand, health (93%) and shelter (88%) were partially improved/met while debt payment (48%) and savings (81%) are not improved or are not yet met. In most cases (50% to



80%), women decide on the type of purchases of basic needs.

- Strengthened Coping Strategies.** The external evaluation findings validated CARE's 2016 survey, which showed that the percentage of people employing each of the 9 negative coping strategies¹ was reduced after the introduction of CARE's program. As CARE was the major implementer of livelihoods in each barangay, it is reasonable to assume that

¹Examples of negative coping strategies are the following: rely on less preferred and less expensive food; borrow food, or rely on help from friend or relative; limit portion size at meal times; restrict consumption by adults in order for children to eat; reduce number of meals eaten in a day; purchase food on credit; have household members eat at relatives or neighbors; sell household assets; have school-age children involved in income generation; decrease health/education/income-generating expenditures; sell productive assets; beg.

CARE's intervention contributed to this reduction. Much fewer people are modifying food consumption of the households such as limiting meal portions, purchasing less preferred items, reducing number of meals eaten in a day, and borrowing food from others. Likewise, there has also been reduction in the use of non-food negative coping mechanisms such as decreasing health/education/income-generating expenditures. In almost all of the FGDs conducted across regions, for instance, respondents reported that the livelihood projects enabled them to provide for the school needs of their children, including daily cash allowances. Very few respondents used erosive coping mechanisms such as sale of assets because they are in the process of restoring or replacing their assets, or sending family members away to work.

Box 7 on page 34 relates how Maria Samillano and Nelly Pedro from Oloc, Laua-an, Antique were able to raise their daily income through their enterprises to acquire assets like appliances, tools and equipment for their enterprises, finance house repairs and renovation, and support the education of their children.

- **Functioning Livelihood Protection Mechanisms.** As defined by CARE, livelihood protection is a set of interventions that involve protecting livelihood systems to prevent an erosion of productive assets and replacing or rebuilding productive assets. These types of interventions entail timely food and income transfers; infrastructure repair, rehabilitation, and improvements carried out through food- or cash-for-work or some other means; and replacement of productive assets such as tools and seeds.

The Program has supported the most vulnerable 27,415 households (livelihoods household cash transfer), 912 women entrepreneurs, and 281 community enterprise groups, which have diversified into productive and sustainable livelihood enterprises that improved their household and enterprise incomes. CARE's program has improved access to cash transfer grants and rebuilding or replacement of livelihood assets as described in the survey of the Evaluation Team below:

Access to Livelihood Assets. There are evidences of accumulation of livelihood assets as shown by the 262 households (63.1 percent) having livestock. Fifty-three (53) percent owned mechanized farm equipment. Almost 50% owned animal-drawn tools. Of the 262 respondents who owned small livestock, 67% are women.

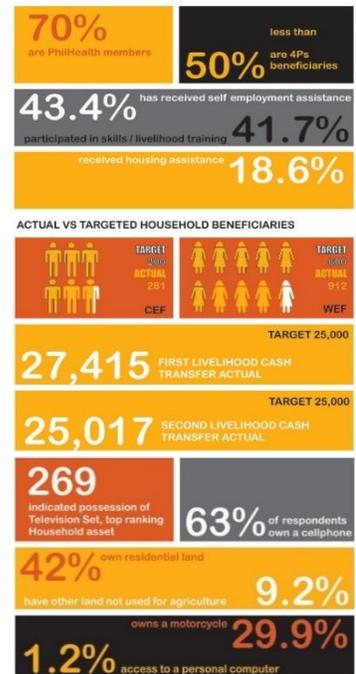
In Region VIII, most respondents (63%) own small livestock, 53% own non-mechanized farm equipment, animal-drawn plough for farming.

Among the Region VI beneficiaries, the top three priority livelihood assets are first, owning a car or truck, both with 137 respondents and attributed to usually female and female ones. Owning a personal computer and acquiring other land not used for agriculture (both with 136 respondents, usually females & female) comes second, and the third priority is having a living room and jewelry (both with 134 respondents, usually females and female). The least prioritized among the livelihood assets is having a house (20 respondents; usually females and females). Other livelihood assets the respondents possess are residential land, farm animals, mechanized agricultural tools and equipment, etc.

Markedly, 20 respondents indicate they have other livelihood assets, but did not specify.

Access to Social Services. The Program helped spur access to social services to beneficiaries such as financial services (savings, loans, and micro insurance) and skills and livelihood training. The beneficiaries have availed of the following social services: 70% of the households have PhilHealth insurance; 41% have benefited from Pantawid Pampamilyang Pilipino Program (4Ps) of the national government; 43% have received self-employment of assistance; while 41.7% participated in the skills and livelihood trainings.

In the Livelihood Recovery program, beneficiaries were able to access these cash transfer services: 1) emergency shelter assets – 64%, 2) self-employment assets – 43%, 3) subsidized rice – 33%, 4) supplemental feeding – 32%, 5) micro-credit – 15%, and other cash transfer programs – 4%.



2.2 Objective: The most vulnerable affected households (men, women, boys and girls) and communities have diversified, productive and sustainable livelihoods

Programs such as the Typhoon Haiyan Response Program are increasingly concerned about providing an integrated and intensive package of support to help vulnerable households move up from their current socio-economic conditions to sustainable and resilient livelihood enterprises. As a result, women have increased their confidence in managing enterprises and improving their household and gender relations.

Data used in the following sections were provided by CARE Philippines from the CEF and WEF end-line surveys conducted and validated by the results from the Evaluation Team’s FGDs and KIs.

Among the key results are the following:

1. *Started, substituted and diversified livelihood activities.* Findings reveal that among HHCT beneficiaries, around 38% started and 67% have diversified. For the WEF, 12% have started their enterprises while 67% have already diversified. In the case of the CEFs, 60% of the CEF have started their own enterprises while 31% have already diversified.

The HHCT beneficiaries were enabled to diversify and expand livelihood projects to: sari-sari store, hog and poultry-raising, food vending, food processing, retailing, rice and fruit farming, fishing, and fish trading. Sari-sari store and vending were usually implemented in the confines or near their homes. One of the requirements of the sari-sari store venture and vending is a big working capital enough to finance stock level until credits sales are collected (i.e., goods are usually sold on credit and clients paid only during paydays). Vending also requires good marketing skills especially in promoting the products. Among the HHCT beneficiaries, vulnerable women (pregnant and lactating

mothers) were the ones engaged in home-based activities (sari-sari store, vending and food processing) especially that they had to manage their household, take care of small children and at the same time attend to other home-based livelihood activities. Livestock-raising is another common income-generating activity for home-based women.

Among the WEF beneficiaries, food processing is most practical for women because of their experience in it, at least, for home consumption. However, to be able to expand or scale up, they must be trained in proper food handling, storing and packaging. While most livelihood diversification activities have higher profit and income potentials, there is a need, however, to provide continuous technical assistance especially on production, processing and packaging and marketing as recommended by the value chain workshops completed.

Among the CEF beneficiaries, agri- and fishery based enterprises, resource-based handicrafts and food processing were the common livelihood types assisted, as materials and resources can be accessed from the immediate environment of the communities. While shifts from HHCT and WEF to CEFs were noted and successes were reported, these were achieved not without overcoming challenges. Among the challenges encountered were: a) low production level due to lack of good equipment; b) inability to reach demand requirements of the market; and c) upgraded enterprise management skills of the CEF project management that meet the standards of the markets.

Compared to the pre-Haiyan condition, the current situation of beneficiaries has improved considerably. Through value-adding livelihood activities, income sources have diversified and there is greater dependence on marketing to supplement production activities. In summary, a more market-oriented livelihood assistance provided to the households played an important means in recovery especially in places where farming and fishing could not be immediately resumed.

The caselet below shows how CARE's cash grant benefited not only Helen Bacalso and her husband Renato but several other individuals through the acquisition of enterprise assets (goats and freezer), business and values skills development and value adding that generated employment in the locality.

BOX 1. Helen Bacalso (Ormoc City, Leyte), owner, Olive's Goat Milk

Helen Bacalso used to run a sari-sari store in their barangay, but this was wiped out by super typhoon Haiyan in November 2013. The calamity adversely affected her household which comprises her and her husband, their three sons and a daughter, and her mother

She now owns and manages Olive's Goat Milk, which sells organic goat's and cow's milk. Helen's micro-enterprise has built on the goat raising started by her husband, Renato, in the aftermath of Haiyan, through a project of the National Dairy Authority (NDA). The NDA gave to Renato a total of eight goats from 2013 through 2015. Each would have to be "paid" with a goat after two years. Renato milked those goats but since they had no freezer then, the raw milk (2-3 liters a day) had to be immediately sold to the Ormoc Dairy Goat Raisers Association. Back then, he would earn a gross income of PhP 5,000.

In January 2016, after an assessment conducted by CARE Philippines and RDI, Helen got from CARE Philippines a cash grant of PhP 42,600, which she utilized to acquire a freezer, set up a processing room annexed to her house, buy equipment, and purchase raw milk from other goat raisers. Furthermore, she had training on basic accounting, bookkeeping, business management, and work values.

Continuation...

From the Department of Trade and Industry, she learned about product packaging and labeling. Her participation in trade fairs had also been supported by CARE Philippines.

Helen firmly believes her family's life has improved greatly after her venture got the support from CARE Philippines. Her gross monthly income leaped from Php 5,000 to Php80,000, and her household of six has been able to save up to Php 5,000 a month. When before she alone worked in the business, she now employs five persons to help her. From milking only eight goats, the enterprise now gets milk from its own 22 goats and two cows, and still sources out raw milk from other goat raisers. From producing plain fresh goat's milk only, Olive also makes and sells goat's and cow's milk in three flavors: melon, chocolate, and pandan.

Her market also expanded. Aside from the Ormoc Dairy Goat Raisers Association, her milk products are now sold in two schools, in Ormoc Doctors Hospital, and banks. One of her patrons, a foreigner based in Ormoc, buys 60 liters of milk every month. Thus, her production volume rose from 60 liters to 300 liters a month.

Helen's husband, Renato shared that the microenterprise also resulted in some social benefits. He confided that before the goat's milk business, Helen would waste time gambling but she's now fully engaged in her microenterprise. Their children, he added, have also learned the value of being entrepreneurial and of saving money.

2. *Increase in household assets and income as a result of livelihoods assistance.* CARE survey showed that 73% of HHCT beneficiaries have earned income with a monthly average of PhP 2,785.15 compared to the previous PhP 2,000 per month. Among the WEF beneficiaries, 100 percent of the women are earning income; average monthly enterprise net income is PhP 4,382.09 compared to the PhP 412.00 during the November 2014 survey. A recorded 25 percent of the households were able to acquire household assets from the enterprise income.

For the CEF, there was a slight increase in the monthly net enterprise income to PhP 42,050 from the PhP 40,850 as of November 2014 survey. In the December 2016 survey, the CEF has generated an average monthly net income of PhP 65,066.

From their income, beneficiaries were able to acquire household assets such as appliances and electronic gadgets (52%), furniture and fixtures (18%), and motorcycle (30%).

3. *Positive change in community enterprise assets and income.* The FGD results showed that community enterprises are contributing to the additional household income of members. CARE survey showed that of the 281 community enterprise groups, 29 percent are earning an average net enterprise income of PhP177,035. All groups were able to acquire productive assets either through financial grant or income from CARE. Assets include tools and equipment, facilities, vehicle, stocks or raw materials.

PLEA's experience above shows how one association utilized CARE's cash grant to finance immediate individual households' need to recover right after the typhoon and to gradually benefit the organization in terms of organizational and financial management,

expanding investments through equipment acquisition and trading, and employment generation.

The enterprise improved their income, answered their need for a sustainable supply of corn and made access to a corn mill easier for neighboring areas as well. The PLEA case also illustrates the evolution of some enterprises from the household level to the community level.

The Program was designed so that CEF members were trained in community-based enterprise management, organizational mechanics, money management, and gender and development equipping them with skills in planning and management of community-based enterprises. CARE also provided training and funding of value chain analysis activities. The grants provided by CARE were used to purchase equipment, machines and tools to improve supply chain and improve product quality.

BOX 2: Plaridel Livelihood Entrepreneurs Association (Barangay Plaridel, Dagami, Leyte)

The Plaridel Livelihood Association (PLEA) was established in December 2015 as part of the Livelihood Program of CARE Philippines, in partnership with ACCORD after the devastation wrought by Typhoon Haiyan/Yolanda. CARE'S two-phase livelihood program in the barangay involved a cash transfer of PhP 3,000 for each beneficiary (Phase 1-HHCT1), a cash grant of PhP 7,000 (Phase 1: HHCT2), and operation of a corn mill owned by the 69-member strong association (Phase 2). The first phase was part of the household cash transfer project.

In the second phase, PLEA was given a grant of PhP 470,000, which it used to acquire a corn milling machine and to construct the corn mill building along the highway of Brgy. Plaridel, making it visible and accessible. Through CARE, the Association members obtained knowledge and skills like organizational management and financial management. It holds regular monthly meetings to determine, discuss and address various issues involving the community enterprise. Consistent with their appreciation of the value chain approach, the members have planned to be involved in other phases of the corn value chain by investing in a dryer, a transportation vehicle, and engaging in corn trading, i. e., they will buy corn from the farms, mill it, and sell the milled corn to the market.

The enterprise has assured members of their supply of staple food: corn-rice. It has so far given work to an operator, a cashier and a helper. Earnings from the corn mill enabled the Association to lend money to members at a low interest rate. To secure their main physical asset, which is the corn milling machine, the Association members have agreed to set aside 23% of the net income from the mill operation for maintenance of the mill. Among the plans of the Association to boost their income and savings is to embark on the buying and selling of corn.

Moreover, the corn mill has benefited not only the PLEA members, but also corn farmers in the neighboring barangays in Dagami town, as well as those in the nearby municipalities of Jaro and Pastrana. Before the PLEA corn mill was set up, the nearest corn mill was in Ormoc, or two hours away by public transport.

4. *Community groups have established disaster-proof community enterprises.* The CEFs had mainstreamed DRR-CCA in its activities. The Program's commitment to environmental sustainability is shown by integrating these factors into all aspects of analysis, programming and decision-making of the community enterprises. The majority

of the CEFs showed evidences of improved planning and decision making as a result of mainstreaming CCA-DRRM in the enterprise operations.

Examples of the key issues encountered and mitigating measures discussed during the FGDs are the following:

Key Issues	Mitigating Measures
Sea bleaching of seaweeds caused by increased water temperature	<ul style="list-style-type: none"> Regular monitoring of weather forecasts by the appropriate government agencies
Soil erosion	<ul style="list-style-type: none"> Contour farming and mulching
Rainy season and periodic typhoons affects production of abaca fiber	<ul style="list-style-type: none"> Construction of storage houses Proper scheduling of hauling operations
Rain produces black spots on tikog	<ul style="list-style-type: none"> Develop new product designs Institute proper storage operations
Rains affect production volume of raw materials for handicrafts	<ul style="list-style-type: none"> Advance purchase of raw materials Training on disaster preparedness
Soil erosion	<ul style="list-style-type: none"> Contour farming and mulching

5. *All women enterprises were able to fully recover costs and 70 percent were able to generate income compared to their income prior to engagement in the CARE project.* The FGD and the CARE end line survey results reported increases in the average enterprise income from Php 411.94 to Php 4,382.09 with CARE assistance. Around 60 percent of the enterprise income was utilized for the purchase of household assets and expenses. In addition, an average of 4-5 members per women’s enterprise were provided employment.

Women entrepreneurs were able to improve management of their respective enterprises that resulted to increased income. They were able to utilize their income primarily to support their daily basic needs such as food and education. They were also able to improve their quality of life. For instance, one woman entrepreneur said her family’s diet before mainly consisted of dried fish. Now, she is able to buy roasted chicken from time to time. Another said she buys clothing from thrift shops but now she can buy brand new ones for herself and her family. Others said they can now afford to buy vitamin supplements and milk for the children, as well as lipstick, eye glasses and dentures for themselves. “We also have to reward ourselves for our hard work,” one woman said. They said they do not have to rely on their husbands to buy for these items anymore. Women were also able to utilize their income for purchase of household assets and access to social protection schemes like life and health insurance, savings and loan payment.

Part of their income is also utilized for their respective enterprises to ensure continuous operation – as additional working capital for expansion and diversification as well as purchase of productive assets. “All that we lost are slowly being regained,” one woman said.

Cecille Corio, WEF from Aklan shared that the last quarter of 2016 is a productive period for her due to the high volume of orders of her nito products from USWAG Development Foundation and other buyers. The order is more than 1,000 pieces, to be used as accessories for fashion bags which USWAG produces and sells. She also manages to

train more women in her community to help her in making *nito* products, which also helps other women get an extra income.

Given the greater prospects of enterprises from the recent value chain upgrading activities of these enterprises, there is more expectation for women to increase their income and expand to newer and more growth and market-oriented enterprises. Strengthening women's economic integration and self-reliance could contribute to economic growth while also reducing vulnerabilities to environmental and economic shocks.

6. *Women beneficiaries indicated an increased level of confidence in managing their enterprises.* A CARE survey of 537 women entrepreneurs in two regions showed that 429 or 80% have increased confidence in managing their respective enterprises compared to 31.5 before (June 2016). The following FGD results indicate that there is an increased level of confidence among women in managing their enterprises:

Production	<ul style="list-style-type: none"> - Deciding on what goods to produce - Procurement of raw materials - Negotiating with suppliers - Managing suppliers
Marketing	<ul style="list-style-type: none"> - Finding buyers for products - Deciding what market to cover
Management	<ul style="list-style-type: none"> - Hiring of workers - General enterprise management - Record keeping
Finance	<ul style="list-style-type: none"> - Deciding on where to invest - Budgeting - Financial analysis

Women played a substantial role in the strategic business decision-making process. As in household management, women played an active role in selecting the type of enterprises for their households.

Women entrepreneurs and enterprise groups are beginning to realize that if they wanted to maximize the potential of their respective enterprises, they should adopt the entrepreneurial mindset. Before the CARE program, mainly because of limited working capital, women entrepreneurs had to contend with frequent work stoppage. They would start again once there is enough capital. They had to wait for orders before they could start producing, then stop again when there is none. Another case was they would accept volume orders and keep their fingers crossed that they could meet the deadline. They would simply continue selling their products hoping for the possibility to earn. By the end of the program period, there is more focus in terms of the products and services that they are offering as well as the level of effort they devote for their respective enterprises. There is also more careful and guided planning and vision on how to implement, expand and sustain their enterprises. They are actively looking for customers instead of simply waiting for the customers to come. They have gradually developed a customer base, and they are now being sought after. Women entrepreneurs also value being their own boss rather than working for employers. They said they exert more effort performing manual work both physically and mentally compared to operating enterprises on their own. Women entrepreneurs were also able to develop skills and the proper attitude in managing enterprises, including right pricing, work place sanitation and personal grooming, developing customer base, networking with local government units

for possible support services, and fostering good relationship with workers. Previously, they were shy in dealing with customers but now they have more confidence. They are also proud that they are able to help their families and communities by generating employment and making productive use of their time. Women entrepreneurs learn to appreciate the trainings that they attended (“Knowledge is investment”) and value their livelihoods (“We will protect our livelihoods because it sustains us”). FGD responses also revealed that women shared decision-making responsibilities with their husbands concerning strategic issues about enterprise operations. Understandably, as enterprises grow and diversify, the decision-making requirements also increase.

Access to capital and equipment made it easier for Imelda (below) to expand her business, help her husband in his own enterprise and provide for their family’s needs, and at the same time help other women earn.

Ms. Imelda Barredo, a WEF beneficiary from Sara, Iloilo is proud to share that she was able to get a motorbike on an installment payment basis, which she uses in the delivery of her salted and sugar-coated peanuts, pop-corn and other candies to nearby schools. She is happy that her husband is also helping her and she was also able to provide an initial capital for her husband to use in his own enterprise. Now, Imelda is able to pay for the tuition of her children, buy the basic needs of her family and help other women through retailing her products and getting a Php100.00-200.00 extra income daily.



7. *Majority of the women providing coaching/mentoring sessions to other women in the community.* About 44 percent of the women rated high when asked about their ability to manage workers, 37 percent, in terms of their ability to train other entrepreneurs, and 53 percent, in terms of their ability to negotiate or increase bargaining power, all these showing improvements compared before.

The areas of coaching and mentoring were on the following:

- Business leadership seminar in Panay with the theme, “Building Resilient Community Enterprises and Entrepreneurs”
- Women’s business week in Leyte and Samar with trade fair, financing forum and business enabling
- Women Enterprise Leadership and Governance (WELG) Training for the provinces of Iloilo, Antique, Leyte and Samar

8. *Majority of the women had positive feedback on improved household management and gender relations,* as previously pointed out in the CARE survey report on women controlling resources or decision making.

There is a growing recognition of shared responsibilities between men and women at both the household and enterprise domains. About 52% of women said both men and

women allocate time for household management and 39% said both for enterprise implementation.

This is attested to by the statements of three beneficiaries, below.

“Before, my husband doesn’t believe in what I do and is always telling me that it’s just a waste of time but now my product is being used as lei for top officials visiting our town. I am proud to say that I am the maker of the product.” – Ma. Fe Renosa, WEF from Guiuan, Samar

“Now, my husband is supportive and also hands-on in cooking and selling of our banana que products, we are now able to sell more than 200 pieces and earn Php 2,000.00 per day.” – Ma. Fe Tumnog, WEF from Antique

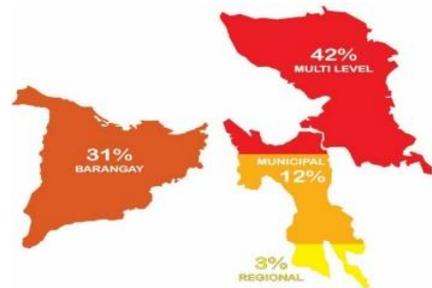
“In abaca twining, most of our male members are involved but now we are also ensuring equal participation of women members in our activities to ensure both actively participate in our programming.” – Mr. Aser Batoy, Manager, Aparicio Multi-Purpose Cooperative, Aklan

9. More than 80 percent of women surveyed have links to new markets. As shown by the household survey, 80 percent of the women enterprises have established market linkages. The types of markets are walk-in buyers (21%), retailers (6%), wholesalers (4%), institutional buyers (1%), and various/multiple (55%). Market transactions are primarily happening at the barangay level (31%).

For example, the abaca enterprises had established sub-contracting arrangements with traders while seaweeds enterprises have explored more buyers rather than depend on one who visits their production sites.



The attention given to value chain in the enterprise operations has put better perspective from supply side to the market side of the enterprise. As espoused by the value chain approach, enterprises look at the opportunities in the end market first and then consider production and other enterprise functions in developing their enterprise strategies. While there are more efforts in diversifying livelihood projects, the importance of understanding the needs of the market is equally important as part of the diversification options should be taken.



2.3 Objective: CARE’s partner organizations and women have increased their capacity to support and maintain sustainable livelihoods

The Program attributes the performance of the CEF and WEF to the local partner's capacity to facilitate and implement enterprise programs with targeted communities and to integrate gender and DRR in their programs and services effectively.

The FGDs and key interviews revealed the following results:

- Partners' capacity to plan and implement enterprise programs were enhanced. CARE adopted a partnership approach that resulted in reaching the selected target areas effectively. FGD results indicate that CARE made a deliberate effort to build capacity of the local facilitating partners to plan and implement market-oriented enterprises through value chain activities and enterprise training. In turn, the capacities of community enterprise partners (from the CEFs) were also strengthened.

Using the Local Partner Capacity Assessment Tool wherein a CEF partner was assessed in terms of organizational and enterprise management capacity criteria, the CARE baseline and end-line survey results revealed that the number of community enterprise groups has moved up from start-up to matured stage as shown in the matrix:

Criteria/Stage	Percent of Total Number of Groups	
	<i>from</i>	<i>to</i>
Start-Up	68	5
Developmental	31	84
Matured	1	11

The increased maturity of the community enterprise partners are attributed to the enhanced organizational capacity that include clarity of vision and mission, efficient governance, good work planning and built partnerships in key aspects of enterprise management. These factors were reinforced by the various training and coaching activities provided by CARE and their facilitating partners, like in the case of the Fatima Multi-Purpose Cooperative in Leyte.

Box 3: Fatima Multi-Purpose Cooperative (Calubian, Leyte)

Established in 1996, the Fatima Multi-Purpose Cooperative is an implementing partner of CARE Philippines for the community enterprise facility. It has 8,950 members. In December 2016, the cooperative got the Villar Sipag Award for enterprise development. The cooperative's partnership with CARE Philippines started in September 2015. It initially got a grant of 1.3 Million pesos, which it spent to buy a delivery truck and solar dryers for cassava and other root crops. The following year, it obtained an additional grant in the amount of PhP 300,000 which it used to purchase another truck.

CARE also funded an exposure trip to Butuan for the cooperative to learn about solar drying crops, and various capacity-building activities. The main goal of the partnership was to rehabilitate the livelihood of around 1,055 farmers affected by Typhoon Yolanda in seven towns in Leyte. A conditional grant for cassava production in the amount of PhP 8,000 was given to the farmers.

The partnership has yielded great results. The cooperative has learned the value chain approach from CARE Philippines. This has widened market linkages, increased the yield of farmers, and broadened areas of production. The business volume of cassava production impressively rose to 1,200 metric tons (January –November 2016) from only 80 metric tons before the CARE partnership. Jobs lost to Yolanda were recreated. Farmers' incomes improved, as evidenced by cooperative members with previous delinquencies being able to pay loans again and deposit for capital build-up (common shares) and savings. These developments rubbed well on the cooperative, consequently pushing up its internal capital generation and attracting more members, more funders and partners.

The value chain orientation, which the cooperative has imbibed from the CARE Philippines project, made the cooperative realize the importance of moving from production to processing, with the strong involvement of its farmer members. To get the most of the monetary returns from cassava production, the cooperative plans to acquire post-harvest facilities that would enable them to produce food-grade cassava tubers, which sells at 5 to 6 pesos per kilo. Currently, it only produces animal feeds-grade cassava tubers, which sell only at 3 pesos per kilo.

2. All local partners have integrated effective gender and disaster risk reduction in their programs and services.

Gender is integrated in all phases of the project cycle: needs assessment (needs between males and females differ), proposal development and design (benefits, roles and activities specific for males and females), implementation (activities and strategies as indicated in the work plan and business continuity plan) and monitoring (sex-disaggregated data, gender-sensitive results indicators and tools and gender analysis of data). Gender marker is also administered to determine whether or not the project is contributing to gender equality at activities and outcome levels (from scale of gender blind to gender sensitive, targeted gender action, and gender mainstreaming).

CARE and implementing partner staff conducted several capacity-building activities geared towards increasing level of confidence of women and men in managing enterprises. These included trainings on community-based enterprise development (C-BED), disaster risk reduction (DRR) and Financial Literacy. The C-BED module was enhanced to include a session on gender roles and responsibilities. In Leyte, the financial Literacy module of CARD Bank was adopted and enhanced. The module was reviewed and further improved with the integration of key gender messages and gender elements in the tools such as emphasizing that financial management should not be confined to women only but should be the responsibility of the entire family. This was to challenge women's traditional role of managing the family's finances. Another point that was given emphasis during community orientations was the accountability and transparency of financial planning and financial decision-making where all members of the household should actively take part in and be responsible for.

The FGD results show that the local partners possess a good knowledge and familiarity with DRR-CCA and were able to apply their knowledge based on local conditions. These are based from the ways they identified key issues affecting the operations of the enterprise to proposing mitigating measures to address the issues. Mainstreaming of DRR in enterprise development trainings has raised awareness among beneficiaries on types of hazards/risks and relevant mitigation measures to address or minimize the impacts of these hazards/risks in their life and business. Environment-friendly practices have been promoted and implemented among beneficiaries i.e. financial support for the production and use of organic fertilizer, and promotion of contour farming to mitigate soil erosion or landslides.

Financial literacy orientation and trainings have been conducted among beneficiaries to orient them on financial products (such as savings, micro-insurance and loans) that are essential for risk management. Meetings were held with financial service providers to facilitate provision of appropriate risk-informed financial products and services. Design and work plans were discussed and agreed upon. Product and service orientation were also started in some areas.

A basic familiarity with CARE mission, values, goals and ways of doing things helped develop and promote DRR practices and engage in CCA programs. The history of having worked together enabled the local partners to operate by trust and goodwill during difficult times when serious challenges had to be hurdled, such as in distributing livelihood cash transfers. CARE and local partners have closely collaborated with relevant national government agencies such as the DA, as well as municipal government offices to secure their support for CEFs in raising awareness for environmental protection and management of risks. Also, sessions on risk assessment and formulation of mitigation and preparedness plans have been included in the International Labour

Organization's Community-based Enterprise Development (ILO C-BED) module to raise awareness and influence actions among CEF beneficiaries. More discussions on gender and disaster risk reduction results are found in the succeeding sections of this report.

3.0 PROGRAM PERFORMANCE

This evaluation study follows the Development Assistance Committee (DAC) criteria such as Effectiveness, Relevance, Efficiency, and Sustainability. The study also looked into the following thematic areas: Program Delivery Model, Integration of Gender Equality and Disaster Risk Reduction, Partnership Strategy, and Accountability Principles and Practices:

3.1 Effectiveness

Effectiveness is measured by the extent to which the program objectives were achieved, or are expected to be completed, the reasons for possible deviations from planned activities and what has been the effect of the deviation and whether the project used previous good practices, and lessons learned.

Overall, the program goal and objectives were achieved as shown by the following:

- **Improved income of households contributed to meeting of household basic needs and rebuilding of livelihood assets.** The Program results showed that almost all the households were able to secure access to the household and livelihood assets. Households who used to depend on seasonal farm or fishpond work were able to start recovery of their main sources of income through the cash transfer. The households had shown evidences of strengthened livelihood mechanisms in order to cope with risks associated with various unfavorable conditions. Households had been trained on proposal writing skills, money management, gender and development and DRR-CCA. The knowledge gained and tools acquired would ensure sustainability.
- **More market-oriented Women’s Enterprise Fund (WEF) and Community Enterprise Facility (CEF) Enterprises.** WEF and CEF projects have been increasingly directed towards enterprises that have scaled up through greater backward, forward and horizontal linkages. The FGDs with CEF and WEF beneficiaries revealed that they were able to earn profits from the sale of their products. These initial gains may be short-term, but results of moving up in the value chain would open new opportunities to increase production and post-harvest processing (See Box 5).
- **Enhanced confidence of women entrepreneurs.** The Program contributed to building the confidence of the beneficiaries in managing their enterprises through the enterprise training, coaching and mentoring work done by facilitating partners. Over 90 percent of women beneficiaries have the knowledge and skills in enterprise management learned from the C-BED and other product development training and coaching.
- **Accumulated household and livelihood assets.** The vulnerability of Typhoon Yolanda Response Program beneficiaries were generally characterized by lack of disposable income, a limited asset base and livelihood opportunities. Efforts to address these issues mainly took the form of providing financial assistance, building human capacity (training), group formation, and financial services. FGD and survey results showed demonstrated evidence of increases in some/all forms of the following assets:
 - Human asset development through technical and organizational capacity-building provided to individuals, vulnerable/disadvantaged groups (the poor, female household heads), workers associations and cooperatives.
 - Social assets were built through the formation, training, cohesion and capacity-building of community enterprise groups, committees, and women leaders.

- Financial assets were enhanced through enterprise income and savings as well as access to community development funds, community banks, or other credit schemes.
- Physical assets were built through infrastructural support related to production and processing, storage facilities, and/or the provision of tools and other equipment.

BOX 4. Calabnian Rootcrop Farmers Association (La Paz, Leyte)

The story of the Calabnian Rootcrops Farmers in Lapaz, Leyte shows how synergistic approaches can facilitate community enterprise development towards poverty alleviation. The rootcrops farmers were originally beneficiaries of the Household Cash Transfer (HHCT) 1 and 2 project of CARE Philippines. Instead of using their cash grants individually, they pooled their money together to invest as a group. Most of the groups went into carabao raising. A group bought piglets and chickens. These group ventures yielded good results. One group that started with one (1) carabao now has five (5). Another group went into buying and selling carabaos, and has so far generated an income of PhP22,000 on top of the three carabaos it still owns.

The Association organized a CEF that would go into rootcrops production. The Association had 38 members who were divided unevenly into five (5) groups. The groups tried to assign major crops to each one in an attempt to avoid duplication of root crops production among them.

As a community enterprise, the Association received a cash grant of PhP 224,950 in July 2015.

The grant was spent to buy three carabaos and rootcrops planting materials, and to pay for labor cost in land preparation. CARE Philippines allowed the Association to reprogram the remaining amount of the grant to buy a water pump and sprayer, upon the request of the Association. To the leaders and members of the Association, CARE Philippines showed flexibility when it approved the reprogramming request.

The planting materials are bought from various sources, i.e., ginger from Dagami, cassava from La Paz, and taro from fellow CARE Philippines beneficiaries in Sta. Rita, Samar. The farmers use organic fertilizer which they get from the Department of Agriculture. The CEFs harvested cassavas are also chipped and assembled at the facilities of the CARE-assisted Fatima Multi-Purpose Cooperative in Tunga.

The Association's members underwent further trainings on sustainable livelihood, community-based enterprise development, disaster risk reduction, contingency planning, leadership and governance, and project proposal preparation.

The CEF has saved around PhP 60,000 so far. It has also expanded its market beyond the municipality of La Paz. Its products are sold in Tacloban, Dagami, Tunga and other nearby places. More importantly, because of the trainings on project proposal preparation, the Association has requested financial and/or technical assistance from such agencies as the Department of Agriculture, Department of Labor and Employment and the Philippine Coconut Authority. It is awaiting the release of a grant valued at around PhP 2 Million from the Department of Agriculture to purchase a chipper and a granulator for a cassava and other crops. The Association hopes to be able to acquire the equipment as it expects to harvest cassava from its three-hectare plantation in the first quarter of 2017.

The CEF has yielded other positive results. From subsistence backyard gardening, the CEF now grows rootcrops on a total of five (5) hectares of land, which it farms in partnership with member-landowners on a profit-sharing scheme. When before rootcrops farming was done by members and their families only, the CEF has created jobs for 5 to 15 laborers per hectare, or 25 to 75 farmhands per hectare.

- **Protected and promoted livelihood activities.** One key finding concerns the understanding that some livelihood activities are more appropriate or are the better option for some local economic and environmental contexts at particular points in time.

During the early recovery phase, the goal was to provide quick-impact, low-capital livelihood activities through household cash transfers. For medium-term recovery, the goal was to promote market-oriented livelihood, or micro or small business enterprise through the CEFs and WEFs. A mentoring program might also be useful.

- **Collaborative diagnosis, planning and evaluation.** The continuous participation of beneficiaries and other stakeholders throughout each stage of the project process is important. The project must have responded to/acted upon factors such as strengths/weaknesses in project performance, potential conflicts, and changing social, environmental, political and economic conditions.

Functional facilitating partners were trained in order to accurately represent the real needs of the poor beneficiaries, to facilitate the full participation of communities in the enterprise development process, and to negotiate with local and national governments and other institutions.

Organizational development training was provided to these CEFs in order to equip them with necessary technical, organizational and managerial skills

3.2 Relevance

Relevance is a measure of whether interventions, policies, and strategies ensure consistency, and minimize duplication. The Program is pertinent to the beneficiaries' needs as well as local and national government and donor priorities.

- **Program relevant to the needs of the beneficiaries and priorities of the National and Local Governments.** The Program is aligned with the CARE 2020 Program Strategy contributing to poverty reduction and social justice. CARE offers a three-pronged solution/roles to bring lasting change to the lives of poor and vulnerable people; these are humanitarian action, promoting lasting change and innovative solutions, and multiplying impact.

The prioritization of the vulnerable sectors, an equal opportunity strategy adopted by the program, as recommended by the mid-term evaluation, particularly made the program relevant to the needs of the vulnerable but productive members of communities, e.g., PWDs and home-bound women, of households.

CARE's program is also aligned with the Philippine Government's 10-Point Socioeconomic Agenda to achieve high, inclusive and sustainable economic growth. The key outcomes are to: a) improve social protection programs, including the government's Conditional Cash Transfer program, b) protect the poor against instability and economic shocks; and c) promote rural and value chain development toward increasing agricultural and rural enterprise productivity and rural tourism.

The Program is aligned with services of DSWD and the local governments in the project sites. For example, the Provincial Economic and Investment Promotion Office of Iloilo said that the Program supports the business recovery activities for Northern Iloilo.

Beneficiaries interviewed, including representatives from national and local governments and the private sector, agreed that the Program supports their needs and priorities for livelihood. FGD participants from both regions noted that the project was relevant to their community's need for increased income through various livelihood activities.

- Household cash transfers were effectively used to re-start micro enterprises as income augmentation strategy. Both the WEF and CEF remain appropriate to the current need of households who benefitted from food, shelter and livelihood cash transfers in Phases 1 and 2 of the Program. The results of the FGD confirmed that the respondents were satisfied with the outcomes: Some of the reasons for this are the following: a) The assistance was appropriate to the recipients because they were consulted about their needs and priorities; b) The real needs and problems of the beneficiaries were addressed by the Program; c) Recommendations made during the implementation were integrated into the proposals and projects; d) Identified opportunities and constraints were accommodated in the implementation to increase the impact and relevance of the project; and e) Expectations on the roles, capacity, and commitment of stakeholders are realistic. Cash transfer pooling was one of the more exceptional and fruitful way of starting a microenterprise. The collaborative microenterprises showed some scale up and sustainability potentials that were developed through WEF and CEF.
- Harnessed all CEF and WEF to move beyond early livelihood recovery. Harnessing all CEF and WEF to be more development and market-oriented sustainable livelihoods has been significantly done by CARE. Like the results of the mid-term evaluation, there are a good number of successful projects that “graduated” from HHCT/WEF to CEF levels by using the value chain approach. There remains the challenge to help graduate the majority of HHCT beneficiaries whose livelihood activities still remain at the household level through the value chain approach. There should also be more effort in helping beneficiaries generate savings for the future’s unforeseen events, as exemplified by the story behind Olive’s Goat Milk (Box 1).

3.3 Efficiency

Efficiency is a measure of how economic resources/inputs (funds, expertise, time etc.) are converted to results or just a measure of the Value for Money (VfM). This means that all of the activities implemented are necessary for achieving results; the goods and services delivered were on time; the activities were completed on time and reasonable and proportional results were obtained. Likewise, the data gathering used relevant information about the program results.

- Value for donor money.**
One way to consider efficiency is to look at it as Value for Money, which is about maximizing the impact of each dollar spent. The financial data showed that the Program is efficient since 78 percent of the total

Cost Item	Amount in US \$	Percent
Financial Assistance to HHCT, WEF and CEF	6,915,862.14	63.27
Capacity Training and Development	1,569,298.70	14.34
Operational Cost	2,447,892.53	22.39
Total	10,933,053.4	100.00

funds was spent for the financial assistance and capacity trainings for the beneficiaries.

Furthermore, CARE has achieved/exceeded its planned outputs. For instance, initial target is 220 CEFs and the actual achieved is 283. For WEF, the real number reached 912 compared to the 600 target. There are significant savings in operational costs of CARE and partners which were used to cover for the new CEFs and WEFs.

The amount of support given to each component across all barangays covered by the Program was sufficient to establish CARE as a major provider of livelihood assistance in these areas. FGD feedback indicates that based on the quality of tools and equipment procured and quality trainings on enterprise management conducted, the livelihood activities have been efficiently implemented.

It would have been helpful if the Program had tracked the beneficiary counterpart equity to know the total value of inputs provided to the enterprise projects.

- **Efficient program management.** Program management is all about CARE management and staff guided by clear humanitarian principles and reinforced by external feedback, capacity of the facilitating partners, systems and procedures for procurement of services, complaints and response mechanism (CRM) and managing finances. The Evaluation team contends that the Program has made efficient use of its staff, systems and procedures and finances in achieving the goals and objectives. The FGD, key informants and document reviews found out the following:
 1. Beneficiaries cited CARE management and staff as being highly accessible and ready to discuss concerns and look for mutually-acceptable solutions.
 2. CARE is strictly following procurement regulations and donor requirements. Expenditures are checked based on available budget during work planning and implementation. CARE procurement policy defines clearly the value of services and goods that go into the competitive bidding process. Bids are assessed by the procurement committee composed of representatives from Finance, Program, and Program Support.
 3. CARE has a Contract and Grants team that manages contracts with partners. The same team conducts regular financial monitoring (eligibility of expenses and proper documentation) and technical assistance (financial management) to address gaps identified in recording and procurement.
 4. CARE provided program funds as cash advances to partners based on approved work plan and budget. Succeeding disbursements were based on partners' request and upon submission of their financial liquidation from the previous advance. However, there were cases when the submission of requests for cash advance and liquidation, or CARE's release of tranches were delayed because of additional clarifications on submitted liquidations. This was remedied by processing partial payments of the amount requested.
 5. The Program team monitored the appropriateness of expenses based on the approved work plans. The team also regularly monitored effects or outcomes of activities and benefits to the project participants and wider communities through on-site FGDs and observations.
 6. CARE had a complaints and response mechanism (CRM) in place which is known to the staff and communities. This was done through face-to-face dialogues, community assemblies, hotline and feedback boxes. These channels were explained throughout the phases of the project cycle (hotline numbers indicated in the banners and during training). The beneficiaries were ensured that there is confidentiality in handling information provided. CARE ensured timely acknowledgment (within 24 hours) and response to the feedback and complaints received.

7. CARE systems and procedures were designed to ensure efficient delivery of program interventions. However, in some cases, the limited capacity (e.g. resourcefulness, pragmatism and pro-active action) of some CARE and partner staff affected the quality of program delivery.
- **Timeliness of the Provision of Inputs.** It was also clear from the FGD respondents and key informants that CARE provided timely technical assistance to beneficiary households. The same feedbacks were gathered from the facilitating partners who felt they have benefitted as well from the technical assistance and linkage building activities such as on market-oriented enterprise planning, product quality enhancement, market linkages. CARE and its local partners had the necessary staff to coordinate and undertake livelihood and enterprise operations. The results of the timely assistance included the considerable time and effort given by partners in completing the progress and financial reporting and liquidation requirements, the improved project proposals, consultations, training and orientation and coaching provided.

3.4 Sustainability

Sustainability is a measure of whether the benefits of the Program are likely to continue after CARE assistance has been withdrawn and Program operations officially cease and the likelihood of these interventions producing positive and negative, primary and secondary long-term effects in direct, indirect, intended or unintended ways. Sustainability of this Program was expected as a result of the following factors:

- **Use of value chain approach.** The use of value chain supports the ongoing effort to increase revenue and reduce operating costs of micro-enterprises. Many income-augmenting activities represent an important milestone in the recovery and sustainability of livelihoods in CARE-assisted communities. The evidences point to the ability of WEF and CEF proponents to sustain affordable, convenient and quick access to quality livelihoods assets, i.e., land, capital, information, technology, financing, market and business partner networks and the presence of business support services.

Acting on the recommendations of the mid-term evaluation, the long list of value chain interventions and priority value chains that have strong market scale-up potential had been discussed in the activities. The Program has identified and engaged partners to complete a network that provides CEF & WEF proponents with access to a range of livelihood assets, e.g., marketing, technical and business development support services, financing, land as well as risk protection services such as insurance and risk mapping.

- **Access to business support services.** Both WEF and CEF proponents were provided considerable support by facilitating partners. Substantial funding and technical assistance was given in order to ensure that the beneficiaries are able to identify what they need for enterprise growth. This was earlier recommended by the mid-term evaluation results in order to maximize project impact.

For example, an interview with BizFTC, the facilitating partner for Iloilo province indicated that one major intervention provided to the CEF and WEF was business development support service. In Antique, the Antique Development Foundation provided product development training and marketing linkages to the abaca enterprise beneficiaries. On the other hand, in Leyte, the Fatima Multipurpose Cooperative has connected CEFs to major markets. The Department of Trade and Industry had established Negosyo Centers or one-stop facilities that could assist the beneficiaries in

their business registration, marketing and technical support needs. It also has a mentoring program that provides business advisory services.

Access to business support services is important because of the following reasons:

- Exposure to value chain activities that provide a clearer and viable business model that also identifies differentiating competitive advantages
- Clear targets and metrics for community enterprise performance
- Adequate capacity-building plan in line with business development and management

Business support assistance regarding technology, marketing linkages and financial services is projected to diminish without the support of facilitating partners. One of the ways to prepare for continuity is to have more and better locally-based providers of business and livelihood development support services in the areas of operations.

- **Competent facilitating partners.** Capable and self-sufficient local institutional facilitators and providers of business development support services can facilitate linkages to livelihood assets and improve risk management and resiliency. FGD results pointed out that providing both financial and capacity development assistance helped in increasing local capacity in managing enterprises. For example, the WEF entrepreneurs applied their learnings through improved financial practices like recording of money earned and spent on a daily basis and expenses incurred in purchasing materials so that at the end of the day they are able to know how much they earn. On the other hand, the CEFs are putting in place their respective internal management system.

Partnership with competent facilitating partners has enhanced the importance of community facilitators who are experts in enterprise management, understand the local value chain and know key industry players. For example, CARE benefitted from BizFTC that is knowledgeable on enterprise risk management, or from Antique Development Foundation that has a wealth of experience in community enterprise development and local government networks. Fatima Cooperative has post-harvest facilities and network system for savings build-up. It facilitated the work of CARE and the Program beneficiaries making productive use of local resources like cassava in building capital from their own savings. Some CEF and WEF partners and beneficiaries took the lead in implementation, backstopped by facilitating partners providing technology transfer, training, coaching and technical assistance.

Box 6 above shows Antique Development Foundation (ADF)'s strength as a Program partner in facilitating capacity enhancement interventions on productivity, business planning, marketing and financial management. It is known for facilitating product development and marketing of handicrafts made of local materials like abaca, thus helping improve the farming or production of such material.

BOX 5: Antique Development Foundation (ADF)

The Antique Development Foundation is a partner of CARE Philippines in the implementation of Women Enterprise Fund (WEF) program in Antique, one of the poorest provinces in the Philippines. Through the WEF, CARE Philippines has given financial aid to women micro entrepreneurs whose ventures were swept away by Typhoon Haiyan. The beneficiaries have used the cash assistance as capital in buying and selling abaca fiber and fabric, and in purchasing raw materials for handicrafts. The ADF has provided the women with trainings on productivity, business planning, marketing and financial management to help them succeed.

Continuation...

Its business development unit also makes available coaching and mentoring services to its members.

Over the years, ADF has carved a niche in the production of handicrafts made of abaca using local materials and local labor. It has built on this core competency by organizing community enterprises around abaca. CARE Philippines has, in a similar vein, undertaken value chain activities to determine the prospects of abaca which is perceived to have a huge unfilled demand in the market. Abaca has, therefore, become a convergence point for collaboration between CARE and ADF.

ADF has recognized the value chain approach as a good tool for driving markets to the abaca industry in Antique. It has also found the program delivery scheme flexible and doable, although it also points out that program monitoring and evaluation could still be improved.

Aside from providing livelihood to Antiqueñas, the partnership between ADF and CARE has also given the women micro entrepreneurs an opportunity to turn the beautiful tradition of handloom weaving into a job creator and a stable source of income for their family and community.

- **Collaborative partnerships with key national government agencies and local governments.** CARE has worked with DSWD on their SLP and with ILO for the enterprise development trainings. Among national government agencies, the DSWD appears to have the scale, scope, resources and national and local networks that were relevant to recovery assistance as well as to sustainable livelihood development.

Meetings with the Iloilo and Antique LGUs indicated their openness and interest to collaborate with CARE to exchange information and to explore tie-ups for livelihood initiatives in the future. The same is true for DSWD officials at regional and provincial office levels. With the partnerships with different government agencies, other local NGOs, and private groups developed, the assisted CEFs and WEFs can avail of their programs, and free use of facilities even after the project implementation has ended, as in the case of Fatima Multipurpose Cooperative (See Box 4).

One of the means of collaboration is sharing of resources. Because the Program was designed to be aligned with government priorities and plans, beneficiaries can call on the government for dedicated resources to help achieve the long-term goals. This involvement could be further facilitated through media coverage, encouraging beneficiaries to hold these agencies accountable for sustaining the livelihood results.

On the other hand, in order to expand the market for seaweeds, the CEF should explore other buyers who can provide better prices. Finding and collaborating with business partners who can facilitate linkages to a growing market would be very helpful in increasing the trading and bargaining power of the community groups. Smoothly navigating in the value chain would mean, for the CEF, a solid understanding of the market forces and overcoming market constraints in an ever-changing business environment.

3.5 Program Delivery

The three-phased program approach which started from cash transfer to technical and financial assistance extended for the strengthening of WEF and CEF activities using value chain development and upgrading. The beneficiaries of the CEF and WEF were involved in the selection of the livelihood activities through developing project/business plans.

Program delivery was guided by clear humanitarian principles and reinforced by external feedback. These guiding principles and values motivated the CARE management and staff to pursue and reach the Program targets.

Overall, we developed more skills in negotiating with buyers like Manila Cordage for better prices of abaca fibers, aside from successfully running the enterprise. Our enterprise members have a potential income of PhP 1,050 per week and the whole community is aware of the importance of abaca as a local resource. As a result, more and more people are encouraged to cultivate abaca and join the association.

Genelyn Esteban, Triple L Cluster Level Association, Latazon, Laua-an, Antique

- **Appropriate project interventions.** The Program remains valid as it seeks to provide livelihood recovery support to the most disadvantaged households in the most geographically isolated and disadvantaged areas.

Livelihood cash transfers were effectively used to re-start microenterprises as an income recovery and augmentation tactic. Likewise, cash transfer pooling was one of the more noteworthy and fruitful way of starting a microenterprise.

The program harnessed CEF and WEF to move the beneficiaries of household cash transfer beyond early livelihood recovery into market-driven and sustainable livelihoods that would replace and sustain sources of income that were lost or impaired by the calamity. The FGD respondents believed that both the WEF and CEF remain relevant and appropriate to the current need of households for sustained incomes. In the CEF, local partners were prepared for implementation through community-based enterprise planning, followed by budgeting aligned to their proposed livelihood activities. Local partners were taught and coached on how to prepare and submit reports and expense liquidation statements. CARE was also working with and through partners and service providers instead of doing direct program delivery. This approach built/transferred/complemented local knowledge and skills crucial to rapid impact and sustainability of project results. Facilitating partners were identified to help the CARE management and staff deliver the Program effectively.

Value chain analysis introduced by CARE articulated the importance of market perspectives, recognition of the importance of networks and transformative relationships, the role of governance and enabling private sector to create a more competitive economic environment. Given these, the value chain approach was able to provide the CEFs with a good understanding of the dynamics of the industry where their products such as abaca, cassava, seaweeds, herbs, etc. belong and how these knowledge will help sustain the positive change in assets and income of their enterprises in the long run. For example, a seaweed value chain framework was initiated to facilitate new market linkages for seaweed producers and their association. It has initially opened new market linkage opportunities for better terms of trade and scaling up production and post-harvest processing.

In particular, the following challenges raised by the respondents during the FGDs and validated by the key informants need to be addressed if positive results from a value chain perspective will be sustained:

<p>Abaca:</p> <ol style="list-style-type: none"> 1. Adequacy of supply of disease-resilient and high-yielding variety of planting materials 2. Efficient post-harvest technologies 3. Improved infrastructure to support market linkages of produce 4. Improved collaboration with national and local government services
<p>Herbs:</p> <ol style="list-style-type: none"> 1. Sustained market linkages and tie-ups 2. Technology upgrades in land preparation, use of organic fertilizers, etc. 3. Institutional capacity development of CEFs on herbal production and marketing and enterprise management
<p>Seaweeds:</p> <ol style="list-style-type: none"> 1. Development support for the disease-resistant varieties 2. Establishment of nursery facilities 3. Expansion of production areas 4. Poor aquaculture farming practices 5. Lack of drying and storage facilities 6. Collective marketing 7. Poor infrastructure such as farm to market roads 8. Quality control measures are introduced and practiced by seaweed growers
<p>Cassava:</p> <ol style="list-style-type: none"> 1. Availability of production and market data to ensure good pricing decisions 2. Government support to cassava farmers in terms of appropriate processing technologies 3. Enterprise management skills for CEF (contract negotiation, financial management and market intelligence)

The Antique Development Foundation has provided opportunities for abaca farmers to earn higher margins on their products through the market facilitation and technology and process improvements (Box 6, p. 32). In Carigara, Leyte, cassava farmers have increased their production area and outputs through institutional and group-building activities around cassava production and chips processing.

Proper planning and facilitation of program activities. Proper planning and facilitation of activities through skilled field-based staff support the achievement of Program objectives and outputs.

Among the positive observations expressed by the FGD respondents and key informants on CARE are the following:

- CARE informs facilitating partners and communities about program activities and participates in planning sessions and key activities
- The field-based staff members in charge of implementing and overseeing livelihood programs are trained and skilled in livelihood development

- CARE national staff developed systems and tools to provide their field-based colleagues with stronger technical guidance and support.
- CARE has a MEAL system in place (organizational structure, plan, tools and reporting formats, database, reporting process, complaints & response mechanism). Monitoring results and response to feedback are regularly provided to concerned staff and communities.
- Internal and external monitoring and evaluation exercises are regularly shared with CARE and local partner staff. Annual partner's performance review and capacity assessment are conducted.
- CARE conducts need assessment and inception planning where program strategies are explained, and feedback from the affected people and communities are gathered and considered in refining the strategies.
- CARE organizes provincial and regional technical working group meetings. CARE also coordinates with relevant agencies on specific capacity development activities and facilitation of programs and services.
- CARE exercises 'do no harm' policy and communicate key accountability principles throughout the phases of the project cycle.
- CARE's system identifies a budget holder who is responsible for managing the specific project resource allocation. Also, the work and budget planning clearly defines and ensures the appropriate use of resources, timelines and persons responsible.
- CARE allows realignment of budget towards more efficient use of resources.

There are some instances where the roles of the Regional Offices in providing technical assistance, review and monitoring and evaluation of results appear to overlap with those of the facilitating partners. Despite this situation, on the overall, the CARE response program has a high degree of beneficiary approval for the quality, quantity, and fairness of the efforts in some of the most isolated and socio-economically disadvantaged areas in the calamity-stricken areas.

- **Clear accountability and vulnerability policies and practices.** The effectiveness of accountability policies and practices the CARE designed and implemented by way of inferences through local partners in FGDs and key informants.

In particular, there was strong agreement among respondents about the following:

- CARE and the local facilitating partners made a deliberate effort to identify and prioritize households that needed most help
- CARE and the local partners consulted these households about their needs for livelihoods recovery
- Protocols for communicating beneficiaries' complaints and grievances to CARE and the local facilitating partners provided particular assistance needed.

3.6 Integration of Gender Equality

Gender equality is an important cross-cutting theme that was designed to be integrated into all Program components, processes, procedures and policies. The Program ensured that there were consistency and alignment of the response to the CARE International Humanitarian Accountability Framework (HAF) and the Gender Action Plans.

As recommended by the mid-term evaluation, gender analysis of issues and needs assessment were done on a sector level to identify the women's issues with respect to access and control of resources and human capital gaps in relation to the value chain development. Women's leadership roles were also strengthened as part of livelihood and value chain development program and activities.

- **Clear policy and action plans on gender.** The Program was able to address CARE and donor partners' gender policy objectives which are to: 1) advance women's equal participation with men as decision makers in shaping the sustainable development; 2) support women and girls in the realization of their full human rights; and) reduce gender inequalities in the access to and control over resources and benefits of development.
- **Developed Gender-Responsive Value Chain Analysis.** The WEF and CEF developed a Gender-Responsive Value Chain Analysis that facilitated the identification of the gender issues and identified ways and means of integrating women's needs in the WEF and CEF enterprises. There was a deliberate effort to ensure that value chain analysis and action planning activities would capture and respond to the needs and opportunities of women. The gender assessment and analysis were focused on specific situations of women that impact on their participation in the value chain activities.

The specific situations are described comprehensively in the Gendered Value Chain Analysis of Handicrafts in Samar, Aklan, and Antique.

- **Well-developed and relevant networks.** The gender integration strategy was very relevant and appropriate to the livelihood recovery as well as to the longer-term challenges beneficiaries face in building competitive, growth-oriented and sustainable livelihoods. Equally-relevant opportunities for targeting gender outcomes regarding strengthening women's voices in community, local government, and organizational affairs through policy advocacy initiatives related to DRR or local economic development do not appear to have been sufficiently pursued.

LGUs and women networks were engaged in policy discussion related to the value chain analysis of the handicraft industry in Samar, Aklan and Antique; indications pointed to the importance of involving LGUs and women networks in a more proactive gender-sensitive support in value chain development.

- **Enhanced decision-making abilities of women.** The Program was effective in ensuring that women were prioritized as beneficiaries and participants in the various Program components. Sex-disaggregated data from CEF member list indicate both scale and evidence of scale of support to women. (See Box, right) Regarding economic

empowerment, women have increased access and control of important economic assets, i.e., microenterprise capital that is earning incremental income.

The WEFs and the CEFs have performed well in terms of promoting women's increased control over livelihood assets and economic resources. A

positive impact on women's economic empowerment came from these undertakings.

With respect to leadership and governance, the conduct of various trainings facilitated by partners and CARE are the new ways adopted by women in running the enterprise. As a result, the associations are now equipped with women leaders who have acquired the skills and knowledge in enterprise management. The sustainability of the enterprises is ensured through good management and leadership.

- **Improved enterprise practices by women.** Women were targeted to undergo community-based enterprise training, skills-building and leadership trainings. Women's groups were encouraged to take part in project planning, thus enabling them to identify the constraints in their economic activities and livelihood and have their needs considered in development plans. Considering that the projects support women's enterprises to gain access to marketing facilities, beneficiaries like Maria Samillano and Nelly Pedro of Antique (Box 7, below) were provided with opportunities to gain better access to technological, marketing and business support services. The associations provided forums for women to identify their needs as a group and to negotiate for services from the government and links with service centers and local markets.

The women we spoke with during the FGDs talked about climate change and the corresponding long-term viability of their enterprises in the face of risks associated with these changes. Training programs could focus on the sustainable harvest of fishery resources, conservation awareness, and management of natural resources. The project will explore whether helping women obtain credit to create alternative employment opportunities, such as seedling plantation and reforestation, to reduce women's dependence on unsustainable activities is something that is desirable to project participants.

- **Efficient gender equality monitoring.** The integration of gender needs assessment, activities and outcomes into WEF and CEF proposal development, screening and approval stages was done promptly and supported through the orientation of sub-grant proponents under CEF and WEF. The use of the Gender Marker tools was a very efficient way of highlighting to management summary information and progress made towards integration. Given the pressures and demands on senior management and regional offices to stay on top of WEF and CEF targets, encapsulated feedback at the level of activities, outputs, outcomes and issues would be very practical and cost effective if local capacity to use these tools with increased frequency can be put in place. Recommendations to update gender issues analysis in the more specific contexts of

I started my buy-and-sell vegetable business in 1996. I am able to expand my micro-business with the financial assistance of Php 25,000 from CARE. I bought construction materials for the small warehouse, purchased weighing scales and containers. I also saved with ASA Foundation around Php 5,000 after using my income for household expenses. With the skills I learned, I now have confidence in coaching other women and of course, in dealing with buyers.

Maria Santillan, OLOC Laua-an, Antique

food security and livelihoods recovery were eventually addressed when gendered value chain studies were done.

BOX 6: Maria Samillano and Nelly Pedro (Oloc, Laua-an, Antique)

Maria Samillano and Nelly Pedro of Brgy. Oloc, Laua-an, Antique, both buy and sell vegetables and beans in their place. Maria also trades muscovado sugar and sticky rice.

Both women benefited from the Household Cash Transfer project of CARE Philippines for victims of Typhoon Haiyan, with each getting PhP 8,000. They used the financial assistance as additional capital for their existing enterprises. Subsequently, under the WEF, Nelly obtained a grant of PhP 13,000 while Maria got PhP 25,000.

The financial assistance from CARE Philippines has boosted their income. In the case of Maria, the daily gross income went up to PhP 4,000 from PhP 2,000. She also has set aside some savings. On the other hand, Nelly increased her daily gross income from PhP 300 to PhP 3,000. The improvement in their incomes has enabled them to acquire some household assets such as appliances, and productive assets such as tools and equipment for their enterprise. Significantly, Nelly has even financed house repairs and renovations out of her increased income. Maria, on the other hand, has acquired a motorcycle unit that she amortizes from her enterprise earnings. Their enterprises have also been a key source of payments for household utilities and the education of their children.

Their eventual graduation into the Women's Enterprise Fund (WEF) has empowered Maria and Nelly further, as they gained control of the resources their enterprise has generated and of the decisions on the utilization of such resources. The project has further linked the two women to new markets beyond their town of Laua-an, as their goods are now sold in the nearby localities of Bugasong and Barbaza in Antique. Aside from the usual walk-in buyers, their customers now include bakeries and bakeshops that use mongo beans as ensaymada filling, farmers who cultivate mongo, as well as restaurants and caterers.

3.7 Disaster Risk Reduction

Addressing the environmental and climate issues that are troubling the Program is one key area of study. Environmental management plans were set along a path towards resilient enterprises to better prepare them to bounce back from disasters.

- **Integrated DRR-CCA in Value Chain Initiatives.** As part of capacity building, WEF and CEF beneficiaries were provided orientation in assessment and mitigation measures of the DRR-CCA risks inherent in the various enterprise stages and processes.

An environmental strategy has been prepared to guide the conduct of risk mapping focused on livelihoods at the municipal and barangay levels. The integration of environmental management system as part of the enterprise plan will hopefully be implemented. Depending on the type of livelihood project, this system includes promoting organic farming system, use of natural fertilizers and methods in minimizing pests, sustainable agricultural practices such as contour plowing and planting to prevent soil erosion, crop rotation to avoid the soil from leaching out and reduce weed development, efficient water use management, natural resource management, and solid waste management.

- **Disaster risk reduction practices adopted.** There has been increasing awareness and understanding of DRR-CCA issues to address and respond to negative impacts. Technical assistance provided include "greening" the project activities by reviewing

project briefs/proposals developed to ensure that these are environmentally responsible, adaptive to climate change, and disaster-resilient.

In terms of commodity-specific DRR-CCA and other environmental measures, the FGD participants discussed the following:

<p>Seaweeds</p> <ul style="list-style-type: none">▪ Set up of seaweed construction standards stipulating height, width and length▪ Introduce construction standards with awareness-raising sessions on the adverse effects of extensive seaweed plantations▪ Map proper location of seaweed plantations to identify and avoid ecologically-sensitive areas▪ Engage BFAR to conduct training on coastal resource management▪ Orient beneficiaries and wider communities on the proper disposal, zero-waste management and recycling of agricultural/solid wastes▪ Conduct sessions on proper waste disposal and the Solid Waste Management Act
<p>Cassava processing</p> <ul style="list-style-type: none">▪ Cassava processing methods promote environmentally-sound practices▪ No adverse environmental impacts seen from cassava peels as waste▪ Support the production of dried pelletized cassava that uses the whole tuber including the peel▪ Orient farmer-processors on the use of masks and other safety aids at work▪ Promote the use of organic fertilizer
<p>Herbs</p> <ul style="list-style-type: none">▪ Contour farming to avoid soil erosion▪ Setting up of shade to protect plants from extreme heat▪ Setting up of water catchment on rainy seasons▪ Mulching of soil to improve soil moisture

In the FGDs conducted, the participants indicated the following community practices in preparing their enterprises before calamities:

- a. The association has undergone disaster risk preparedness seminar facilitated by partners
- b. The association has a standby fund which members can access at the time of or after the disaster
- c. For abaca and vegetable CEFs, the following practices are done:
 - Extension of current stock house to increase storage capacity for drying and stocking abaca
 - Practical mitigating action to minimize risks includes early harvest of vegetables and stocking of native chicken eggs
- d. Some practices employed by the associations when calamities strike:
 - The associations help farmers construct secure sheds to ensure that abaca fibers are dry and well kept.

- Seaweeds farms are transferred to deeper locations two days before the coming of typhoon
- Emergency harvest is done to prevent further destruction/infection/bleaching termed as “ice-ice”.
- Setting up of perimeter fence to withstand strong waves.
- The association members work together to construct a drainage system that will aid prevention of flood in the rice mill vicinity.
- In worst cases, the association members will keep the rice mill locked.

As to vegetable production as an input sector to noodles production, climate change factors generally affect the quantity and quality of vegetables. The Association has undergone trainings on disaster preparedness with the assistance of CARE and USWAG Foundation. Some measures such as early harvesting of vegetables and stocking of native chicken eggs are some precautionary measures done. In fact, the Association has set up a stand-by fund for disaster-related concerns of the members.

Joyce de los Santos, San Antonio, Dolorosa and Nazareno (SANDONA) Development Cooperative, Guinbaliwan, New Washington, Aklan

Further discussions included the risks related to promoting value chain, i.e., the added environmental costs and business risks versus the revenues from the enterprise and the need for more appropriate technical expertise tools, and approaches.

The evaluation also noted that, as recommended by the mid-term evaluation, DRR/CCA/EMR outcomes on building sustainable and resilient livelihoods sources were considered in the programming priorities, particularly in the preparation of the value chains for the priority commodities.

In general, mainstreaming climate change and disaster risk reduction involved mobilizing beneficiaries and communities to increase their awareness of local DRR-CCA issues and the importance of environmental sustainability, and developing a shared approach to addressing community enterprise priorities.

3.8 Partnership Strategy

The evaluation assessed the achievements of the partnership approach of the project. The first question was “how well did the Program contribute to the development of partnerships?” The second question was “what can be learned about how to increase private sector participation from the Program? The FGDs and key informants revealed the following findings:

- **Effective partnership arrangements.** CARE adopted a partnership approach that resulted in reaching CARE's target results. At the national level, CARE participated in UNOCHA and Philippine government cluster and coordinating bodies and provided vital information and analysis on the changing situation in calamity-affected areas as well as on changing needs and priorities in these areas. At the local level, CARE is actively involved in facilitating partnerships with various stakeholders like DSWD in sustainable livelihood programs and worked with other national government agencies like DOLE, DA and DTI for various financial, organizational and marketing needs of the WEF and CEF beneficiaries. The Program also partnered with the ILO for the implementation of the community-based enterprise development training.

Important partners were identified for the WEF and CEF beneficiaries especially with the adoption of the value chain approach. Contracting agreements for training and coaching activities, plan preparation and marketing partnerships were made to ensure more long-term results. In all these partnership arrangements, the Program ensured that there is no duplication, but instead complementation, of programs with the government. The various cases illustrate these partnerships, such as that of Quezon Jr. United Farmers Association in Ormoc City (See Box 8).

Furthermore, the mid-term evaluation recommendation to move partnership contracts to strategic partnerships based on social enterprise norms of market conduct and performance and directed to achieve value chain improvement outcomes is being done by some CEFs. The Program also considered partnerships and leveraging of resources with mainstream microfinance institutions that operate in most provinces and municipalities/cities and have a good track record of humanitarian assistance.

- **Well-motivated facilitating partners.** CARE identified facilitating partners who worked with CEFs in the delivery of the project interventions. The facilitating partners selected were well-motivated to perform the contracted work. For example, USWAG Foundation and the Antique Development Foundation have mandates and programs in the areas of operation of CARE. These facilitating partners saw that the partnership with CARE is an opportunity to leverage program resources for the benefit of their membership.

One other reason for the choice of facilitating partner is to ensure that the Program is sustained even after CARE assistance. The other important reasons include a sound knowledge and familiarity with local conditions in the areas of operation of CARE, capable staff, satellite offices and social networks throughout the affected areas. Credit cooperatives, as partners, add value in facilitating financial transactions.

BOX 7: Quezon Jr. United Farmers Association, Barangay Quezon, Ormoc City

The Quezon Jr. United Farmers Association is into community-based cassava production. Formed in January 2014 with 27 charter members, the Association ventured into cassava production primarily for three reasons: 1) for the consumption of their own members who consider cassava as a good substitute for rice; 2) for the main ingredient of the cassava cake and chips enterprise of the Association's women's subcommittee; and, 3) for the animal feeds market.

In January 2016, CARE Philippines released a cash grant of Php 210,000 to the Association, under the former's Community Enterprise Fund (CEF). The grant was used for land preparation, planting materials (cassava stalks of the *lakan* variety), for the purchase of organic and empty sacks, as well as for administrative costs. The assistance from CARE Philippines also included learning activities in the areas of community-based enterprise development, bookkeeping, business planning, business proposal preparation, SWOT analysis and market analysis, and product packaging.

The Association has also linked up with another CARE Philippines partner, the Fatima Multipurpose Cooperative, which is the "assembler" of their chopped cassava products.

The Association credits CARE Philippines for connecting it to the Fatima Multipurpose Cooperative, its assembler, as well as to the Department of Science and Technology and the Visayas State University for trainings, and to San Miguel Corporation – BMEG, which buys the bulk of the Association's products for their animal feeds division. It has also acquired land for bed-drying, and its enterprise has given work to 67 people. Incomes and savings have also increased.

Continuation...

Its membership has grown from 27 to 79, and it is the collective sentiment of the members that their community enterprise has given them hope of rising on their feet again after Typhoon Yolanda and after a long drought. Cassava, to them, is a resilient crop.

Applying what they have learned about the value chain model, the Association members plan to set up their own assembly facility, in order to eliminate the costs incurred in transporting their cassava production to the Fatima Multipurpose Cooperative, their current assembler, which is several towns away from Quezon Jr. When this is realized, they believe they would be able to operate their enterprise more efficiently and, therefore, maximize profitability for the benefit of their members.

- **Emerging Partnership Models.** A more comprehensive description of partnership strategies and modalities evolved over the project period.

Partnerships with community-based micro-entrepreneurs and organizations of primary product producers, i.e., the proponents of WEF and CEF is exemplified by Quezon Jr. United Farmers Association, Barangay Quezon, Ormoc City (See Box 8). The choice to develop the production and marketing of cassava that, based on their experience is a resilient crop, hits the target for disaster risk management and climate change adaptation. It is indigenous to the community where the beneficiaries belong and is thus a staple food – used both for human consumption and animal feeds. Link-ups with other institutions for better production, processing and value adding (Fatima Multi-purpose Cooperative, DOST and VSU), and purposive production/contract farming and marketing with San Miguel Corporation-BMEG. These partnership strategies have stabilized the organization's operations and maximized its income.

Partnerships with facilitating partners who have been contracted to support the WEF and CEF program through proposal development and project implementation support as in the case of Antique Development Foundation (See Box 6).

The advantages of working through facilitating partners include:

- Quicker mobilization of efforts made possible by harnessing available staff, office space, equipment and facilities
- Access to local networks, especially contacts with local governments and community-based organizations
- Local knowledge of language, culture, road networks and general geographic and socio-economic conditions
- Potential for carrying lessons and skills learned to other organizations

On the other hand, the disadvantages include:

- Differences in ways of doing things, e.g. in beneficiary targeting and prioritization, lengthened the learning curve
- Need to enhance financial accountability and efficiency

Interviews with facilitating partners and CARE Regional Office staff also pointed to low levels of project development capability on the part of WEF/CEF proponents and a high degree of dependence on facilitating partners for project progress and financial transaction documentation and reporting.

With the employment of the value chain approach, the demand for a wider range of partnerships with local facilitators is necessary to sustain the initial gains.

4.0 LESSONS LEARNED

The CARE Response Program was designed to promote graduation of beneficiaries from conditions of vulnerability to sustainable livelihood, employing strategies that a) act to give the most vulnerable households an initial ‘push’ towards asset stabilization, b) ‘pull’ increasingly viable households into the formal sector for asset accumulation, and c) enhance “resilience” to shocks. The three strategies are interdependent and together offer a sure pathway for equitable economic resilience.

A multi-phased response intervention that hopes to provide beneficiaries with productive and household assets from training, funding and technical assistance will lead to lasting impacts in terms of economic resilience, as realized by the Cambucao Farmers Association (See Box 9).

The following are the most meaningful lessons from the program that can provide decision-makers with relevant information for future programming.

1. Sustainable livelihood program can improve the poor’s ability to protect and promote their livelihood and economic conditions if this includes a comprehensive analysis of vulnerability context. Based on HHCT experience, vulnerable households tend to allocate their scarce resources to maintain consumption levels while the CEF and WEF beneficiaries tried to maximize profit or income through diversification and scaling up of the operations. The studied WEFs may be able to link and shift household-level projects to community enterprises, but without challenges. Some of these challenges include: lack of increased production capacity to meet product quality needed to satisfy markets, and lack of marketing management skills that adapt to changing market behavior and requirements. It is equally important to not underestimate or ignore the role that appropriate technology plays to address climate change risk factors.
2. To lead individual household enterprises to the community enterprise level, it is important to provide technical and financial assistance to strengthen market and value chain development activities. The involvement of CEF and WEF beneficiaries during the value chain analysis and development and selection of the livelihood business models is also crucial to ensuring that they understand market dynamics and respond appropriately. The chosen livelihood projects should be ideally and appropriately tailored to the capacity of each household and community members.
3. The use of value chain approach for priority commodities can guide the beneficiaries in identifying opportunities in the end market and then consider the constraints to exploiting these opportunities. To provide a foundation for analysis and technical guidance, the assistance from facilitating partners in undertaking a detailed value chain analysis in target commodities is one good approach. In doing the value chain, the assistance may focus on strategies for enhanced support in the enterprise -enabling environment. This will involve working with government agencies and selected business sector associations in identifying policy, program or resource constraints. Merely ensuring access to markets without paying attention to enabling conditions is not likely to achieve the desired results. In other cases, the challenges of creating an enabling environment require extensive interventions such as information campaigns, advocacy efforts, and mobilization of producer and consumer groups. Projects that provide capacity building may be more successful when integrated within programs and sector-wide activities that address structural barriers.
4. Sustainable livelihood programs should have more inputs on technical expertise and knowledge of value chain analysis and upgrading, theories of change, and monitoring

and evaluation approaches. This is to give livelihood programs where there is lack of expertise in both livelihood programming and monitoring and evaluation at the implementation level, a bigger chance of success.

5. Providing business advisory support services, including access to market information, financing facilitation, technology transfer, business counseling, marketing and product development, rather than working with traditional business support systems, is important to the success of these enterprises. Customized support through private-sector mentors should be grounded on value chain analysis. This is where CARE or the facilitating partner may draw in corporate partners to strengthen supply chains between the beneficiary communities and the market. Bringing small producers into the value chain is becoming a mainstream practice and potential government program for addressing poverty, joblessness and exclusion. To unlock this enormous potential, livelihood programs should also support job creation with poor communities by empowering them to contribute to the value chain.
6. Engaging with the national and local government and private sector is essential to ensure that beneficiaries have access to business support systems. This would entail coordination with local stakeholders, from selecting the appropriate beneficiaries to linking beneficiaries with the markets, increase access to social, livelihood and safety net services that will contribute to sustainability of the project impact. This would also require strengthening the capacity and replicating experience of facilitating partners through practitioner-led training and knowledge sharing activities and tools. The partnership activities will include information exchange, technical assistance, training, and technology demonstration, resulting in measurable outcomes in terms of improved capacity.
7. Intensive monitoring and evaluation is important to track that beneficiaries and partners graduate to the next level of results. Monitoring will keep track of the progress of the enterprises of beneficiaries and provide focused support that they need most. With the improved engagement of the national and local governments where the projects are located, it is recommended that the Program should establish a system of providing regular updates to these agencies to ensure accountability and credibility for the projects.
8. A holistic approach to gender mainstreaming is important so that achievements are built on to bring about deeper attitudinal and behavioral changes and greater levels of political empowerment and participation in decision-making by women. Strategies include transferring knowledge and experience among partners, awareness raising and training with women on gender equity/equality in economic development. These involve gender-awareness sessions as part of enterprise planning, encouraging women to undertake their own enterprises in the value chain, reduction of the burden of women's domestic work, and awareness sessions with men to address behavior change.

5.0 RECOMMENDATIONS

The recommendations resulting from the conclusions and lessons learned from this summative evaluation are presented below to help design future program interventions.

1. In selecting beneficiaries, matching support with an individual's capacities and adapting to the skills and assets are strongly encouraged. While targeting beneficiaries are difficult to implement in field settings where livelihoods capacity (such as skills, and past work experience) and needs are not known, proper livelihoods assessment have to be conducted if the projects are to be truly sustainable.
2. One key finding concerns the understanding that some livelihood activities are more appropriate or the better option for some local economic and environmental contexts at particular points in time. During the early recovery phase, the goal is to provide quick-impact, low-capital livelihood activities through household cash transfers. For medium-term recovery, the goal is to promote market-oriented livelihood, or micro or small business enterprise through the CEFs and WEFs. A mentoring program might also be useful. Exploring alternatives as part of a broader contextual assessment should occur before designing the program, and as part of a larger package of assistance.
3. There may be a need to build on the local facilitating partners' capacity in business development and facilitation, by focusing on the following areas for improvement :: (1) hands-on training that covers value chain and market assessments, proposal writing market prioritization and tracking, business support services and resources; (2) development of toolkits and establish learning organizations to share experience and build skills; and (3) establishment of a community of practice on enterprise development and facilitation hosted by an NGO or other relevant organizations.
4. The existing collaboration of individual and community enterprises with government agencies and private sector players can still be strengthened for better impacts. The partners should address the key issues at the local and national level on livelihood recovery programs that need be identified with partners. These include engaging with local government and civil society to link beneficiaries with business support systems, and coordinating with local stakeholders will provide more efficient and effective delivery services for beneficiaries and build a relationship between beneficiaries and local stakeholders to increase access to livelihood service
5. An important part of most livelihood programming is community capacity-building and institutional strengthening. Capacity-building efforts must focus on the delivery of the business support services as well as in managing risks. Institutions that are not able to manage risks effectively can quickly become overwhelmed, seriously jeopardizing their ability to continue to provide services. The risk-management aspect must be given more focus in institutional strengthening efforts.
6. Improve program monitoring and evaluation systems and tools, and ensure their integration with facilitating partners' tools and systems. Weaknesses in tracking results should be addressed through training and technical assistance for partners to adopt appropriate tools for monitoring and evaluation of a project level. Additional support is needed for program staff to improve analysis of monitoring and evaluation results, as well as results-based budgets.

List of Documents Reviewed

- Philippine Rural Development Project (2015), Abaca Value Chain: Province of Antique.
- Cassava Value Chain Analysis Workshop: Process Flow Documentation. February 24-26, 2016. Philippine Rural Development Project (2015). Abaca Value Chain: Province of Antique. Ed. August 26, 2015.
- Value Chain Analysis for Herbs (San Dionisio, Iloilo)
Value Chain Analysis for Seaweeds (San Dionisio, Iloilo)
- Report on Participatory Value Chain Workshop for Vegetables (Lemery, Northern Iloilo), October 20-21, 2015.
- Household Cash Transfer Assessment (Typhoon Haiyan Recovery Response): Promoting Resilient and Sustainable Livelihood. June 2015.
- Core Humanitarian Standards (2014), Core Humanitarian Standards on Quality and Accountability. HAP International, People in Aid and the Sphere Project.
- Mountfield, B. (2015), Sphere for Monitoring and Evaluation. The Sphere Project, Geneva, Switzerland.
- CARE International in the Philippines, Baseline Report: Typhoon Haiyan/Yolanda Emergency Response Strategy.
- CARE International in the Philippines (2016), Baseline Study: Typhoon Haiyan Reconstruction Assistance in the Philippines.
- CARE International in the Philippines (2015), Typhoon Haiyan Response: Assessing households' livelihood cash assistance.
- Daproza, M., Ed. (2016), C-BED Post Training Survey. MS Word document.
- CARE International in the Philippines, CEF Performance Assessment Report. MS Word form.
- CHS Alliance, CHS Alliance Self-Assessment Tool. MS Word form.
- CARE International in the Philippines, Focus Group Discussion Guide. MS Word form.
- WEF End-line Monitoring Form. MS Word format.
- HHCT Beneficiaries. MS Excel file.
- 2016, WEF close-out FGD: Antique.
- 2016, Women Enterprise Fund: Focus Group Discussion Documentation (Ormoc).
- CARE (2016), Interim Report on LIVELIHOOD Recovery Assistance for Typhoon Yolanda Affected Communities. Aktion Deutschland Hilft. MS Word file.

CARE International in the Philippines (2016), CARE Haiyan Interim Report: Co-financing – Annual/Interim Report Scheme. MS Word file.

CARE International in the Philippines (2016), Strengthening Resilience towards natural disasters and climate change impact with community enterprises in Typhoon Haiyan and Hagupit affected communities. Aktion Deutschland Hilft. MS Word file.

Country Skills Development Projects, H & M Conscious Foundation, and CARE Nederland (2016), Monitoring & Measurement for Women Empowerment & Business Development. PDF.

References

Alison F. (2015). Building Stable Livelihoods for the Ultra-Poor. Retrieved February 06, 2017, from www.povertyactionlab.org.

Disasters, Poverty, and Coping Strategies: The Framework and Empirical Evidence from Micro/Household Data - Philippine Case." Philippine Institute for Development Studies. 2014 as cited by the "Typhoon Haiyan Response: Assessing Households Livelihood Cash Assistance" June 2015.

Syed H. & Aude M. (2011). Reaching the Poorest: Lessons from the Graduation Model. Retrieved February 06, 2017, from www.cgap.org.

GRAD: Graduating Out of Social Assistance and Into Long-Term Food Security (2015). Retrieved February 6, 2017, from www.carefoodandnutritionsecurity.com

*Management Consulting Services (February 2014). EVALUATION of the Partnership Program 2011-2015: "Sustainable Livelihoods through Co-operatives"

Oxfam GB Women's Empowerment Outcome Indicator (June 2012). Enhancing Access and Control to Sustainable Livelihood Assets of the Manobo Tribe through Improved and Strengthened Self-governance of the Ancestral Territory – Effectiveness Review

Simone L. (November 2015). LIVELIHOODS IN THE PHILIPPINES: Impact evaluation of the project 'Scaling up sustainable livelihoods in Mindanao'. Retrieved from <http://www.oxfam.org.uk/effectiveness>

Mehnaz R., Vivek P., & Munshi S. (July 2006). Impact Assessment of CFPR/TUP: A Descriptive Analysis Based on 2002-2005 Panel Data

Erika H. & Karen J. (August 2015). SYNTHESIS REPORT: Evaluating the Effectiveness of DOS/PRM Livelihoods Programs in Ethiopia and Burundi

Sarah G. & Mehrul I. (March 2004). Livelihood Monitoring Unit (LMU) Rural Livelihoods Program CARE Bangladesh

The Seep Network (November 2010). Minimum Economic Recovery Standards Act Knowledge (n.d.) Minimum Economic Recovery Standards. Retrieved from <http://www.actknowledge.org/>

Heather W. (2005). The Evaluation Exchange. Retrieved from www.hfrp.org

Helene C. (n.d.). Community of Practice on Results Based Management. Retrieved from <http://www.actknowledge.org/>

Helene C. & Andrea A. (November 2004). Theories of Change and Logic Models: Telling Them Apart. Retrieved from <http://www.actknowledge.org/>

USAID. (February 2012). WOMEN'S ECONOMIC EMPOWERMENT: BALOCHISTAN. Retrieved from www.msiworldwide.com

Gigliola P. (August 2013). Program to restore food production and livelihoods of populations affected by the conflict in Dungu Territory, Haut Uele

Emily S. (n.d.). CARE 2020 PROGRAM STRATEGY: Women's Economic Empowerment Department for International Development. (1999). Sustainable Livelihoods

Guidance Sheet: Introduction. Retrieved from http://www.livelihoods.org/info/info_guidancesheets.html#1.

Murray, Janet and Mary Ferguson.(2001). Women in Transition Out of Poverty. Toronto: Women and Economic Development Consortium. January. Retrieved from <http://www.cdnwomen.org/eng/3/3h.asp>.

ANNEXES

Annex 1. Terms of Reference for the Evaluation

I. Background Information:

CARE is implementing the three-year (2013 – 2016) program, “Typhoon Haiyan Response,” with the goal of assisting affected communities (men, women, boys and girls in Regions 6 and 8) to recover, build back safer and increase resilience. As of May 2016, CARE and partners have reached 350,000 individuals.

CARE has provided food, shelter kits, and non-food items (NFIs) during the emergency phase (November 2013 – January 2014) to targeted communities and partners. For the early recovery phase (January – December 2014), CARE provided self-recovery shelter repair package, which consisted of construction materials, hand tools, cash and training/technical support to build back safer (BBS) shelters. Top-up cash assistance was also provided to targeted vulnerable households to complete application of the build back safer (BBS) principles and improve habitability of their shelters.

For the livelihood recovery assistance program (March 2014 – December 2016), CARE provided the following:

Type of Assistance	Target	Achieved as of August
Household cash transfer to jump start quick-impact livelihood support (HHCT1)	25,000	27,415
Additional household cash transfer to expand and diversify livelihoods (HHCT2)	25,000	27,017
Financial support to and capacity-building of community enterprise (CEF)	200	282
Financial support to and capacity-building of women’s enterprises (WEF)	600	870
Capacity strengthening of local partners to effectively facilitate gender responsive, sustainable livelihood initiatives in targeted communities	10	10
Capacity strengthening of local partners to effectively engage in emergency preparedness and gender responsive response	10	10

Local partners are the following: Assistance and Cooperation for Community Resilience and Development, Inc. (ACCORD) in Eastern Leyte and Iloilo, Sara Multi-Purpose Cooperative (SMPC) and Business Fair Trade Consulting (BizFTC) in Iloilo, Uswag Development Foundation (UDF) in Aklan, Pontevedra Multi-Purpose Cooperative (PVDCI) and Sigmahanon Development Foundation, Inc. (SDFI) in Capiz, Laua-an Multi-Purpose Cooperative (LMPC) and Antique Development Foundation (ADF) in Antique, Leyte Center for Development (LCDE) in Western Samar and Samar, Metro Ormoc Community Multi-Purpose Cooperative, Inc. (OCCCI) in Western Samar and Western Leyte, Rural Development Initiatives (RDI) and Fatima Multi-Purpose Cooperative in Leyte (FMPC).

As the Haiyan response program is ending in December 2016, CARE is engaging the services of a team of Consultants who will conduct the final evaluation. The Consultants may come from academic institutions, civil society organizations or private institutions.

The evaluation will focus on the livelihood recovery assistance program during the early to medium-term recovery phases. Emergency sectors such as food and shelter and non-food items have been adequately covered in previous assessments and evaluations such as baseline report, food and shelter post-distribution monitoring (PDM), rapid accountability review (RAR), real-time evaluation (RTE), two rounds of shelter evaluations, and mid-term evaluation. Thus, these components will not be covered anymore in this evaluation.

The livelihood program is being funded by various donors such as Aktion Deutschland Hilft (ADH) in Germany, Ministry of Foreign Affairs (Ministere des Affaires etrangeres or MAE) in Luxemburg, H&M Conscious Foundation in Netherlands, French Ministry of Foreign Affairs (MoFA), Disaster Emergency Committee (DEC), Global Affairs Canada (previously DFATD), SHO, ECHO, and Typhoon Haiyan pooled funds from the people of Austria, Australia, Germany, UK, and USA.

CARE developed a program logframe for the response which served as the main guide in developing proposals and implementing the projects for various donors. Additional results indicators were developed specific to donor focus (See attachment).

II. Users and Uses of the Evaluation

Evaluation User	How the user will use the information
CARE Philippines	Inform current market engagement and women's economic empowerment (WEE) programming. Inform project closure and final reporting to CI members and donors. Extract lessons and good practices and share to relevant stakeholders in public and private sectors.
ADH, MAE, H&M, MoFA, DEC, GAC, SHO, ECHO	Distill lessons learned into relevant program strategies and future programming
CARE International	Distill lessons to present to / feed into market engagement and WEE outcome areas

III. Objectives of the final evaluation and scope of work:

The objectives of the evaluation are the following:

1. Assess the overall achievement of results of the response program based on the attached log frame and focusing on the livelihoods recovery component, specifically pointing to evidence that the program was able to contribute to positive changes in communities' lives.
2. Evaluate program performance under the four major themes – program delivery model, integration of gender equality and disaster risk reduction (DRR), partnership strategy,

and accountability principles and practices. The four main evaluation criteria to be used are effectiveness, efficiency, impact, and sustainability.

3. Identify lessons learned, good practices and any particular challenges in the implementation of the program and achievement of results
4. Provide recommendations to improve future programming.

The final evaluation builds on the results of the mid-term evaluation, assessing which lessons have been actually learnt, and which recommendations have been useful and have been implemented.

The following are the number of community enterprises by region and donor:

	Region VI	Region VIII	Total
ADH	0	44	44
French of MoFA	0	8	8
MAE	36	0	36
ADH Resilience	9	25	34
DEC	109	26	135
SHO	18	7	25
DFATD	5*	11*	16*
TOTAL	172	120	282

*These CEFs were co-funded by ADH and MAE; the data are as of August 2016

Donor	CT1	CT2	Covered Areas
ADH	4095	3881	Region VIII
MAE	3542		Region VI
SHO	5459	5336	Region VI & VIII
ECHO	4332	4332	Region VIII
DFATD	3754	4283	Region VI
Australia	4639		Region VIII
Japan	752		Region VI
French Companies		932	Region VI
Thailand	500		Region VI
Pooled Fund	342	6253	Region VI & VIII
	27,415	25,017	

On the other hand, the following are the number of women's enterprises by region funded by the Typhoon Haiyan pooled fund and H&M:

No. of WEFs		
Region VI	Region VIII	Total
316	554	870

Below are some guide questions in assessing the program design and performance based on the Core Humanitarian Standards, Sphere Core Standards and DAC Criteria:

1. Effectiveness

- To what extent have planned outputs and objectives outlined in the logframe been achieved in line with the agreed timeline? What is their quality? Have the planned activities led to the achievement of these outputs and contributing to objectives?
- How effectively have livelihood program components complemented one another to achieve the program objectives? Are interventions well integrated?
- How was gender equality change promoted and supported, and what were the major factors influencing the achievement or non-achievement of gender equality throughout the program?
- How effectively have disaster risk reduction been integrated in program components?
- What are the major factors influencing the achievement or non-achievement of the objectives?
- Who is using and benefiting from the resources the program has provided? What is the partners' and household/community beneficiaries' view of the program?
- How effective was CARE's accountability mechanism and the feedback/complaints system?
- How was beneficiary participation and information ensured throughout the program cycle?
- Are monitoring, evaluation, feedback and complaints-handling processes leading to changes and/or innovations in program design and implementation?
- How effective were the partnership strategies/modalities in program implementation?
- Has there been an effective coordination mechanism established between CARE and other stakeholders involved in the same sector?

2. Efficiency

- Have resources been appropriately allocated across intervention sectors?
- Has the program efficiently used resources (value-for-money)? Did the program achieve desired quality outputs at reasonable time?
- To what extent have measures been taken during planning and implementation to ensure efficient utilization of funding, staff, time and other resources without compromising on the attainment of quality results?
- Were CARE system and procedures (e.g. finance, procurement, contracting practices, MEAL, etc.) applied in a way that ensured program interventions are efficiently delivered?
- Were program funds and other support provided to partners in a timely manner to meet beneficiary and community needs? Was financial risk properly monitored and managed?
- How was the management of the program carried out, in terms of cost-efficient approach, considering the geographical scope?
- Was there any potential to increase cost-effectiveness, and if so, how? Were there alternative approaches?

3. Impact

- What are the overall effects of the interventions, intended and unintended, directly and indirectly, long term and short term, positive and negative?
- Did the program reach all the people it intended to reach?
- What are the evidences to show that the program is contributing towards gender equity/empowerment/transformation?

- What are the evidences to show that the program is contributing towards the resilience of affected communities? How can these be attributed to CARE's program?
- To what extent has local capacity been supported and developed and mainstreamed by communities?

4. Sustainability

- What strategies, and with what success, did CARE and partners take (at both institutional and community levels) to ensure that all interventions lead to sustainable results?
- What are the evidences to show that the capacities being developed with local partners will be sustained and applied after the program ends?
- What are the evidences to show that the CARE-supported community and women's enterprises will remain viable after the program ends?
- Has an exit/sustainability strategy being defined with the government, private and other stakeholders, and how is this being proposed to be managed?
- What were the major factors which influenced the achievement or non-achievement of sustainability?
- What could concretely be recommended to ensure sustainability of the action?

IV. Methodology

The evaluation will adopt a participatory approach and is expected to employ mixed methodologies such as the following:

Method	Sources of Data
Desk review	List of HHCT, CEF and WEF beneficiaries by donor Household cash transfer assessment report Mid-term evaluation report Donor interim reports CEF and WEF baseline and end-line survey data (tables) CEF and WEF FGD documentation CEF partners' capacity assessment results CEF close-out reports
Survey	HHCT survey to be conducted by the Service Provider
Focus Group Discussions (FGDs)	To be conducted by the Service Provider
Key Informant Interviews (KIIs)	To be conducted by the Service Provider
Caselets development	To be conducted by the Service Provider for selected HHCT, CEF, WEF and implementing partners.

There is survey per livelihood program component (HHCT, CEF and WEF). The Service Provider is expected to conduct HHCT survey. Sampling size will consider the number of beneficiaries and commodity/type of enterprise per location under specific donor funding. For the CEFs and WEFs, quantitative data were already gathered by CARE as part of the final

report; the service provider will be provided these data sets and tables. The Service Provider will then process and analyse the three sets of survey data based on specific donor requirements and based on the overall Haiyan program logframe. The surveys will be complemented by FGDs and KIIs.

The evaluation will consult a wide range of stakeholders and will triangulate information to meet the objectives.

The evaluation will make reference to a number of qualitative and quantitative data requirements that were already integrated in existing monitoring and evaluation processes such as the CEF and WEF baseline and end-line survey data, CEF partners' capacity assessment, and CEF and WEF FGD documentations conducted by CARE in assisted areas. Reports such as the HHCT assessment report, mid-term evaluation, and CEF close-out reports will also be made available.

V. Deliverables and timeframe

The Service Provider is expected to produce the following outputs:

- Evaluation work plan □ Final report covering the entire program
- Project-specific report for the ADH, ADH Resilience, MAE and H&M
- Caselets on selected HHCT, CEFs, WEFs, implementing partners that depict evidences of program impact and multiplier effects.

The Consultants' engagement shall be for a period of two months (October to December 2016). The recruitment for the service provider is planned for September 2016. Field mission is targeted to commence on the second half of October. The evaluation will be conducted based on the dates provided in the table below. The evaluation timeframe is estimated for at least 36 days spread between October and December 2016. The activities include the following:

Key Activities/ Deliverables	# of Days	Timeframe
1. Preparatory activities a. Briefing with CARE b. Desk review c. Finalisation of work plan	5	3 rd week of October 2016
2. Field visit/data collection	15	4 th week of Oct. – 2 nd week of November
3. Report writing and submission of approved draft report; Report presentation and debriefing	12	3 rd week of Nov. – 1 st week of December
4. Preparation and submission of approved final report and documentation (accomplished survey questionnaires, survey database, supporting tables and graphs, FGD & KII documentation)	4	2 nd week of December
Total # of Days	36	

The evaluation work plan (maximum 10 pages, plus appendices for data gathering tools/instruments) includes the following:

- Overview of project to date
- Purpose of the evaluation
- Clarity around roles and responsibilities
- Evaluation methodology and approach, including key learning questions and sampling strategy, and a justification of methods chosen
- Data collection and analysis plan
- Timeline for all activities

The draft and final report will have the following structure:

- Title page
- Table of contents
- List of acronyms
- Executive Summary (max. 4 pages); must be a stand-alone summary describing the Project, main findings of the evaluation, and conclusions and recommendations.
- Main body (max. 30 pages):
 - Introduction
 - Background/Description of the project, including goals and objectives
 - Logic model
 - Evaluation purpose
 - Evaluation methodology, approach and analysis
 - Scope and limitations
 - Findings and analysis (based on the first two evaluation objectives)
 - Lessons learned
 - Conclusion
 - Recommendations
- Annexes
 - Terms of Reference for the evaluation
 - Evaluation work plan with timetable
 - Results indicator tracking matrix
 - Data collection tools
 - List of documents reviewed
 - List of individuals, stakeholder groups, and communities interviewed
 - Summary tables
 - Relevant maps and photographs of the study areas
 - Bibliography of secondary sources
 - Short biography of the evaluators

VI. Qualifications of the Service Provider

CARE will select a service provider or firm that in the last five (5) years have:

1. At least three years of relevant experience in economic development program or humanitarian field and/or research field
2. At least three years of demonstrated good experience in undertaking evaluation projects of a similar nature using participatory approaches
3. At least three years of demonstrated expertise in evaluating the integration of gender equality in humanitarian or development programming
4. At least one (1) project on impact evaluation of humanitarian response program.

VII. Application requirements and selection criteria

Initial applications shall consist of the following:

1. An Expression of Interest
2. CVs of proposed team members
3. List of ongoing and completed projects
4. Shortlisted candidates will be asked to submit the following:
5. A technical proposal (methodology, framework for analysis, work plan, team composition and responsibilities, comments to the TOR)
6. An example of past evaluation report prepared
7. Contact details for two references
8. Financial proposal

For the initial application, forward requested documents electronically to Madel Montejo (maria.montejo@care.org) and Tess Bayombong (maria.bayombong@care.org) not later than 30th September 2016. Only short-listed candidates will be invited to submit a complete offer and will be contacted for the next step in the application process. Thorough reference checks of the shortlisted candidates will be carried out prior to selection.

Annex 2. Evaluation Work Plan with Timetable

Date	Research method	Type of participant	Venue	Remarks
Region VIII				
Dec. 5	FGD	Cassava CEFs	Carigara	
Dec. 6	FGD	WEFs (various)	Ormoc	
Dec. 7	Survey	HHCT	Manlilinao & Domonar,	26 respondents each
Dec. 8	Survey	HHCT	Donghol & Mahayag,	26 respondents each
Dec. 9	Survey	HHCT	Cogon & Calabnian, La Paz	26 respondents each
Dec. 10	Survey	HHCT	Colawen & Cancaraja,	26 respondents each
Dec. 12	FGD	Rice CEFs (incl. CEFs w/ both HHCT & WEFs)	Dagami	
Dec. 13	Survey	HHCT	Can manila & Bacubac,	33 respondents each
Dec. 14	FGD	Tikog CEFs	Basey proper	
Dec. 15	FGD	WEF (various)	Guiuan	
Region VI				
Dec. 5	Survey	HHCT	Improgo, Sara	28 respondents
Dec. 6			Pangi, San Dionisio	28 respondents
Dec. 7	FGD	CEF & WEF (seaweeds,	San Dionisio	
Dec. 8	FGD	CEF & WEF (various)	Concepcion	

Dec. 9	Survey	HHCT	Solo, Pontevedra	13 respondents
Dec. 10	FGD	CEF & WEF (rice mill, vermin, etc)		
Dec. 12	FGD	HHCT	Sigma Capiz	24 respondents each
Dec. 13	FGD	CEF & WEF (various)	Kalibo	
Dec. 14	FGD	CEF & WEF	Kalibo (FGD); 9am	
Dec. 15	Survey	HHCT	1 brgy in Laua-an	16 respondents

Annex 3. Result Indicator Tracking Matrix

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
Goal	Affected communities (men, women, boys and girls in Region 6 and 8) have recovered, built back safer and have increased resilience	No. of HH (men, women, boys and girls) that are able to secure access to food, health, education, shelter and livelihood	0	___ of HH with secured access to household basic needs	<p>From HHCT assessment (Nov. 2014) % recovery 1 year after the typhoon compared to pre-typhoon levels: Food-95% Health-93% Education-97% Shelter-89% Debt-76% Savings-94%</p> <p>From latest survey (external evaluation): 70% are Philhealth members less than 50% are 4Ps beneficiaries 43% has received self-employment assistance 17% received housing assistance</p>
		Percentage of HH (men, women, boys and girls) who have strengthened coping strategies	0	___ of HH with strengthened coping strategies	<p>From latest survey (external evaluation): 71% rely on less preferred or less expensive goods 64% reduce meals per day 28% borrow food from neighbors</p>
		Number of HH with functioning livelihood protection mechanism	0	___ of communities with functional livelihood protective mechanisms	<p>Cash transfers: 27,415 HH livelihood; 49,180 HH food, 16,349 HH shelter, ___ CEF, 912 WEF</p> <p>Replacement of assets: 63% own small livestock; 53% farm equipment (non mechanized); 5% farm equipment (mechanized); 24% access to agricultural land</p>

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
Objective 3	The most vulnerable affected household's (men, women, boys and girls) and communities have diversified, productive and sustainable livelihoods	Number of women and men who have started, substituted or diversified livelihoods as a result of livelihoods assistance	0	_____ men and women who have started livelihoods; men and women who have substituted livelihoods; _____men and women who have diversified livelihoods	<p>HHCT (Nov. 2014 survey): 38% started (as of Nov. 2014)</p> <p>WEF: 12% started, 67% diversified</p> <p>CEF: 60% started, 31% diversified</p>
		Change in HH assets and income as a result of livelihoods assistance			<p>HHCT:</p> <p>Nov. 2014: 32% of HH earning income w/ average monthly income of PhP2000 No data on HH assets acquired</p> <p>Dec. 2016:</p> <p>Average monthly income - PhP2,785.15 HH assets - 93% own a house; 65% own tv; 64% own cellphone</p> <p>WEF: 100% of women earning income; Average monthly net enterprise income PhP4,382.09 compared to PhP412.01 before; 25% able to acquire HH assets from income</p> <p>December 2016 Php3625 to Php5,000 per month 40 % acquired household assets</p>

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
					CEF: 36% of HHs earning income; Average monthly net enterprise income PhP42,050 compared to PhP40,850 before; no data on HH assets, only productive assets December 2016 Php 65,066 average monthly income
		Change in community enterprise assets and income	0		29% of groups earning income; Average enterprise net enterprise income: PhP177,035 100% able to acquire productive assets either through financial grant or income from CARE. Assets include tools & equipment, facilities, vehicle, stocks/raw materials
		Number of community groups who established disaster-proof community enterprises (ADH 638)	0		100 % of the community groups
		# of women's enterprises able to fully recover costs and generate income (H&M)	0		100% (1,315) of women are able to generate income and 70% are able to increase income compared to their income prior to engagement in the CARE project.
		% of targeted women indicating increased level of confidence in managing their enterprises (H&M)	0	At least 50% of targeted women (450)	Survey of 537 women entrepreneurs in two regions showed 429 or 80% have confidence (or 31.5% increase from the previous reporting period) in managing their respective enterprises.

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
		% of women providing coaching/mentoring sessions to other women in the community (H&M)	0	At least 20% of targeted women (180)	About 44% rated high when asked about their ability to manage workers, 37% ability to train other entrepreneurs, and 53% ability to negotiate or increase bargaining power, showing improvements compared to previous reporting.
		# of women linked to new markets (H&M)	0		A total of 473 or (88%) of surveyed women are able to establish links to new markets.
		% of women with positive feedback on improved household management and gender relations (H&M)	0	At least 80% of targeted women (720)	Survey showed that women reported having control of resources or decision making in three out of five domains. These are utilization of the grant (57%), utilization of income (51%), and purchase of enterprise assets (54%). On the other hand, purchase of household assets (60%) and household management (52%) are generally viewed as the responsibilities of both men and women. There is a growing recognition of shared responsibilities between men and women at both the household and enterprise domains. About 52% of women said both men and women allocate time for household management and 39% said both for enterprise implementation.

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
Objective 4	CARE's partner organizations and women have increased their capacity to support and maintain sustainable livelihoods	Change in partner's capacity to facilitate and implement enterprise programs with targeted communities		No. of partners with increased capacity to facilitate and implement enterprise programs	
		Number of partners that have integrated effective gender and DRR in their programs and services	0	100% of partners have integrated effective gender and DRR in their programs and services 80% (16) of CEF partners that have considered DRR and climate variability in their community enterprise (ADH 638)	
Objective 3					
Output 3.1	Most vulnerable affected households (men and women) received and utilised cash grant 1 for livelihoods activities	Number of women and men participating in gender and DRR-responsive livelihood trainings (type of trainings)	0	_____ women and men trained in gender and DRR-responsive livelihood trainings	27,415 participating in IGA planning and money management orientation

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
		Number of women and men that have used livelihood cash grants	0	25,000 women and men that have used cash grants for livelihood activities 4,100(ADH 601)	27,415 4,095 (ADH 601) 3,542 (MAE 602)
Output 3.2	Most vulnerable affected households (men and women) received and utilised cash grant 2 for livelihoods activities	Number of women and men who received additional cash grants for livelihood expansion/diversification	0	_____ women and men trained in gender and DRR-responsive livelihood trainings	25,330
Output 3.3	Community enterprise projects established to support to the livelihood initiatives of the targetted most vulnerable affected households (men and women)	Number of community enterprises that have accessed livelihood support funds	0	288 community enterprises accessed CEF grants - 45 (ADH 601) - 26 (MAE 602) - 20 (ADH 638)	281 - 43 (ADH 601) - 55 (MAE 602) - 43 (ADH 638)
		Number and types of livelihood opportunities for women and men accessed through community enterprise projects	0	_____ of livelihood opportunities accessed by women and men	16 types of commodities (rice, cassava, other rootcrops, abaca, tikog, other materials for handicraft, herbs, vegetable, vermicompost, seaweeds, ginger, banana, native chicken, aqua/marine, other agri crops, others) at five stages of the value chain (input supply, production, processing, marketing, logistics/transport)

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
		Number of women and men participating in community enterprise projects	0	_____ women and men participated in CEPs	33,315
Output 3.4	Women's enterprise fund established	Number of women's enterprises that have expanded or diversified as a result of the grant		600 women's enterprises expanded and diversified as a result of the grant	912
Objective 4					
Output 4.1	Partners provided with capacity strengthening to effectively facilitate and implement gender responsive, sustainable livelihood initiatives in targeted communities.	Capacity assessment of partners completed	0	100 % of partners have been assessed	100% 12 implementing partners: Emergency & early recovery: Panay: Laua-an MPC, Sara MPC, PVDCI, UDF; Leyte/Samar: LCDE, OCCCI, ACCORD Early recovery & rehab: ADF, BizFTC, SDFI, RDI, Fatima 281 community-based organizations
		No. and types of trainings attended No. of men and women staff that participated in the trainings	0	100% of partners have participated in GR & DRR sustainable livelihood trainings	100% Implementing partners Six types of trainings: C-BED training, gender sensitivity orientation, DRR/CCA orientation, project proposal development, facilitation skills, monitoring & evaluation Enterprise organizations 7 types of trainings: inception planning, C-BED, business planning, gender, DRR/CCA, micro insurance/microfinance products, product development

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
		No. of women (from CEF and WEF) participating in C-BED trainings (H&M)	0	1200 (900 women, 300 men)	2,073 (1,315 women, 727 men) or 127% increase
		No. of women participating in Business Leadership seminars to do coaching and mentoring sessions (H&M)	0	At least 20% of targeted women (180)	298 women (166% increase from target)
		No. of women and men participating in gender empowerment sessions (H&M)	0	1200 (900 women, 300 men)	1,250 (950 women and 300 men) (104% increase from target)
		Number of partners that have completed business plan with integrated DRR and gender	0	100% of partners have prepared a Gender and DRR Responsive Business Plan	
Output 4.2	Partners provided with capacity strengthening to assess and respond to humanitarian needs	No. and types of trainings; no. of partner staff (men and women) that participated in trainings	0	_____ of women and men beneficiaries have participated in GR emergency preparedness and DRR response trainings	12 plus additional 5 partners on emergency preparedness (CDRC, AADC, Cordis, ICRED, CVDRC); six emergency preparedness planning from 2014 to 2017
		Partner emergency preparedness plan (EPP) developed	0	_____ partners with plans (such as EPP) in place	100%

Hierarchy	Intervention Logic	Objectively Verifiable Indicators	Baseline	Target	Progress to Date
-----------	--------------------	-----------------------------------	----------	--------	------------------

From LIFT USAID - "Livelihood & Food Security Conceptual Framework": 1. A livelihood comprises the assets and activities required for a means of living; 2. A livelihood is sustainable when it can cope with and recover from shocks and stresses, and maintain or enhance its assets now and in the future.

Definition of terms

Coping strategies. This refers to specific efforts that households employ to address disruptions to their sources of income. Common examples of potentially negative coping strategies include reducing daily food intake; consuming cheaper food; reducing household expenditures on necessary items, such as clothing, medical care, and education; and reducing the number of dependents in the household (Minimum Economic Recovery Standards 2nd Edition, November 2010)

Livelihood protection is a set of interventions that involve protecting household livelihood systems to prevent an erosion of productive assets and replacing or rebuilding productive assets. These types of interventions entail timely food and income transfers; infrastructure repair, rehabilitation, and improvements, carried out through food- or cash-for-work or some other means; and replacement of assets such as tools, boats and seeds. (Guidance Notes on Recovery: Livelihoods, United National Development Programme - India and International Recovery Platform).

Productive assets are defined as resources that are used to generate income and profit. People can make use of assets in two ways: 1) they can own or directly control them, or 2) they can have access to resources that do not belong to them. (Minimum Economic Recovery Standards 2nd Edition, November 2010)

Annex 4. Data Collection Tools (FGD Guide and Survey Form)

CARE Typhoon Haiyan Response Program

Focused Group Discussion Guide

CEF AND WEF Beneficiaries

The purpose of the FGD is to determine performance in terms of its effectiveness, relevance and sustainability and factors contributing to such performance (program delivery, integration of gender equality and disaster risk reduction, partnership strategy, and accountability principles and practices)

NAME OF ENTERPRISE:

NAME OF ORGANIZATION:

ADDRESS:

FUNDING SOURCE

INTRODUCTION

1. Introduce yourself and CARE team present
2. Ask the participants to introduce themselves (name, name of CEF group, type of enterprise, role in enterprise).
3. Give a short background of the CARE program and the FGD.

COMMUNITY ENTERPRISE FACILITY

ENTERPRISE PROFILE

1. Describe briefly the enterprise
2. Type of Enterprise (New, Existing or Expansion/Diversified)

3. What commodities (products and/ or services) it provides to members and wider-communities?
4. How was CARE assistance used?
5. State the objectives and targets of the CEF so far achieved and likely to be achieved and those that will not be achieved from the enterprise?
6. Identify the activities involved?

RESULTS AND BENEFITS TO CBO, MEMBERS AND WIDER COMMUNITY

1. Who are the target beneficiaries and describe the concrete benefits, both financial and non-financial, received by beneficiaries, the CBO and wider community (multiplier effect) as a result of the enterprise?
2. What is the general feeling/view of the beneficiaries about their situation in relation to the CEF?

KNOWLEDGE AND SKILLS LEARNED

1. What knowledge and skills do men/women learn that are important in operating the enterprise? Are these skills for men only, women only or both? Why or why not? How can these skills be improved?
2. What specific technologies and practices (ex. strengthening of organizations, productivity enhancement, value addition and market linkages) are being practiced to address enterprise challenges?
3. Describe a situation when you feel you are able to
 - contribute ideas and knowledge to the enterprise
 - help/support others to complete the activities make decisions for the group
4. What risks are affecting your enterprise? Have you experienced the disasters as a result of these identified risks? How often?
5. What are you doing to mitigate these risks and prepare for the possibility of disasters? What are your coping mechanisms/strategies?
6. How do you make sure your enterprise is protected? Which productivity interventions have had the greatest impact on resilience of households and individuals to recover from (regain consumption levels and rebuild assets) or withstand (maintain consumption levels and protect assets) common and extreme shocks?
7. Are you aware of savings, loans and insurance that can protect you against hazards?
8. Are you able to access any of these services? From whom (provider)?

9. Are both men and women able to access these services? Or are there barriers or restrictions that are preventing access of either sex?
10. What are the services that men and women would like to access in the future?

NETWORKING ANG LINKAGING

1. How did the CARE project allow you to connect with other value chain players (input suppliers, producers, processors, traders/marketers, logistics and transport) to pursue enterprise opportunities and other mutual benefits? Are these linkages seen as partners in DRR/CCA?
2. Tell us about the value chain system you established. How does it work?
3. Are there gaps/limitations in networking with specific value chain player, if any, which affect participation in the value chain? Ex. no vertical VC linkages, trader monopoly on prices, volume, frequency of delivery, lack of LGU support, poor quality of products/poor compliance of market requirements, poor negotiation skills
4. If yes, how are you addressing it?
5. What are the facilitating factors that affect your relationships with and participation in the value chain?

Responses to Questions 1-5 could be summarized in the table below:

Commodity	Stage of the Value Chain			
	Input Provision	Production	Processing	Marketing
Abaca		•	•	
	Gaps and Limitations			
		•	•	•
	Facilitating Factors			
	•	•	•	•

INNOVATION/ SUSTAINABILITY STRATEGIES IN ENTERPRISE OPERATIONS:

1. Enumerate/describe the improvements/new ways of working adopted in running their enterprise. What are the results? Is the enterprise resilient and sustainable? Why?
2. How can you ensure that the enterprise will be sustained? What are your plans?
3. Do you consider planning for disasters important? Is DRR/CCA mainstreamed in your planning?

4. What are the resources required (ex. Human resources, financial resources, productive assets, trainings) Assistance from government and other NGOs?
5. Do you think the practice of community volunteerism and the clusters formed will be sustained as the enterprise starts to earn and expand? In what ways?
6. What are your aspirations/plans for the future

LESSONS LEARNED

1. What lessons were learned from establishing and operating the CEF/CEF enterprise?
What strategy worked well; did not work and why?
2. Based from your experience, what can you advise to other CEFs regarding the following:
 - a. Good practices/strategies (enterprise and household level) to maintain and sustain enterprise (specific to men, women or both);
 - b. Adjustments or changes made in the course of enterprise implementation;
 - c. Unintended results (positive or negative)
3. Other realizations/reflections in running the enterprise

OVERALL CEF PERFORMANCE RATING

Successful	demonstrated strong evidences of sustainability and positive results and outcomes for beneficiaries
Partially Successful	demonstrated few evidences of sustainability and positive results and outcomes for beneficiaries
Likely to Fail	CEF operating at a loss; no clear strategy to bounce back; no benefits yet delivered
Unsuccessful	CEF unsustainable/has stopped operating/cannot continue to operate

Reasons for the Rating

ACCOUNTABILITY

What can you say about the coordination of CARE and FP staff?

1. Do they provide all the information you need?
2. Do they consult you in every stage of enterprise implementation? Do they encourage feedback and explain feedback/complaints and response mechanisms?
3. Do they provide timely and sufficient response to your feedback and complaints?

CLOSING

1. Summarize the discussion and recommended action points (something like the figure in the next page)
2. Invite feedback about the program and about the conduct of the FGD
3. Thank the participants.

WEF BENEFICIARY

12.1 Enterprise Profile

• Commodity	
• Type of Enterprise	1. New 2. Existing 3. Diversified
• Grant Amount Received	Php XXXXX
• Grant Purpose Provided	

12.2 Income

	DETAILS	AMOUNT
SALES		
EXPENSES		
NET PROFIT		

12.3 Utilization of Income

Utilization of income (check top 3):	<ol style="list-style-type: none"> 1. Household expenses (food, utilities, education, medicine) 2. Household assets 3. Household loan 4. Enterprise capital 5. Enterprise loan 6. Enterprise assets
Assets acquired through CARE enterprise Household assets (check):	<ol style="list-style-type: none"> 1. Fixtures 2. House 3. Residential land 4. Vehicle 5. Appliances/furniture 6. Electronic gadgets 7. Others (specify)
Productive assets (check):	<ul style="list-style-type: none"> • Agricultural land • Poultry/livestock/draft animal • Facilities (specify) • Stocks/raw materials (specify) • Vehicle • Tools/equipment (specify) • Others (specify)

12.4 Control of Resources or Decision Making

	1 = Men 2 = Women 3 = Both
1. Utilization of the grant	
2. Time allocated for the implementation of the enterprise	

3. Utilization of income	
4. Purchase of household assets	
5. Purchase of enterprise assets	
6. Household management	
7. Time allocated for household management	

12.5 Linkage to New Markets

Have you established new market linkages?	1- Yes 2. No
If yes, who are these market players?	1. Walk-in buyers 2. Wholesalers Institutional buyers 3. Retailers 4. Others (specify) _____
At what geographical level?	1. Barangay 2. Municipal 3. Regional 4. National

12.6 Confidence in Managing the Enterprise

Rate your Level of Confidence in managing the enterprise activities	1 – Low 2 – Medium 3 –High
• Deciding which products/services to produce or sell	•
• Procurement of input or raw materials	•
• Deciding whether to invest in the business (a machine, large tool, adding more stock to sell)	•
• Deciding whether to take out a loan to invest in the business	•
• Budgeting	•
• Choice of products to raise	•
• Enterprise operations	•
• Type of inputs to use	•
• Hiring of labour	•
• Keep written records of enterprise activities	•
• How to process and store	•

• Negotiating with suppliers	•
• Setting the price of goods or negotiating with buyers	•
• Selling/marketing goods to customers	•
• Deciding on how to use business profit	•
• Dealing with officials (banks, market, government)	•
• Attending meetings	•

12.7 Coaching and Mentoring Other Women

Do you provide coaching and mentoring sessions for other women members	1 –Yes 2 –No
• Deciding which products/services to produce or sell	
• Procurement of input or raw materials	
• Deciding whether to invest in the business (a machine, large tool, adding more stock to sell)	
• Deciding whether to take out a loan to invest in the business	
• Budgeting	
• Choice of products to raise	
• Enterprise operations	
• Type of inputs to use	
• Hiring of labour	
• Keep written records of enterprise activities	
• How to process and store	
• Negotiating with suppliers	
• Setting the price of goods or negotiating with buyers	
• Selling/marketing goods to customers	
• Deciding on how to use business profit	
• Dealing with officials (banks, market, government)	
• Attending meetings	

FGD Documentation Report

A. Background/Objectives

B. Participants

Include a table as Annex that shows data such as Name, Position, Gender and Commodity or

Enterprise Type

C. Discussion Summary:

Aspects	Highlights of the Discussion
Enterprise Profile	
Results: income, savings	
Knowledge and Skills Learned	
<ul style="list-style-type: none"> • Enterprise Operations • Disaster Risks • Coping Mechanism 	
Networking and Linkages/Value Chain Activities	
Innovation and Good Practices	
Lessons Learned	
Accountability	

D. WEF BENEFICIARIES

Aspects	Highlights of the Discussion
Enterprise Profile	
Results: income, savings	
Utilization of Income	
Control of Resources or Decision Making	
Linkage to New Markets	
Confidence in Managing the Enterprise	
Coaching and Mentoring Other Women	
Innovation and Good Practices	
Lessons Learned	

Annex 5. List of Individuals, Stakeholders Groups, and Communities Interviewed

	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
1	Genelyn Esteban	Triple L Cluster Level Association	Laua-an	Antique
2	Annie Acuram	Alfai, Alojipan Farmers Association, Inc.	Culasi	Antique
3	Adelaida Española	Idaw Integrated Farmer's Association	Barbaza	Antique
4	Carlomagno P. Arre	Bacjawan Sur Farmers Association	Concepcion	Iloilo
5	Nilo S. Panes	Macalbang Farmers Association	Concepcion	Iloilo
6	Rosanna G. Flavano	Puntalis Producers Cooperative	Concepcion	Iloilo
7	Nestor Retirado	MAFA	Concepcion	Iloilo
8	Francisco Retirado	Tamisac Farmers Association	Concepcion	Iloilo
9	Rolando Camposa	Cubay Seaweeds Growers Association	San Dionisio	Iloilo
10	Artemio B. Rojo, Sr.	NEPA Fisherfolks Association	San Dionisio	Iloilo
11	Jose Rino Navarro	Sua Livelihood Association	San Dionisio	Iloilo
12	Gerald Bano	Naborot Fisherfolks Association	San Dionisio	Iloilo
13	Lorna Oracion	Santol Rural Improvement Association	San Dionisio	Iloilo
14	Amie Baylon	Pase Rural Improvement Club	San Dionisio	Iloilo
15	Lea Canto	Bondulan Rural Improvement Association	San Dionisio	Iloilo
16	Amalia Battalones	Motor Rural Improvement Club	San Dionisio	Iloilo
17	Lorna Amargan	WEF, Fish Vending	San Dionisio	Iloilo
18	Ester Panolino	WEF, Mini Bakery	San Dionisio	Iloilo
19	Joar Eran	Punta Bularan Fisherfolks Association	San Dionisio	Iloilo
20	Adriano Segura	Agdaliran Seaweeds Growers Association	San Dionisio	Iloilo
21	Randy Libo-on	Odiongan Seaweeds Growers Association	San Dionisio	Iloilo
22	Loreto C. Torneo	USWAG Development Foundation	Kalibo	Aklan

	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
23	Marilyn Pines	Monlaque Agrarian Reform Cooperative	Ibajay	Aklan
24	Joyce M. Delos Santos	San Antonio, Dolorosa and Nazareno (SANDONA) Development Cooperative	New Washington	Aklan
25	Nelly Pedro	WEF, Buy and Sell	Laua-an	Antique
26	Evelyn Ponso	Ormoc CEFs	Ormoc	Leyte
27	Welfrida Legaspi	Ormoc CEFs	Ormoc	Leyte
28	Araceli Pelicano	Ormoc CEFs	Ormoc	Leyte
29	Dina Zagameda	Ormoc CEFs	Ormoc	Leyte
30	Gina Panta	Ormoc CEFs	Ormoc	Leyte
31	Elizabeth Pacariot	Ormoc CEFs	Ormoc	Leyte
32	Grace Telacas	Ormoc CEFs	Ormoc	Leyte
33	Felomina Lucero	Ormoc CEFs	Ormoc	Leyte
34	Pilar Diaz	Ormoc CEFs	Ormoc	Leyte
35	Elizabeth Lumanta	Ormoc CEFs	Ormoc	Leyte
36	Analiza Caindoc	Ormoc CEFs	Ormoc	Leyte
37	Dora Liza Casimero	Ormoc CEFs	Ormoc	Leyte
38	Jessica Montero	Ormoc CEFs	Ormoc	Leyte
39	Helen Bacalso	Ormoc CEFs	Ormoc	Leyte
40	Ida Aset	Ormoc CEFs	Ormoc	Leyte
41	Ma. Lourdes Negro	Ormoc CEFs	Ormoc	Leyte
42	Ramonita Waniwan	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
43	Ma. Mildred Antioquia	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
44	Lucia Abaloyan	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar

	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
45	Neroma Durian	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
46	Erina Somo-on	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
47	Letecia Renosa	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
48	Ma. Fe. Renosa	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
49	Vienta Agaisler	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
50	Editha Mabini	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
51	Milagros Caleel	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
52	Violeta Tabago	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
53	Imelda Autider	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
54	Julita Turbanada	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
55	Epifania Arceno	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
56	Evangelina Conanagon	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
57	Edna Silaras	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
58	Ma. Hanzel Renosa	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
59	Aurora De Los Reyes	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
60	Pamela Joyce	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar

	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
61	Maila Alolo	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
62	Ava Diaz	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
63	Evelina Deji	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
64	Segundina Carpurum	Guiuan Integrated Micro Entrepreneurs Association (GIMEA)	Guiuan	Eastern Samar
65	Anelita Garch	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
66	Bienvinielo	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
67	Romeo Rio	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
68	Cholita Cuayzon	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
69	Virginia Ildefonso	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
70	Dengir Mendoza	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
71	Flores Jan	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
72	Pea Remandaban	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
73	Manilyn Acedillo	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
74	Marivic Gutay	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
75	Nerlita Cuayzon	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
76	Marife Rio	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
77	Janet Cuayzon	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
78	Rosalie Dabanan	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
79	Marcelo Escarlan	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
80	Milagros Apejas	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte
81	Erlinda Tan	Cambucdao Farmer's Association (CAFAA)	Tabontabon	Leyte

	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
82	Nelia Garcula	Cambuciao Farmer's Association (CAFAA)	Tabontabon	Leyte
83	Malima Saliban	Cambuciao Farmer's Association (CAFAA)	Tabontabon	Leyte
84	Viena Sequito	Cambuciao Farmer's Association (CAFAA)	Tabontabon	Leyte
85	Melda Amba	Palaypay Women's Association (PAWA)	Basey	Western Samar
86	Nanauster Bacloocos	Palaypay Women's Association (PAWA)	Basey	Western Samar
87	Rosita Padoc	Palaypay Women's Association (PAWA)	Basey	Western Samar
88	Concepcion Bustilla	Palaypay Women's Association (PAWA)	Basey	Western Samar
89	Nena Llanda	Palaypay Women's Association (PAWA)	Basey	Western Samar
90	Placida Estojero	Palaypay Women's Association (PAWA)	Basey	Western Samar
91	Ma. Lorma Delovino	Palaypay Women's Association (PAWA)	Basey	Western Samar
92	Blanca Delovino	Palaypay Women's Association (PAWA)	Basey	Western Samar
93	Imelda Cabiric	Palaypay Women's Association (PAWA)	Basey	Western Samar
94	Nalyn Clutina	Palaypay Women's Association (PAWA)	Basey	Western Samar
95	Elena Bacasuno	Palaypay Women's Association (PAWA)	Basey	Western Samar
96	Gina Blanco	Palaypay Women's Association (PAWA)	Basey	Western Samar
97	Susan Bachao	Palaypay Women's Association (PAWA)	Basey	Western Samar
98	Bella Dadale	Palaypay Women's Association (PAWA)	Basey	Western Samar
99	Meguila Palangpang	Palaypay Women's Association (PAWA)	Basey	Western Samar
100	Milagros Cerales	Palaypay Women's Association (PAWA)	Basey	Western Samar
101	Agapita Padoc	Palaypay Women's Association (PAWA)	Basey	Western Samar
102	Bechaida Corales	Palaypay Women's Association (PAWA)	Basey	Western Samar
103	Vicky Padoc	Palaypay Women's Association (PAWA)	Basey	Western Samar
104	Nida Padoc	Palaypay Women's Association (PAWA)	Basey	Western Samar

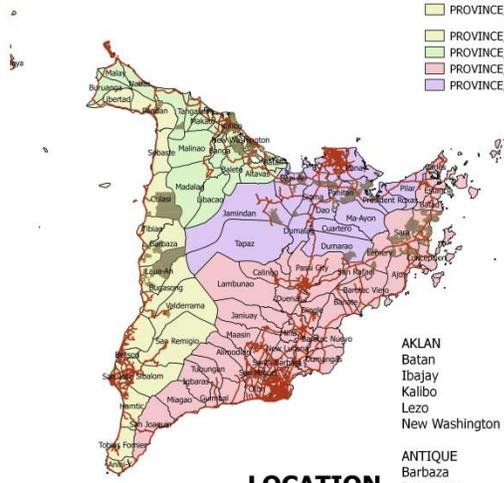
	RESPONDENT	CEF	MUNICIPALITY	PROVINC E
105	Maria C. Samillano	WEF, Buy and Sell	Laua-an	Antique
106	Josefina Badilla	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
107	Alma Fe Panao	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
108	Rebecca Gabrieles	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
109	Lenylita Canare	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
110	Erlinda Pesado	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
111	Cecilia Alvero	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
112	Beatriz Alvero	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
113	Jocelyn Alvero	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
114	Lolita Camole	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
115	Lilia Dacome	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
116	Mareneta Dellano	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
117	Lorna Badilla	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
118	Marites Panao	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
119	Illuminada Pome	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
120	MarivicAsis	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
121	Benjamen	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
122	Lolita Elic	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
123	Evelyn Gabrieles	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
124	Vilma Tuclen	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
125	Ma. Vida Amado	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
126	Benedecta Gabrieles	Plaridel Livelihood Association (PLEA)	Dagami	Leyte
127	Sharon Diola	Plaridel Livelihood Association (PLEA)	Dagami	Leyte

	RESPONDENT	CEF	MUNICIPALITY	PROVINCE
128	Enriquita Camolo	Plaridel Livelihood Association (PLEA)	Dagami	Leyte

Annex 6. Relevant Maps and Tables

Maps

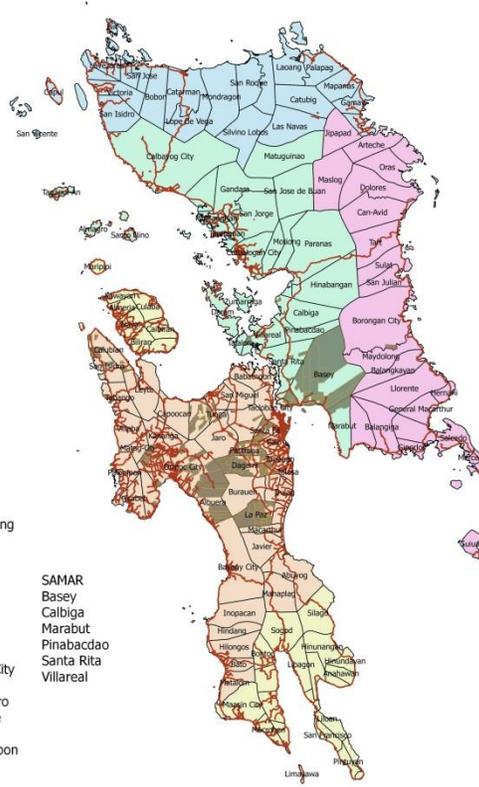
REGION VI & VIII MAP



- Legend**
- ROADS
 - PROJECT SITES
 - PROVINCE_LEYTE SOUTHERN
 - PROVINCE_NORTHERN SAMAR
 - PROVINCE_EASTERN SAMAR
 - PROVINCE_SAMAR
 - PROVINCE_LEYTE
 - PROVINCE_EASTERN VISAYAS
 - PROVINCE_ANTIQUE
 - PROVINCE_AKLAN
 - PROVINCE_ILOILO
 - PROVINCE_CAPIZ

LOCATION OF PROJECT SITES

- | | | |
|--|---|---|
| <p>AKLAN
Batan
Ibajay
Kalibo
Lezo
New Washington</p> | <p>CAPIZ
Dumarao
Jamindan
Mambusao
Panit an
Pontevedra
Roxas City
Sapian
Sigma</p> | <p>LEYTE
Alangalang
Albuera
Barugo
Calubian
Carigara
Dagami
Jaro
La Paz
Merida
Ormoc City
Pastrana
San Isidro
Santa Fe
Tabangon
Tabontabon
Tanauan</p> |
| <p>ANTIQUE
Barbaza
Bugasong
Caluya
Culasi
Laua-An
Pandan
San Jose
Tibiao
Valderrama</p> | <p>ILOILO
Lemery
San Dionisio
Sara</p> | <p>SAMAR
Basey
Calbiga
Marabut
Pinabacdao
Santa Rita
Villareal</p> |



Tables

TABLE1. Ownership of Household Assets

TYPE OF ASSETS	FREQUENCY	Percent of Total Male	Percent of Total Female	Percent of Total
Television set	269	36.1	63.9	64.8
Cell phone	264	33.7	66.3	63.6
Radio	198	34.3	65.7	47.7
Residential Land	176	34.7	65.3	42.4
Dining Set	152	30.9	69.1	36.6
Audio/Video equipment	126	38.1	61.9	30.4
Motorbike/Motorcycle	124	37.1	62.9	29.9
Living Room /Sala Set	74	40.5	59.5	17.8
Other Structures	60	28.3	71.7	14.5
Refrigerator	58	22.4	77.6	14.0
Other Land not used for Agricultural Purposes	38	26.3	73.7	9.2
Jewelry	25	12.0	88.0	6.0
Washing Machine	24	50.0	50.0	5.8
Micro wave Oven	10	20.0	80.0	2.4
Personal Computer	5	40.0	60.0	1.2
Aircon	2	50.0	50.0	0.5

TABLE 2. Access to Livelihood Assets

TYPE OF ASSETS	FREQUENCY	Percent of Total Male	Percent of Total Female	Percent of Total
Small Livestock	262	32.4	67.6	63.1
Farm Equipment (non-mechanized;	220	35.0	65.0	53.0
Tools, Animal-drawn (Plough)	203	33.0	67.0	48.9
Large Livestock	137	36.5	63.5	33.0

Agricultural Land	101	38.6	61.4	24.3
Fish Pond or Fishing Equipment	36	44.4	55.6	8.7
Farm Equipment (mechanized tractor, Power Tiller, Treadle, Pump)	19	47.4	52.6	4.6
Nonfarm business equipment (sewing)	9	22.2	77.8	2.2

TABLE 3. Access to Social Services

	FREQUENC Y	Percent of Total Male	Percent of Total Female	Percent of Total
Philhealth insurance	289	33.2	66.8	69.6
Emergency Shelter Assistance	264	28.0	72.0	63.6
Other Cash Transfer Programs	204	38.7	61.3	49.2
Self-employment Assistance	180	33.3	66.7	43.4
Skills /Livelihood Training	173	38.7	61.3	41.7
PantawidPampamilyangPilipino	171	33.3	66.7	41.2
Subsidized Rice	138	43.5	56.5	33.3
Supplemental Feeding	131	30.5	69.5	31.6
Day Care/ ECCD	130	37.7	62.3	31.3
Housing	77	50.6	49.4	18.6
Microcredit	61	36.1	63.9	14.7
Scholarship	34	29.4	70.6	8.2

TABLE 4. Strengthened Coping Strategies

COPING STRATEGIES	FREQUENC Y	Percent of Total Male	Percent of Total Female	Percent of Total
Rely on less preferred or less	296	32.1	67.9	71.3
Limit size portion at meal times	296	30.4	69.6	71.3

Reduce the number of meals per day	267	29.2	70.8	64.3
Buy food on credit	129	32.6	67.4	31.1
Borrow food from	115	39.1	32.6	27.7
Sell productive assets	49	32.7	67.3	11.8
Have family members find supplementary jobs	36	38.9	61.1	8.7

TABLE 5. Actual vs. Targeted Household Beneficiaries for Food, Shelter and Livelihoods Assistance

	Target	Actual	Percent
Livelihood Cash Transfer (first)	25,000	27,415	
Livelihood Cash Transfer (second)	25,000	25,017	100.0
CEF	200	281	140.5
WEF	600	912	152.0

TABLE 6. Roles and Level of Confidence of Women Entrepreneurs

	Mean	Qualitative Description
Women should be able to stand for socio-political activities just like men	3.93	Agree
Women should be leaders just like men	3.96	Agree
Women should have a say in important decisions in the community and enterprises	3.99	Agree
The big household purchases should be made only by the men in the family	2.81	Neither agree or disagree

Annex 7. Short Biography of the Evaluation Team

Team Leader, Francisco Gentoral

Francisco Gentoral managed the Government of Canada-funded Local Governance Support Program for Local Economic Development (LED), first as Associate Field Director and then as Field Director, where he is overseeing the implementation of LED projects of 18 provinces across the Philippines.

He provided leadership to a range of urban and regional projects on local economic development, local governance strengthening, business process improvement, community and stakeholder engagement and sector development initiatives for tourism, agribusiness, small and medium enterprise development, environmental planning, and policy development. Mr. Gentoral has an MBA and BS Agriculture degrees and trained in results-based management and program management

Deputy Team Leader, Jigger Latoza

Jigger S. Latoza has more than 15 years of consulting work in the areas of project development and management, development studies, capacity development, monitoring and evaluation, case study writing, editing and publications management.

In the area of monitoring and evaluation, he had served as National Consultant for the Program Progress Review of the Small and Medium Enterprise Development for Sustainable Employment Program (SMEDSEP) or Private Sector Promotion Program of the German Technical Cooperation (GTZ). Earlier, he was engaged as Consultant by the International Labor Organization to conduct an impact assessment of sub-infrastructure projects for job generation and poverty reduction. He was part of the team that did the 10th rapid field appraisal on decentralization. He also did initial evaluations for various projects funded by the Government of Australia, particularly those pertaining to community-based maintenance contracting.

For the Government of Canada, he did a documentation of best practices under the Local Governance Support Program (LGSP) – Phase II and wrote case studies on local economic development under LGSP-LED (Phase 3). He also wrote case studies and book chapters on local economic development and on partnerships with local organizations for job creation and improved services/infrastructures for the International Labor Organization and the Ateneo School of Government. Furthermore, he is also a university lecturer in the fields of political science, public administration and communication.

Specialist on Visualization and Data Analysis, Wilfredo S. Sy, Jr., uap

An experienced architect and faculty, specializing in design visualization, with track record of delivering consistent output with several foreign funded projects from Australian Aid, GIZ of Germany, CIDA of Department of Foreign Affairs and Trade of Canada and CITYNET Yokohama. Areas of experience include Land Use Analysis and Campus Planning Analysis using Geographic Information Systems. Currently serving as a member of the Iloilo City Cultural Heritage Conservation Council and responsible for the collation and architectural documentation of heritage buildings in the Downtown Central Business District of Iloilo City. Assisted in policy formulation and recommendations for the Iloilo City Downtown Central

Business District Heritage Guidelines. Conducted several exhibits, forums, writeshops and film showing during a 6 year term as Western Visayas Representative for the National Commission for Architecture and the Allied Arts.

Proficient in several design visualization software from basic to advanced Computer Aided Design, 3D illustration and animation. Mastery of graphic design software including Adobe Photoshop and Coreldraw. In depth knowledge in database and project management software to include Manifold Systems, QGIS, Microsoft Access and Microsoft Project.