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# 1. Executive summary

## 1.1 General findings

The main findings of the present evaluation can be summarised as:

- Most of the work has been carried out as it was planned and the technical objectives have been reached.
- There is a positive and cordial relation between NMAV and authorities and NMAV partners.
- The beneficiaries value the work as positive and good.
- The main focus is sponsoring of national activities such as building of infrastructure and training of professional staff. There is little transfer of knowledge from NMAV to the national partners.
- The activities are generally planned by NMAV and its national partner and there has been less involvement of local community or what can be characterised as civil society organisations.

The community development component reflects the overall findings above. The technical objectives have been reached and the work is of good quality. The work carried out is based on the priorities of the district and provincial authorities with little influence from the communities affected by the work. A considerable part of the work is building of infrastructure and to a less degree on people, community and capacity building. The question is therefore if construction of physical infrastructure will lead to community development or if community development is a necessary precursor for successful investment in infrastructure.

The microcredit component is based on a well known methodology with solidarity groups organised in loan centres. There is high local demand for the services and micro credit is included as one of the national priorities in the poverty reduction strategy. The micro credit project is not sustainable at present but has possibility to become sustainable if the right measures are implemented. At present the project is covering all the operational costs but does not cover the loss of inflation or any financial cost. It is necessary to invest in increased competence both at the administrative and the operational level. The overall question is, however, if Women's Union will be able to comply with the requirements of the new government decree on micro finance. It is necessary to make a detailed analysis before a qualified conclusion can be made.

The activities of the health project are highly relevant in relation to the national plans. The national partner is well qualified and motivated. The contribution from NMAV is mostly on financing different activities carried out by the national partner and there is relatively little professional contribution from NMAV.

Inclusive education is a new project that just started in September 2005. The project is demanding as it aims to include teaching of disabled children in ordinary schools. The project has a clear focus on a group that normally is among the most marginalised in the society. The project will require increased competence in NMAV.

## 1.2 General recommendations

Presently NMAV supports four independent and demanding programme components and there is an apparent gap between the requirements of these programmes and the professional experience and preparation of the staff. On this background the organisation appears as overambitious and overextended. Based on this observation it is recommended that the organisation reviews its strategy and seeks to find a better match between community needs on one hand and organisational competence and capacity on the other. The evaluation recommends that NMAV closes those programmes where the organisation has limited internal professional experience. Specifically it is recommended that NMAV closes the health project and inclusive education. Involvement in micro credit should only continue if NMAV in close cooperation with its national partner Women's Union, finds that Women's Union will be able to comply with the national regulations of micro finance in Vietnam, or that NMAV identifies another relevant national partner for micro credit in Vietnam. For both options NMAV should either draw heavily on experiences from NMA in other countries or draw on the extensive experience in micro finance from other countries in Asia. It is recommended that NMAV build on the experiences of community development as the organisation has one Vietnamese staff member with long and broad experience in community development.

On the overall strategic level NMAV should reflect if the organisation at all should be involved in development work in Vietnam. Vietnam is a low income<sup>1</sup> country with gross national income of 480 dollars per capita. The recent economic growth is strong<sup>2</sup> with positive future prospects. Corruption is high among public authority<sup>3</sup> and NMAV as other international NGOs have limited possibilities to work directly with the population and to strengthen representative civil society organisations. In such a prospect NMAV can be seen as legitimising the work of a one party state in stead of strengthening the civil society in Vietnam.

## 2. Background information

### 2.1 Project history and background

Norwegian Mission Alliance (NMA) started its work in Vietnam in 1973 focusing on families struck by leprosy. The organisation left the country in 1975 due to the political situation in the country. However, NMA was invited back to Vietnam and was recommended to continue its support to people struck by leprosy, a work that started in 1996. Between 1996 and 2001 the focus was on supporting the National Leprosy Elimination Programme (NLEP) in cooperation with the national partner at that time, the National Institute of Dermatology and Venerology (NIDV) in Hanoi.

Starting in 2002, a new 4-year project plan became the basis for the work – expanding both the coverage and funding considerably. NMAV signed an agreement with the Norwegian Government on the funding of the programme for the period. At the time of this evaluation the programme includes 4 programme components:

- Community development

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<sup>1</sup> Source: [http://siteresources.worldbank.org/INTWDR2005/Resources/wdr2005\\_selected\\_indicators.pdf](http://siteresources.worldbank.org/INTWDR2005/Resources/wdr2005_selected_indicators.pdf)

<sup>2</sup> Source:

<http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/EASTASIAPACIFICEXT/VIETNAMEXTN/0,,contentMDK:20212080~menuPK:387573~pagePK:1497618~piPK:217854~theSitePK:387565,00.html>

<sup>3</sup> Source: <http://www.globalcorruptionreport.org/>

- Health (including HIV/AIDS)
- Micro credit
- Inclusive education.

NMAV is currently supporting projects in Ho Chi Minh City, Hanoi, Tien Giang Province and Vinh Long Province.

## **2.2 The evaluation team**

The evaluation team consisted of a multi-professional team with one medical doctor, one agricultural scientist and one management consultant. Two of the consultants are from Vietnam and one from Norway. The Norwegian team member acted as the team leader. The evaluation has been a joint effort among the team members. All the findings conclusions have been discussed among the members. However, the final wording of the evaluation report has been prepared by the team leader based on reviews from the other team members.

## **2.3 Purpose of the evaluation**

The evaluation had a dual purpose

- Evaluate the work of the NMA in Vietnam covering the period from 2000 until May 2005.
- Based on the findings of part 1, to give clear recommendations on future work of the Mission Alliance in Vietnam, with special emphasis – however not limited to the following:
  - Areas of work
  - Project components
  - Strategies and approaches
  - Distribution of resources

## **2.4 Evaluation methodology**

It was agreed with NMA main office that the methodology for this evaluation should be based only on qualitative evaluation methods. This means that the evaluation has been limited to the use of:

- Desk studies of available project plans and reports.
- Site observations of work done.
- Interviews with implementing partners and beneficiaries.
- Meeting with NMAV management and staff.

A list of project sites that were visited and interviews undertaken is included as appendix 5.3. The meetings and the selection of site visits were arranged with assistance from NMAV. The selection was based on non probability.

The internal work of the evaluation team was organised as:

- Preparation of evaluation matrix and interview guide.
- Discussion of evaluation of approach and sharing of responsibilities.
- Individual daily observations and interviews.
- Discussion of daily findings at the end of each day.
- Feedback to implementing partners.
- Feedback to NMAV.
- Final conclusions based on terms of reference.

NMAV was encouraged to take part in all the discussions within the evaluation team. Unfortunately NMAV did participate only to a limited extent and did not participate in the discussions regarding the final conclusions.

The evaluation of NMAV turned out to be much more challenging task than expected. The complexity of the work is much larger than anticipated and the evaluation methodology turned out to be too limited in comparison with the challenge of the work. In this project a more comprehensive evaluation should have been done allowing time for comparative analysis, quantitative studies as well as more in depth interviews. E.g. the time did not give time for comparative analysis of alternative target group selection. Because of the limitation of the evaluation the evaluators had to rely too heavily on their development experience. The team leader regrets that he did not point out this issue when the evaluation was planned instead of accepting the responsibility to carry out the evaluation strictly based on qualitative evaluation methods. However, the evaluation team considers the general conclusions to be sufficiently documented and that further analysis would only have enriched the evaluation with more details.

This report follows the structure of the given terms of reference except that some additional points are included as agreed with NMA main office in Oslo.

### **3. Findings from the evaluation team**

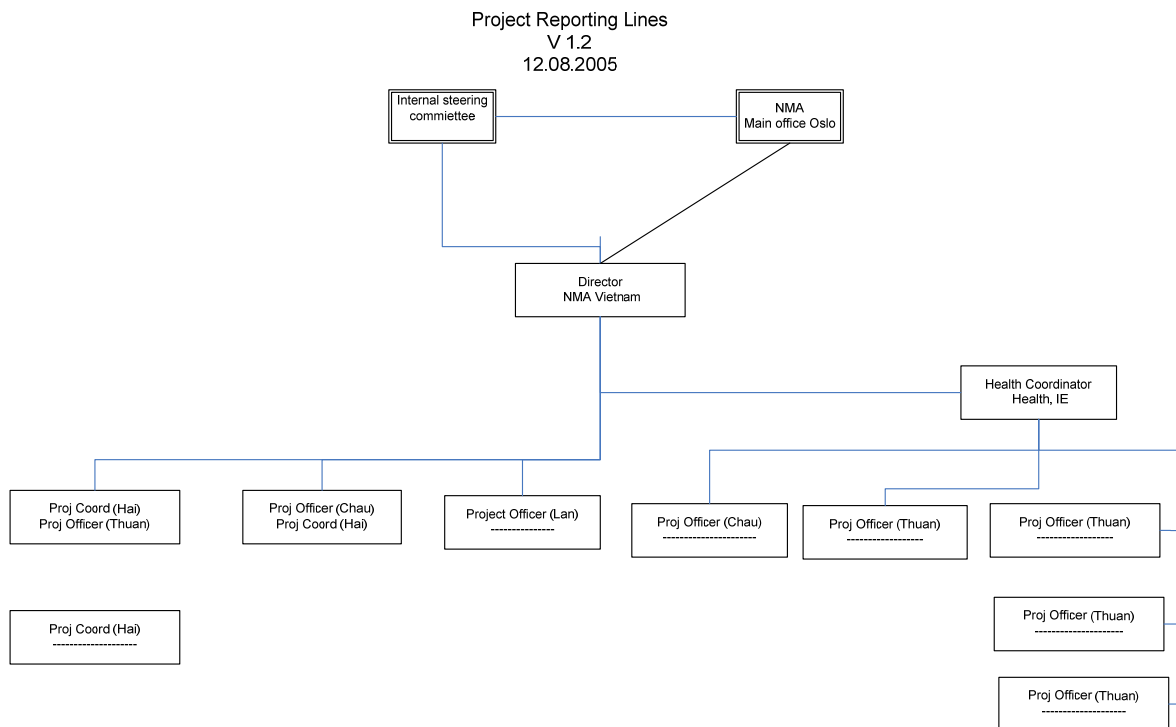
#### **3.1 The project administration structure**

The formal reporting structure of NMAV Vietnam is shown in the graphic below. NMAV country director has two lines of report. One line reporting to the Internal steering committee in Vietnam and another to NMA main office in Norway. It is worth mentioning that the country director maintained that the Internal steering committee is only an advisory body while the regulations approved by the board of directors in Norway clearly specifies that the steering committee is a governing body<sup>4</sup> while the country director is the executive. Double reporting lines are always challenging and sometimes confusing. This might be the reason why the country director maintained that the function of the Internal steering committee is only as an advisory body. The Internal steering committee meets twice a year and is composed of experienced professionals from Vietnam, from Norway as well as from other countries. Although NMAV has a formal traditional hierarchical structure, the organisation aims at stimulating teamwork and cross functional cooperation. In this way the organisation tries to maintain flexibility in the way it approaches the different tasks.

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<sup>4</sup> Source: Internal regulations for NMV article 7 and 8. Interview with NMAV country director and discussion with representatives of NMA Oslo.

**Figur 1 NMAV organisation September 2005**



It is worth mentioning that the only two senior positions in the chart above are held by the Norwegian expatriates who are husband and wife while the only staff member with long and broad experience in development work has a junior position.

### **3.2 The use of human and financial resources, and assess the adequacy and balance between these factors of project input.**

NMAV's work in Vietnam has during the last years strongly focused cooperation with national authorities (national health authorities, provincial and district authorities) and semi officials like Women's Union. Efforts of competence building are combined with building of physical infrastructure. The support to the health authorities is primarily directed at competence building. The support to Women's Union is directed at the micro credit programme and covering both operational cost as well as grant for loan capital. The community development programme has a main component of investment in infrastructure but some training and competence building is included. It is surprising that so little competence development from NMA as an international NGO to their national partners in Vietnam is included. E.g. in the cooperation with Women's Union regarding micro credit, one can practically find no traces of evidence that NMA in other countries is operating some important and successful micro credit programmes. As the work of NMAV stands today, it mostly appears to concentrate on financial support with only limited professional contribution.

### **3.3 Staff qualifications and ability to manage; ie plan, implement and monitor the project activities.**

NMA Vietnam has a dedicated staff that is seriously involved in the different activities. However, most of the staff is young and has limited professional experience. All previous staff both expatriates and national Vietnamese employees left NMAV in 2004. They either

left voluntarily or were asked to leave. The evaluation team has not made any further inquiries regarding the causes of dismissals nor of the reasons for the previous staff to leave voluntarily. The fact that NMAV experience a total renewal of the staff in 2004 must without much doubt have caused a continuity gap within the organisation. The present country director has professional management education and practice from Norway. He has, however no experience in development work prior to his assignment with NMAV. The country director of NMAV is responsible for four challenging programmes. The evaluation team is questioning the wisdom of assigning such a challenging position to a person without prior experience in development work, without prior knowledge to the national culture, not knowing the language and with only limited external support. The Internal steering committee meets only twice a year and NMA has not assigned any other significant support to the country director.

NMAV appointed one senior staff member in June 2005. This person has long and wide training and experience in development work. The other staff is young with limited professional experience compared to the challenging work that the organisation aims to carry out. Another important factor is that the level of experience of the staff is unbalanced when one compares with the experience of their national counterparts. As NMAV is mostly working with public entities that have experienced staff with long tenure in their positions, this creates a kind of uneven relationship creating a greater challenge to the staff of NMAV.

Another important aspect is that there is no clear relation between the professional education of most of NMAV staff and the work that they are involved in. Most of the staff has a university degree but it is biased towards English studies and literature. This is of course relevant when communicating within an international NGO, but it is less relevant in relation to the national counterparts and the local community. This situation is obviously challenging for the organisation. The evaluation team especially observed that the staff lacks sufficient training in facilitating community development programmes.

The government of Vietnam has during the last years initiated series of activities<sup>5</sup> to reduce corruption and wrong practices in the public administration but Vietnam has still a long way to go to reach an acceptable standard. Based on the information from Transparency International Global Corruption Report of 2005<sup>6</sup>, Vietnam is still one of the most corrupt countries of the world and is ranked 102 out of 146. This obviously is a challenge also to NMAV and it is positive that the organisation already has a number of measures in place to avoid corruption. Although the evaluation team has not detected any incidents of corruption in the programme the evaluation team still wants to point out that the focus on support to public organisations and investment in physical infrastructure puts the organisation at relatively high risk of becoming an opportunity for negative practices.

In spite of all these challenges, it is important to point out that NMAV has started a process of strengthening the ability and capacity of the staff to undertake community development projects. With the assistance of CECM, a professional training/consulting company in Vietnam, special training activities for the staff were conducted. Among the relevant topics of such training were participatory planning involving local communities. The evaluation team sees this initiative as very important and encourages NMAV to develop this further.

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<sup>5</sup> Soucre: <http://www.globalcorruptionreport.org/>

<sup>6</sup> Source: <http://www.globalcorruptionreport.org/>



### **3.4 Structures and institutions used to establish and ensure communication, participation and learning. The relevance and adequacy of these structures to encourage local ownership and if required the necessary institutional capacity building.**

The relationship between NMAV and its partners are good and cordially. All the representatives of the different public authorities that were consulted during the evaluation, expressed their satisfaction with the working relationships. However, when considering the specific questions raised in the terms of reference as is shown in the title of section 3.4, one has to point out that although the relationship is good, the specific content of this relationship is weak. Naturally, the contact between NMAV and its partners depends on the needs of each programme component. However, the general impression is that there are few if any regular “structures” to ensure communication, participation and learning. The communication and monitoring seems to be ad-hoc. The relationship with the local level, the community, is weak and limited and as a consequence, local learning is not seriously included. A rather typical description can be taken from the discussion with authorities in Vinh Long province. It was stated in the meeting as a matter of fact that as the local administrative level was so weak, the project had to be managed by the district authorities. This is contrary to a community development approach where a normal response would have been first to build capacity at the project level and thereafter to implement the infrastructure investment. In NMAV the physical investment seems to take priority over capacity building.

This situation is not the same in all the project components. The health project is primarily directed at training and sharing of knowledge through scientific conferences. The conferences are highly relevant but the role of NMAV is again primarily the one of budget support with relatively little professional contribution although NMAV has initiated some international contact and professional exchange and the contribution is valued by the national partner.

In the microcredit component the situation is not very different. The working relationship between NMAV and the implementing partner Women’s Union is good. When one looks deeper into the project activities one sees that the level of professional learning and knowledge transfer appears to be relatively weak. The daily work in the micro credit is functioning, but it can hardly be seen as “best practice” compared to available development in other places. This seems to be rather strange since NMA as an international NGO has considerable experience in microcredit in other countries, but has not been very successful in transferring these experiences to their partner in Vietnam.

### **3.5 The evaluation should also assess how these three levels (NMA-V, implementing partner and the target group at project site) coordinate with each other and other projects in the area.**

NMAV mostly coordinates with its implementing partners. Very little evidence of three party coordination between NMAV, implementing partners and target group at projects site was found. No regular meetings are held e.g. quarterly or monthly. Coordination exists but it is not regular but ad hoc and not regularly planned. However, it would be wrong to conclude that NMAV has a policy of isolation and only to work on its own. A practical example of coordination and assistance from other organisation was the assistance from another organisation in conducting staff training in participatory community planning.

## **3.6 Projects overall and specific objectives versus project progress in the 4 main components.**

### **3.6.1 General observations.**

As it is stated in the executive summary in chapter one of this report, the overall impression is that most of the work is well done and that the technical objectives have been achieved. This chapter of the report will answer the specific questions that the evaluation team has been asked to assess in all the four programme components. Each component shall be assessed on five indicators given in the terms of reference. These indicators are:

- a) Sustainability
- b) Local ownership and local demand
- c) Participation
- d) Relevance to national, regional and local context and development plans
- e) If baseline surveys have been conducted, the evaluation should investigate the short and long term development impact of the project components.

### **3.6.2 Community development**

Community development supported by NMAV is concentrated in the two provinces Tien Giang and Vinh Long. Both provinces are situated in the Mekong delta to the south of Ho Chi Minh City. All the community development projects are managed by district or provincial authorities and are related to investment in physical infrastructure. All the infrastructure work is relatively newly constructed and the question of sustainability is therefore too early to judge. The strong involvement of public authorities at the province as well as at the district level may hopefully contribute to sustain the work. All local community members that were interviewed expressed positive views regarding the work.

One system that has been installed is a loudspeaker village communication system. The system was installed less than a year ago but it was destroyed by lightning and it is not repaired. The authorities maintained that the system should be repaired by the company that installed the system as it is new. It is too early to tell if this will be the end of the loudspeaker services or if the system will be repaired and work. It is important to note that this is an isolated example and general conclusions should not be drawn.

With regard to other infrastructure projects such as flagstone roads and water systems, it is also too early to tell if it will be sustainable or not. The work that has been done is of good quality and is regarded positively by the population. One can only hope that this also will mean that the community will assume the responsibility for future maintenance and sustainability.

When looking into local ownership and local demand of the projects, it is important to clarify the meaning of the question. The origin of all the projects is from the relevant provincial or district authority that is working with NMAV. In this sense there is both local ownership and local demand. When talking to the local population they express their positive attitude for the work that has been done. This does not necessarily mean that the infrastructure projects that have been built reflect the priorities of the local community or village. Apparently there has been a clear lack of local participation at the planning stage. On completion of two of the water systems the constructions only were in reach for a limited number of local households. The installations were built to serve the school but the necessary pipelines to the surrounding

communities were not included in the project. As a result only the families living close to the school could connect to the system. During one of the evaluation site visits to a community, NMAV was presented an application to pay for the expansion of the pipe network so that the local community could be reached. This weakness in local participation at the planning as well as the implementation phase was observed during the site visit at several villages. A normal consequence of limited community involvement is a low level of ownership and little empowerment at the basic level. In summary one can conclude that there is active local demand and ownership from district as well as provincial authorities, but that the participation of people at local level is weak or non existent. In the same way one can conclude that the work is highly relevant compared to the regional development plans, but that this fact does not necessarily mean that it reflects the priorities of the local community. In regards to the question of baseline survey, no such survey has been conducted.

### **Strategic consideration of community development**

NMAV has formulated its own policy regarding community development in the national context. This document contains valuable principles and the following part is quoted from that document.

*<sup>7</sup>This community development (CD) strategy is written based on the following principles and developed as a result of the following process:*

- *Its relevance to the development strategies of the Vietnamese government and the Comprehensive Poverty Reduction and Growth Strategy (CPRGS)*
- *In accordance with NMA Strategy for Development Cooperation*
- *NMA strategic plan / commitment for Vietnam (2002 - 2006)*
- *Its relevance to the local context & needs*
- *The strategy is developed together with local partners and beneficiaries*
- *NMA internal capabilities*

#### *Objectives of this strategy*

*The objectives of this CD strategy to evolve projects within development context of Vietnam are as follows:*

- *To encourage / promote a "development by people", people - centred approach to project planning, implementation, monitoring and evaluation.*
- *To implement projects that will be sustainable with regard to long-term operations and maintenance by local authorities and / or communities.*
- *To actively contribute to development processes and outputs which are relevant to local development context*

#### *Community development approach*

*Participatory / bottom – up and people – centred approach is one of the key concepts in NMA community development strategy. NMA methodology for community development promotes and seeks to promote participation in project activities at all levels possible. This is also in accordance with the Vietnamese government support for grassroots participation and development, and the Grassroots Democracy Decree. Project partners are mainly responsible for planning, implementation, monitoring and evaluation of projects. This is because*

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<sup>7</sup> Source: The Norwegian Mission Alliance (Nma) Strategy For Community Development Period: 2004 – 2008. CD Strategy\_final\_February 2004. Electronic version provided by NMA Oslo.

*Increased local participation is a good way to mobilise and make use local resources (tangible and intangible), capacity, experience and initiatives for local development.*

- *It helps identify local needs and initiate ideas of how to effectively respond to these needs.*
- *It is often cost effective.*
- *It helps the communities recognise the processes and outcomes of these CD activities so that level of participation can be enhanced or strengthened and then contribute to sustainability.”*

As can be seen from the text above quoted from NMAV own document regarding community development and valid for the period of this evaluation, NMAV has a guiding document for community development in accordance with what is generally known as “best international practise” within the sector. The findings of the evaluation team show quite a different picture. The project sites that have been visited do not show much traces of “development by the people or participatory / bottom – up and people – centred approach”

As seen from the evaluation team, the main weakness of the community development component in NMAV has been the lack of “bottom up” planning, implementation and evaluation of the community development work implemented during the period 2000-2005. It should, however be mentioned that NMAV has initiated important changes and that the organisation now to a much larger degree are practising participatory methods in the planning phase.

### **3.6.3 Microcredit**

A common practice when making assessment of microcredit project is to base the assessment of a step by step process:

- a) Target group focus.
- b) Repayment of loan practice or portfolio quality.
- c) Operational and financial sustainability.
- d) Governing structure.

This assessment will mostly follow the above structure when relevant.

The implementing partner of the micro credit component is Women’s Union in Tien Giang province. The target group is women in rural areas. The selection of clients is based on a long list of a total of 9 criteria as shown below.

1. To be a women (both members or not members of Women’s Union are eligible).
2. To be poor based on the national poverty index.
3. Not have any other debt or credit.
4. To be in working age between 18-60.
5. No criminal record.
6. The Purpose for business.
7. To have the ability to run a business.
8. To be a resident in the area.
9. To take part in compulsory training.

The above listed criteria combine project specific priorities with the general experiences in micro credit and are if they are consistently applied, more than sufficient for client selection. The question is therefore if the practice is consistent with the theory. Due to the limited time

available for the evaluation, the assessment of target group selection was not very deep. However, it can be concluded that most of the clients that were visited fell within the range of what can be expected in a programme with the aim to undertake a clear poverty targeting among the clients, even if the evaluation team was surprised that some clients apparently were quite well off. All clients are women and only group loan methodology is applied. All loans are of one of three predefined loan amounts.

The project lacks the normal monitoring and reporting system for portfolio quality or on time repayment of loans. This does not necessarily mean that the portfolio quality is low, but it is a clear limitation if the project in the future should want to work with specialised donors or lenders within the micro finance sector. The project informs that the actual portfolio quality is very good with very limited level of default. This good result is reached through the strong emphasis on solidarity and mutual responsibility within the groups.

**Sustainability**

The project has not yet reached sustainability. The evolution of the portfolio yield and portfolio cost that are two indicators that are widely used in the industry, have shown the following evolution during the last years.

**Table 1 Micro credit operational sustainability.**

	<b>2 002</b>	<b>2 003</b>	<b>2 004</b>	<b>2 005</b>
Portfolio yield	1,82 %	9,69 %	9,78 %	10,69 %
Portfolio cost	21,70 %	30,36 %	16,75 %	10,61 %
Inflation <sup>8</sup>	4,00 %	5,00 %	10,00 %	10,00 %
<b>Sustainability</b>	<b>-23,89 %</b>	<b>-25,67 %</b>	<b>-16,97 %</b>	<b>-9,93 %</b>

In the table above sustainability is calculated as portfolio yield – portfolio cost – inflation. This means to which extent the project is able to cover all the operational costs and to maintain the value of the capital compensating for inflation but eliminating the cost of capital. As one can see the result is negative for all the years but improving. As per August 2005 the project covers all operational cost but is not able to maintain the real value of its capital. The project is therefore not in a crises but will year by year reduce its possibility to operate at a rate of 9,9 % per year.

The interest level in this project has been 1 % monthly from the beginning and 1,2 % monthly from July this year. A monthly interest rate of 1 % should translate into a portfolio yield of 12 % annual and the present interest rate of 1,2 % should result in a yield of 15 % annually. The portfolio yield in this project never reached the proper level based on the interest rate paid by the clients. There are several possible explanations to this situation. The most common are:

- The loan amount was not distributed in a balanced way throughout the year.
- The fund is registered as loan in the account books but not handed over to the clients.
- Interest paid by the clients is not transferred to the central office but disappears on the way.

Two of these three possible explanations indicate that there is corruption in the project. All the three explanations are possible alone or in combination with one or two of the others.

<sup>8</sup> Source: <http://devdata.worldbank.org/data-query/>. Year 2005 is calculated as no change from 2004.

The above calculation was done together with the project officer from NMA and the financial officer from Women's Union. Calculation of portfolio yield at the different branches was not done regularly something that makes the system vulnerable to abuse. The staff informed during the meeting that there has been an unbalanced transfer of funds from NMAV to the project and that this is most likely the explanation of the discrepancy. NMAV has later presented calculations that make it reasonable to believe that the observed discrepancy is due to unbalanced disbursement of funds. This does not make up for lack of regular procedures in preventing negative practices.

Based on the present interest rate the project portfolio yield should increase with 5,31 percentage points. This would reduce the "deficit" in the sustainability calculation to -4,62 % annually. It is therefore necessary that the project reduces the portfolio cost with almost 50%. This can probably only be done if the loan capital is increased considerably without increasing the operational staff.

On the overall issue of sustainability one highly additional factor must be taken into consideration. The government of Vietnam has recently issued a new decree requiring that all institutions involved in micro credit or microfinance must comply with certain specified conditions. The corresponding specific regulations to this decree is still not known but it is clear that Women's Union as it is today does not comply with the general requirements of the decree. As for the other institutions working within the same sector Women's Union has two years from the promulgation of the decree until it must comply with the new regulations or stop its credit activities.

### **Relevance to national, regional and local context and development plans**

Micro credit is highly appreciated and in high demand in Vietnam. When talking to people from other geographical areas, the need for credit was most commonly mentioned. Microcredit is also one of the priorities of the national poverty reduction strategy in Vietnam so one should conclude that microcredit is seen as highly relevant both at the local as well as the national level.

### **Local ownership and participation.**

The micro credit project has as the other work of NMA Vietnam a history of top down planning. The approach has been dual planning by NMAV and its national partner. Today the local participation is certain involvement of local people committees and of course by the women participation in the loan groups and loan centres. However, it is the impression of the evaluation team that the clients do not see that they have a role to play in the sustainability of the credit project. The low percentage of credit group meeting attendance is a sign of low ownership spirit. A positive aspect of the present organisation is the fact that the credit officers are from the local community. This is normally an important and positive issue that strengthens the local ownership and assures that the credit officer is familiar with the local conditions.

No baseline survey has been conducted as part of the planning process.

### **Specific recommendation regarding micro credit.**

NMA as an international NGO has extensive experience in micro credit from other countries. The organisation should draw on this experience and make it available to the organisation in Vietnam and its implementing partner. A first step in such a development should be in close cooperation with its national partner to look closely into the question of national regulations of micro finance in Vietnam. If Women's Union can and wants to reorganise its micro credit

activities according to the new regulations, then NMAV should support the micro credit activities at different levels like:

- Operational
  - Customer focus should be increased. Presently only three different loan sizes with standardised repayments schedules are available. A customer driven approach should tailor the loan amount and repayment conditions to the client's needs and possibilities.
  - Standardised reporting should be implemented at all units ranging from groups, loan centres to central level.
  - Inclusion of "development issues" at the group meeting. As the clients meet regularly in groups and loan centres, these meetings can be used to introduce a development training curriculum. Such a curriculum could combine traditional training in micro enterprise development, but could also include other issues based on the needs of the clients. Some examples could be prevention of transmissible diseases, literacy lessons etc. The important issue is that the "development curricula" must be relevant to the specific needs of the client groups.
  - Training of credit officers to be able to conduct training in the loan groups.
  - Internal learning between credit officers should be organised so that good results in one part of the organisation can quickly be passed on to other groups and centres.
- Central level
  - Adapt the management information system so that it can easily aggregate the information from loan groups and centres.
  - Increase the loan capital to be able to extend the coverage to more clients and make possible future financial sustainability.
  - Support management training at both executive as well as governing level according to the new micro finance regulations and international best practice.

If Women's Union cannot or does not want to convert its micro credit operations to comply with the new regulations, then NMAV should see if there are any other serious actors within the microfinance sector that could benefit from close cooperation with and international NGO like NMAV. If the answer to both these questions is no, (Women's Union does not want to convert according to the new regulations and there is no other serious actor that could benefit from close cooperation with NMAV) then it would be better for NMAV to end its involvement within the micro finance sector and concentrate its efforts in other fields.

### **3.6.4 The health project**

#### **Hospital of Dermato-Venereology**

The main conclusion is that most of the planned outputs have been achieved successfully except the hospitalization fee reduction. The following are the specific achievements:

- The Senior D- V health staff of the hospital and the staff of 20 provincial D-V centres have improved their knowledge and skills about all D-V diseases and Leprosy Control programme management through the quarterly meetings. This contribution is not only for the hospital activities but also for the whole southern provincial area. The project impact resulted in both increased knowledge about all D-V diseases and improved management skills.
- Health information regarding HIV and other STD was introduced in schools and in factories by the hospital staff. Although the coverage of this activity was small (80

sessions) the initiative of the hospital has provided practical experiences for the provincial D-V Centres.

- D-V Hospital has provided support for the accomplishment of ulcer elimination campaigns. A good system for production and distribution of POD equipment was established.

#### **Weaknesses:**

The hospitalisation fee reduction activity was not achieved yet due to strict screening criteria.

#### **National Leprosy Elimination Programme in Tien Giang Province**

The Tien Giang D-V Center has implemented the project professionally and successfully. The project activities were similar to the measures recommended by National Leprosy Elimination Programme. According to the confirmation of Hospital of Dermato-Venereology in HCM City, the achievement of project in Tien Giang is valid. The following is the main achievement based on project outputs:

- Leprosy prevalence rate was reduced to < 0,2 per 10.000
- New case detection rate was reduced to < 1 per 100.000 inhabitants
- Reduced rate of disability grade 2 among new cases was lower than < 15%

#### **Weaknesses:**

The target of increasing public awareness of the disease among committee members, authorities, unions, health workers etc. has not yet been achieved. The main reasons are low coordination between the health and the education sectors from national and provincial levels and lack of an effective health communication network at commune level. Although the credit activity contributed meaningfully in supporting the poor patients, the sustainability of this project activity is a crucial issue due to low repayment rate.

#### **PROJECT MANAGEMENT**

- Both projects were well-designed at the beginning and the one year planning was detailed and specific enough for effective implementation
- Indicators were used to monitor and evaluate the project implementation.
- The reporting system was well established and reports were made quarterly as a tool for NMAV to monitor.
- The communication flow between NMAV and Hospital of Dermato-Venereology and Tien Giang D-V Center was fluent. This enhanced the coordination between donor and partner.

#### **Weaknesses**

##### **In Tien Giang**

- The participation of district level in project planning was low. Therefore, the project ownership was scarcely developed.
- There is little specific chance for experience sharing among project staff except during the monthly meetings.
- There is lack of appropriate communication campaign strategy to achieve the project outputs.



## **SUSTAINABILITY**

- Regarding organisational aspect, the sustainability of both projects is strong because the projects were implemented based on the available government health system.
- Regarding the financial aspect, some activities such as the quarterly meetings in D-V Hospital and the survey to detect new cases in Tien Giang must be supported by local budget sources in order to be maintained.

## **PARTICIPATION LEVEL**

- In Hospital of Dermato-Venereology, the participation level of the beneficiaries in the quarterly meetings was high. School teachers were involved actively in conducting the health education sessions.
- Tien Giang D-V Center has not paid attention to the participation of lower levels, maybe because most of the activities were implemented based on the national programme regulations.
- It seems that the beneficiary participation has not been mentioned by NMAV as a value of project implementation.

## **PARTNERSHIP**

- NMAV did not only take the role of donor but also provides the technical and management support to Hospital of Dermato-Venereology
- NMAV conducted the regular monitoring project progress in HCM City and in Tien Giang.
- For the project conducted by Tien Giang D-V Center, NMAV just provided the support on planning and monitoring. The technical supervision was done by Hospital of Dermato-Venereology in HCM City.

## **RECOMMENDATIONS**

### **For Hospital of Dermato-Venereology**

- To sustain the quarterly meetings in order to improve the knowledge and skills about all D-V diseases and Leprosy Control programme management in the Southern area of Vietnam.
- To expand the experiences in introducing the STDs knowledge in schools and factories while waiting for the guidelines from the Ministry of Health and Education and Training.
- To support the provincial D-V Centres to develop communication campaign in Leprosy and STDs
- To provide consultancy for NMAV in developing the health project in the South.

### **For Tien Giang D-V Center**

- To prolong the technical measures in order to protect the current achievement, especially the incidence levels.
- To identify the training needs in order to improve the knowledge and skills of staff at province, district and commune levels.

- To develop the appropriate health communication campaign in order to increase the knowledge of people in Leprosy and STDs.
- To involve the participation of lower level in planning

#### **For NMAV**

- To improve the agreement contents in which the values of community development should be mentioned clearly.
- The project staff should provide more support in project management skills to partners.

#### **3.6.5 Inclusive education.**

Inclusive education is a new project and the contract between NMAV and the national partner, the provincial education authority of Vinh Long province, was signed as recently as September 2005. Prior to the signature of the contract NMAV and their counterpart undertook a joint planning that lasted for 13 months. The present assessment has tried to look into how this planning was done but it must be noted that this is not a serious appraisal of the present project plan as the time set aside was very limited and it should also be noted that none of the evaluation team members are professionals in education so that only some general aspects has been included in the assessment.

NMAV received and rejected in 2004 an application to support the running cost of the special school that is now to be converted to a resource centre for inclusive education. After rejecting the initial application NMAV consulted organisations with experience in inclusive education and approached the school again and advocated for developing the school to be a focal point for inclusive education in the province. Vietnam has already for some years had a national policy to reach disabled children through inclusive education. The initiative of NMAV is therefore well in accordance with national policy. NMAV had, however, itself no specific competence in the field of inclusive education. NMAV has compensated for this lack of competence by involving national experts in Vietnam as well as a Swedish resource person.

As far as what has been seen from the evaluation team, the planning process was not much different from the approach of other project components. A top down approach where the national partner and NMAV conduct the planning process with limited or no participation from the beneficiaries. During an interview with one of the teachers of the school which is now being converted to a resource centre may summarise the planning process. “We have been well informed”. The same feedback was given from two parents who have their children at the present school. They were also informed but not asked to participate in the design of the new project. The target group of this new project is of course neither the teachers of the present special school nor the parents of disabled children that already benefit from education from the special school. The target group of the new project of inclusive education is in general “all children” and particularly disabled children that do not receive proper education today and the parents of both these groups of children. It can therefore be argued that it would be very difficult to involve the whole target group in the planning process. However, the opposite extreme to prepare the project with no participation of a representative group from the target group must be seen as a serious weakness.

## **4. Recommendations and general conclusions.**

### **4.1 General considerations.**

The evaluation of NMAV raises several questions on a general strategic level.

- What should be the role of an international NGO in contributing to development in a country like Vietnam?
- What should be the minimum competence requirements for an international NGO to be a channel of public development funds.
- What can be expected of internal institutional learning within an international NGO.

NMAV receives considerable support from the Norwegian government through The Agency for Development Cooperation (NORAD) department for civil society. NORAD defines civil society as:

*“Formal and informal organisations, network and movements which are in the span width between state and family. These organisations are neither governed or owned by the state, and are primarily run its activities on an idealistic basis”.*<sup>9</sup>

#### **The role of NGOs**

NMAV has defined in its own document for community development (see chapter 3.6.2 of this report) and made it a central objective to work based on a “bottom up” approach and as such it would have had a possibility to contribute to strengthening of the civil society in Vietnam. However, the observed practise is different. Of the four programmes in NMAV it appears that the focus of strengthening the civil society is weak as civil society organisations are only marginally involved in the work. Even though the Vietnamese government has initiated important steps to increase the fight against corruption and mal practice in the public administration<sup>10</sup>, Vietnam is still one of the most corrupt countries in the world ranked as 102 out of 146 countries on Transparency International Global Corruption Report. One should therefore ask if the work of NMAV is contributing to strengthen of the civil society in Vietnam or if it is legitimising a corrupt public administration under a one party government.

#### **Minimum competence requirements**

The present work of NMAV is rather ambitious as it tries to contribute in four different sectors that have relatively little in common. This situation is even more complicated as the different project components are implemented in different geographical areas. NMAV has a predominantly young staff with limited professional experience and little specific experience in the project sectors. NMAV has recently signed a new contract of cooperation advocating inclusive education. NMAV has done so without specific competence within this field. It is therefore relevant to ask what should be the minimum competence requirements for an international NGO channelling public Norwegian funds to public authorities in Vietnam.

#### **Institutional learning**

NMA as an international NGO has considerable experience in micro finance and community development in Latin America. It has therefore been surprising that there are practically no traces of institutional learning from those countries to the relevant programme components in

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<sup>9</sup> Source: [http://www.norad.no/default.asp?V\\_ITEM\\_ID=3371](http://www.norad.no/default.asp?V_ITEM_ID=3371). Translated from Norwegian by evaluation team leader.

<sup>10</sup> Please see reference in chapter 3.3.

Vietnam. Except from a limited course on micro finance conducted in 1999, there has been no interchange of experience between the relevant countries and programme components.

#### **4.2 Areas of work and project components.**

The evaluation team has been reluctant to present specific recommendations regarding areas or work or sectors to include or to exclude in the future, but rather point to some general conditions that should be taken into consideration. Any development work should have as the point of departure the needs of the community. This could start out identifying in which part of Vietnam the greatest needs are found and later investigate which are the specific needs of this region or provinces and if there are reasonable possibility for NMAV to reach out to the civil society. The second point would then be to see if there is a possible match between the needs of a region and the possible contribution that NMAV can contribute. Specifically NMAV could ask itself in which area can NMAV contribute:

- International experience and learning that is not easily available in Vietnam?
- Professional staff?
- Adequate financial resources?

This should have a far broader perspective than primarily to function as financial support to district and provincial authorities.

Based on these principles the evaluation team will add a specific that NMAV concentrate its work to areas where the organisation has particular competence. Concretely it is recommended that NMAV ends its involvement in the health sector and in inclusive education and concentrate its work in community development where it has one employee with broad and long experience. The microfinance sector could be a second option. This option depends upon the conclusion of the study that should be conducted regarding the viability of continued involvement from Women's Union within the sector or if NMAV could identify another serious actor within the sector that could benefit from cooperation with an international NGO. NMAV should also seriously look into the possibility for institutional learning from other countries where NMA is working.

#### **4.3 Women's Union as implementing partner for the Micro Credit activities and suggestion of future actions.**

The basic question regarding the future cooperation with Women's Union is if Women's Union will be able to comply with the requirements of the new decree concerning micro finance in Vietnam and if Women's Union itself wants to convert its microcredit activities to comply with the new decree. It is recommended that NMAV in close cooperation with its partner makes a detailed analysis of the actual decree specifying the necessary amendments that must be made in the project operation, administration and governance. Only after such a detailed analysis one can make a judgement of the viability of Women's Union as a future partner in micro credit. It is worth noting in this context that NMAV as a foreign organisation neither can operate micro credit nor microfinance programmes in Vietnam according to the new decree.

Assuming that Women's Union will be able to meet the future requirements as a national provider of microfinance in Vietnam, NMAV should in cooperation with its partner prepare a specific action plan that at least should include three main elements.

- a) Restructuring according to the micro finance decree.
- b) Capacity building of administration
- c) Capacity building of credit operations

Capacity building of administration should include “best practices” from international organisations.

Capacity building of credit operations should strengthen the client focus. Group dynamic and group building skills should be paid attention as positive factors that contribute to the sustainability. Capacity building should be also focused on the integration between credit activities and the small income generating support such as animal husbandry training

#### **4.4 The cooperation with Vinh Long Centre for Children with Disabilities in establishing a provincial resource centre for inclusion and suggestion of future actions**

Inclusive education has many positive aspects and NMA as an international organisation has long experience in different aspects of work with disabled people in various countries. Inclusive education focuses on all children and particularly on including disabled children into education. Disabled children is normally a group that is among the most marginalised in a community. As such one can note that NMA Vietnam is in a good and positive tradition in this initiative. However, NMA Vietnam as it has been pointed out before has almost no experience of their own on inclusive education and will have to rely heavily on external resource

#### **4.5 Evaluate the increasing focus on community development projects within NMA-V portfolio and suggestion of future actions.**

The increasing focus on community development is generally positive but there is an apparent lack of alignment between the approved policy concerning community development in NMAV and the practise observed at the projects sites of this evaluation. The evaluation team has two basic questions that are relevant to NMAV practise in community development during the concerned period of evaluation:

- Will investment in infrastructure lead to community development or
- Is community development a necessary precursor to successful investment in community development?

NMAV’s written policy on community development points to a “bottom up” approach including building of infrastructure in such a process. The observed project sites give the impression of a contrary process, starting from the top of the province authority through the district administration with relatively little involvement of the village or local community. It is, however, important to note that the evaluation team has registered a change in this practise during the last year allowing for more community involvement in the work. However the pattern of work during most of the period has been to rely on the cooperation with public authorities and more act as budget support to district and provincial authorities and not really as a community development programme.

## 5. Appendix

### 5.1 Terms of reference

**TERMS OF REFERENCE  
PROJECT EVALUATION  
NORWEGIAN MISSION ALLIANCE IN VIETNAM  
(NMA-V)**

**Background:**

Norwegian Mission Alliance (NMA) started its work in Vietnam in 1973 focusing on families struck by leprosy. NMA was invited back to Vietnam and was recommended to continue its support to people struck by leprosy, a work that starts in 1996. Between 1996 and 2001 the focus was on supporting the National Leprosy Elimination Program (NLEP) in cooperation with our partner at that time, the National Institute of Dermatology and Venereology (NIDV) in Hanoi.

Starting in 2002, a new 4-year project plan became the basis for our work – expanding both the coverage and funding considerably. For the period, NMA signed an agreement with the Norwegian Government on the funding of the program.

The program now includes 4 program components:

- Community development
- Health (including HIV/AIDS)
- Micro credit
- Inclusive education.

NMA is currently supporting projects in Ho Chi Minh City, Hanoi, Tien Giang Province and Vinh Long Province.

**The evaluation team:** 2 consultants from Vietnam, one from Norway. The Norwegian team member will act as a teamleader and will be responsible for the workplan, methodology and the written report.

**The evaluation has two main purposes:**

- f) Evaluate the work of the NMA-V in Vietnam covering the period from 2000 until May 2005 focusing on the following aspects:
  - a. Project administration structure (NMA-V, implementing partner and target groups at project site.) The evaluation team should take into consideration:
    - i. The use of human and financial resources, and assess the adequacy and balance between these factors of project input
    - ii. Staff qualifications and ability to manage; ie plan, implement and monitor the project activities
    - iii. Structures and institutions used to establish and ensure communication, participation and learning. The relevance and adequacy of these structures to encourage local ownership and if required the necessary institutional capacity building.

- iv. The evaluation should also assess how these three levels (NMA-V, implementing partner and the target group at project site) coordinate with each other and other projects in the area.
- b. Projects overall and specific objectives versus project progress in the 4 main components. The evaluation team should consider each component with regard to:
- i. Sustainability
  - ii. Local ownership and local demand
  - iii. Participation
  - iv. Relevance to national, regional and local context and development plans
  - v. If baseline surveys have been conducted, the evaluation should investigate the short and long term development impact of the project components.
- g) Based on the findings of part 1, the evaluation team should give clear recommendations on future work of the Mission Alliance in Vietnam, with special emphasis – however not limited to the following:
- i. Areas of work
  - ii. Project components
  - iii. Strategies and approaches
  - iv. Distribution of resources

More specifically the evaluation team is asked to give recommendations on the following:

- i. Evaluate Women's Union as implementing partner for the Micro Credit activities and suggest future actions
- ii. Evaluate the cooperation with Vinh Long Centre for Children with Disabilities in establishing a provincial resource centre for inclusion and suggest future actions
- iii. Evaluate the increasing focus on community development projects within NMA-V portfolio and suggest future actions.

### **Method of work**

The evaluation team is expected to find a balance between reviews of documents (strategy plans, annual plans, project documents, cooperation agreements, MoU etc.), interviews (stakeholders, implementing partner, NMA-V staff etc.) and field observations

### **Qualifications of the evaluation team:**

- Competence: members must have competence in the field they evaluate (micro credit, inclusive education, health, community development). In addition it is expected that the team has broad experience from integrated projects/program, development in socialist countries and project administrative structures
- Independence: Members must not have bindings to the project or project workers
- Suitability: members should be able to understand and communicate findings and conclusions with people from different cultures.
- The team members should consist of both men and women.

## **Expected Documents and activities**

The evaluating entity is expected to produce the following outputs:

- A half day seminar / workshop will be arranged by the evaluation team in order to share the conclusions with the NMA-V staff and implementing partner.
- A draft report with main findings and conclusions to be shared with the NMA-V programme director at the end of the mission.
- A written report in English and accordance with terms of reference to be handed to NMA Oslo and NMA-V by XXXX. The report will include major findings, conclusions and recommendations.
- A written summary report
- A seminar arranged by the local consultants to share the conclusions with local authorities and stakeholders



## 5.2 Financial analysis of Women's Union Micro Credit Project

Women's Union micro credit project				
Financial analysis				
	2 002	2 003	2004	2005
<b>Income</b>				
Interest income	4 873 900	51 380 800	129332900	154324000
Bank interest	259 653	1 719 397	3100197	2896239
Other income	0	0		
<b>Total income</b>	<b>5 133 553</b>	<b>53 100 197</b>	<b>132 433 097</b>	<b>157 220 239</b>
<b>Cost</b>				
Interest on deposit	156 300	2 986 400	11131500	16253500
Salary etc			103200000	86758000
Allowance	7 350 000	12 960 000		
Administrative cost			22904860	29365388
Communication		1 367 969		
transport	2 999 474	13 705 903	14942000	7077802
Stationary	18 430 000	46 563 315		
Banking fees	125 000	0		
Training	16 946 000	30 893 000	27864970	780000
Other cost	4 314 560	11 918 800	28786100	6829400
Loss provision	2 685 049	6 818 691		
Allowance in districts	300 000	2 980 000		
Allowance for activities in communes		4 970 000	30 795 000	
Depreciation			11368022	6244122
Unforeseen			1359500	
<b>Total operational cost</b>	<b>58 276 383</b>	<b>160 989 078</b>	<b>221 556 952</b>	<b>153 308 212</b>
<b>Operational result</b>	<b>-53 142 830</b>	<b>-107 888 881</b>	<b>-89 123 855</b>	<b>3 912 027</b>
Grant from NMA	54 374 000	112 394 000	112220000	
Grant from last year		1 231 170		
Result after grant	1 231 170	5 736 289	23 096 145	3 912 027
NMA capital contribution	250 000 000	424 500 000	816000000	628000000
<b>Grand total</b>	<b>251 231 170</b>	<b>430 236 289</b>	<b>839 096 145</b>	<b>631 912 027</b>

<b>Balance sheet</b>				
<b>Assets</b>				
Cash	4 837 966	6 873 479	16555796	284465645
Bank account	384 653	1 596 250		
Loan outstanding	268 504 900	791 978 300	1853262400	2479633500
Loss provision	-2 685 049	-9 503 740		
Fixed assets	0	0	44641517	38396395
<b>Total assets</b>	<b>271 042 470</b>	<b>790 944 289</b>	<b>1 914 459 713</b>	<b>2 802 495 540</b>
<b>Liability and equity</b>				
Interest payable	0	0		15848500
Compulsory savings	19 811 300	110 708 000	326864000	567690300
Total liability	19 811 300	110 708 000	326 864 000	583 538 800
<b>Equity</b>				
Capital grant	250 000 000	674 500 000	1490500000	2128500000
Loss profit	1 231 170	5 736 289	5736289	8847024
Profit previous years				3911027
NMA subsidy			13110735	
Loss provision			22239150	21689150
Source of capital for fixed assets			56009539	56009539
Total equity	251 231 170	680 236 289	1 587 595 713	2 218 956 740
<b>Grand total</b>	<b>271 042 470</b>	<b>790 944 289</b>	<b>1 914 459 713</b>	<b>2 802 495 540</b>

#### Sustainability calculation

	<b>2 002</b>	<b>2 003</b>	<b>2 004</b>	<b>2 005</b>
Portfolio yield	1,82 %	9,69 %	9,78 %	10,69 %
Portfolio cost	21,70 %	30,36 %	16,75 %	10,61 %
Inflation	4,00 %	5,00 %	10,00 %	10,00 %
<b>Sustainability</b>	<b>-23,89 %</b>	<b>-25,67 %</b>	<b>-16,97 %</b>	<b>-9,93 %</b>

### 5.3 Evaluation team schedule

Date	Place to visit	Who to meet	Duration
Tuesday Sept 6 <sup>th</sup>	Arrival to HCMC		
	1 <sup>st</sup> meeting of evaluation team	Arne, Haûi, Nils, Nghieâm, Trí	Evening
Wednesday Sept 7 <sup>th</sup>	Evaluation team meeting	Nils, Ms. Nghieâm, Mr.Trí	8:00 – 17:00
	NMA office	NMA staff	
Thursday Sept 8 <sup>th</sup>	DOE Tien Giang Project of Support to Education – CD project	Project Management Board Mr.Naêng Chí Khang, Director Mr.Naêng Vaên Huøng, Head of Primary Section	8:30 - 10:30
	Tam Binh School	Mr.Nguyeãn Vaên Xõng, Headmaster	11 – 4:30
	Students' families	Households visits	
	Diem Hy School	Mr.Nguyeãn Nõnh Tôøng Headmaster	11- 4:30
	Students' families	Households visits	
CDV – Tien Giang Beneficiaries in Go Cong Dong	Dr.Nguyeãn Vaên Chính Household visits (not yes confirmed)	8:00 – 4:30	
	Conclusions of the day	Evaluation team	Evening
Friday Sept 9 <sup>th</sup>	WU Tien Giang Micro-Credit Project	Project Management Board Ms.Leâ Traéc Hoa, President.	8:00 - 10:30
	WU Cho Gao dist. & Binh Phan commune. ( poor – 2004)	Nguyeãn Thuùy Nguyeät Leâ Thò Thanh Household visits	
	WU Chau Thanh dist&. WU Diem Hy commune (poor- 03)	Ms.Chaâu T Bích Phõõng Ms.Trõng Thò Linh Household visits	
	WU Cai Be District & WU My Tan commune ( very poor- remote- 2002)	Ms.Nõan T. Ngoïc Hoa Ms.Nguyeãn T.Xuaân Household visits	13:00- 4:30
		Conclusions of the day	Evaluation team
Saturday Sept 10 <sup>th</sup>	VUFO Vinh Long	Mr.Traàn Vaên Khaùi, Vice- President Mr.Traàn Ngoïc Quang, Officer	9:00- 11:30
	Commune People Committee of An Phuoc Water project	Project Management Board Mr.Nguyeãn Ngoïc Thaích, President Mr.Traàn Hoøang Nõnh, Nguyeãn Minh Nhõit ,Vice- President	13:00 – 17:00
	Community beneficiaries	Household visits	
	DOE Vinh Long Inclusive Education Project	Project Management Board Mr.Buøi Vaên Lõõim, Vice- Director	9:00- 11:30
	Centre for Disable Children	Mr.Phaïm Vaên Tôø, Director	13:00- 17:00
	Conclusions of the day	Evaluation team	Evening

Sunday <b>Sept 11<sup>th</sup></b>	District People Committee of Tra On & Commune People Committee of Tra Con  Community beneficiaries	Project Management Board Mr. Nguyễn Thành Ân, President	9:00-11:30 At Tra Con commune  13:00-17:00
Sunday <b>Sept 11<sup>th</sup></b>	District People Committee of Tra On & Commune People Committee of Tra Con  Community beneficiaries	Project Management Board Mr. Nguyễn Thành Ân, President	9:00-11:30 At Tra Con commune  13:00-17:00
		Mr. Đông Văn Hậu, President Mr Nguyễn Ngọc Thạch , vice-President Household visits	
	Conclusion of the day	Evaluation team	Evening
Monday 7 <b>Sept 12<sup>th</sup></b>	Pacom Ha Noi	Mr. Nguyễn Quý Hải , Programme Coordinator	10g
	Meeting with NIDV- Hanoi	Gs Trần Hậu Khang, Director	14:00
	Hospital of DV- HCMC	Dr. Võ Hoàng Thái, Director Dr. Phan Hoàng Hải	9g
	Conclusion of the day	Evaluation team	Evening
Tuesday <b>Sept 13<sup>th</sup></b>	Debriefing partners & public authorities	TG- WU, DOE, TUFO VL - Tra On, Tra Con ,An Phuoc, DOE, CDC, VUFO	8:30
		NIDV, HDV , CDV	14g
	Conclusion of the day	Evaluation team	Evening
Wednesday <b>Sept 14<sup>th</sup></b>	Working on findings & Conclusions	Evaluation Team	
Thursday <b>Sept 15<sup>th</sup></b>	Workshop on findings & conclusions	Advisory Steering Committee, NMA staff	Morning
	Final Conclusions	Evaluation Team	Afternoon

Evaluation team was divided into 2-3 groups in order to visit all of different project sites.