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MID-TERM EVALUATION REPORT

ACCELERATED DEVELOPMENT

FOR

WOMEN IN SMALL BUSINESS PROJECT

UNL AID GRANT NO. 093-0342-G-SS-5085-00

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PREFACE

Social action programs are, most oftens, innovative. This is also true with the FWWBT's project. It seeks ways to help women in small business to help themselves through a laon guarantee program supported by technical, management and marketing trainings and assistance. Its success is due lastly to the dedicated and socially motivated project staff. Since each case is different, they are required to shift their perception to deal with each one differently. This is where the strenght of the project lies.

The evaluation team wishes to express its appreciation to many people connected with FWWBT: the President, the Board Member, the Northern Regional Coordinator, the Provincial Coordintors, the representatives of the participating organizations and the women clients who gave their valuable time to answer its questions. Our special thanks are extended to Khun Nisa Xuto, the FWWBT Executive Director and Project Director who did everything possible to facilitate our work and accompanied us throughout the long field trips. We thank Khun Lawan Ratanarueng of the USAID who went along with us part of the trips and helped clarifying some issues of the project. We also thanks Khun Supaporn Ruangratananon and Khun Kachakorn Janlekha of the FWWBT Bangkok office for their unfailing assistance.

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LIST OF ABBREVIATIONS

FWBT	:	Friends of Women's World Banking in Thailand Association
WWB	:	Women's World Banking
BBL	:	Bangkok Bank Limited
NGO	:	Non-Governmental Organization
PVO	:	Private Voluntary Organization
CD	:	Community Development Department
ILO	:	International Labor Organization
UNFPA	:	United Nations Fund for Population Activities
GO	:	Government Organizations

EXECUTIVE SUMMARY

Friends of Women's World Banking Association in Thailand (FWWBT) is a non-profit organization established in 1984 for the purpose of assisting women entrepreneurs to help themselves through a loan guarantee program. The three parties in the program are the Women's World Banking (WWB); the participating local organizations and individuals, and the Bangkok Bank Limited (BBL). The BBL agrees to grant loans to the women borrowers up to two times the amount of the guarantee fund of the WWB on deposit with BBL and four times that of the participating organizations and individuals. The three parties share the responsibility for any default loans as follows: WWB 50 percent, participating organizations or individuals 25 percent, and BBL the remaining 25 percent of the unpaid amount. FWWBT also provides borrowers and other clients with training and marketing assistance essential to the successful operation of their businesses.

In 1985, USAID provided a grant to implement FWWBT's project, entitled Accelerated Development Program for Women in Small Business, in nine provinces and later in fourteen provinces. The major objectives of the project are:

1. To identify women entrepreneurs who do not have access to credit through the normal financial system
2. To introduce them to institutional credit through a loan guarantee program in cooperation with commercial banks and NGOs
3. To expand and strengthen the network of women who participate in financial decision making
4. To provide field support and training to implement the program
5. To strengthen NGOs by giving them access to new funding and by orientating their efforts towards self-help projects as opposed to charity-oriented projects
6. To replicate the loan guarantee program by demonstrating to NGOs and banking institutions the effectiveness of self-help programs which draw on the resources of the private sector and NGOs

The project was implemented in September 1985 and will last for three years. The mid-term evaluation is undertaken with the following objectives:

1. To assess the concept and administration status of the loan guarantee program
2. To assess progress towards expected end of project
3. To examine the need for possible shift in emphasis of services for women in different sectors
4. To assess the balance of activities

Findings, Conclusions, and Recommendations

The FWWBT's project, conceptually speaking, is in trying to bring more women entrepreneurs into contact with a formal credit

institution through the loan guarantee program. Although it has made much progress in its operation during the first half-period of the project life, there are certain issues, conceptual as well as practical, that need to be addressed if it will achieve its objectives in the second period of its operation.

Major Findings

The IWWBT have opened offices in Bangkok and Chiangmai, as called for in the project proposal. In addition, all the executive and full-time regional management are in place. Monitoring coverage is best in the northern region, where the greatest number of Provincial Coordinators and field staff are located. Due to the larger number of group loans than projected, there are more field workers than originally planned. The Bangkok loans are not supervised closely enough due, in part, to lack of a provincial coordinator. All staff but three are female. The expansion into the northeast is moving ahead carefully, but is a less developed region and the expansion target will be more difficult to achieve.

Bangkok Bank involvement has developed smoothly, commencing with a large orientation seminar for loan officers. This orientation process has continued in the provinces as the project staff work with the local bank branches to process applications and monitor loan repayments. Headquarters and local branch staff have been commended for their cooperation with the project and their service to this new group of clients. FWWBT staff provide the bulk of loan monitoring for the bank. The bank has 461 new customers as borrowers and another 70 clients with fixed deposits as guarantors.

NGC involvement has evolved differently from the project paper. While a number have made deposits, few have field staff to promote the project, prepare and pre-screen applicants, and monitor repayments. At the same time, FWWBT has been successful in soliciting deposits from individuals to provide guarantee funds. The total number of participant depositors is 18 PVOs (target was 29) and 52 individuals. This pattern has also increased the workload of the project staff, since it has been assumed that all the PVOs would do their own field supervision, and that all deposits would come from PVOs.

Loan types can be categorized in several ways -- rural/urban, agricultural/business, group, or individual. The differences between the types suggest reasons for different performance figures and staffing patterns in the different areas where the project operates. All 461 borrowers have been women, but 455 male and female family members and 778 employees (mainly female) are also beneficiaries.

Of the 641 loans to date, 77 percent (357) are agricultural, with the vast majority of borrowers being group members in rural areas. Crop loans are expected to be renewed from season to season. The remainder are in various businesses, both production and commerce. These borrowers are mainly urban and do not belong to a group. Of the total amount guaranteed (11,986,545,943฿), about half (48 percent) is for agricultural loans and the remainder to business activities. The average loan size for agriculture is 16,254฿, while in business, it is 42,941฿.

The repayment history has been good, with 80 percent of loans either paid or up to date. Terms vary from 3 to 60 months, but new policy sets a 36-month maximum. Interest rates vary from 17 to 10 percent, and fluctuate with the prime rate, but borrowers always get the bank's preferential rate. The monthly repayment schedules match the type of loan, with businesses usually paying principal and interest, while most agricultural borrowers pay only interest until maturity.

There are 20 loans in arrears, all for over 150 days. These represent about 10 percent of the total amount guaranteed, and are concentrated in the urban areas of Bangkok and Chiangmai. Most are service or trading businesses, with a minimum of fixed assets. Four are in legal process, eight have negotiated a repayment arrangement, and the rest are still under discussion.

Training is second major activity of the FWWBT. They provide training to participating PVOs and bankers, borrowers and women in production. Since January 1986, they have trained 110 PVO workers and bankers, and 674 women beneficiaries. Training includes orientation to the program mechanism and new lending needs, technical assistance to agricultural borrowers (raising healthy chickens), and also advice to producers to improve project staff and by recruited technical experts. Relationships with training institutions have been fostered and are used to provide quality training at low cost to the project.

Marketing assistance is a third major service provided to clients. In this context, project staff seek out and facilitate linkages between producers and buyers at all levels (cotton grower linked with weaver, weaver linked with exporters). In addition, the Executive Board of FWWBT are forming a private company, Women's World Enterprises, to act as a marketing avenue for project clients and other local producers. It is anticipated that the bulk of any accruing profits will be used to support the FWWBT.

An important issue looming on the horizon for FWWBT is the sustainability of the project. Experience has shown that monitoring is a key factor in making a revolving fund revolve, the project needs constant promoting to identify potential beneficiaries and to orient bankers in the field, and clients need assistance of various types. When the USAID grant ends, there will be standing term deposits on the books, greater public interest in the project, and loans outstanding. While the WVE Project looks promising as a source of support, there will likely be a lag between the end of the project in 1988 and the generation of adequate to keep project staff in the field.

Recommendations

Continue to work with PVOs, bank officials, and the client group to achieve the project objectives, but recognize that individual depositors are increasingly important as a source of guarantee funds in certain areas and for certain types of loans. This change puts an additional burden on project staff to find these depositors and in addition to providing the monitoring that individuals cannot. Extra staff may need to be provided for, or the portfolio pruned to fit the staff capability, especially in the urban areas with larger, higher risk commercial and business loans.

Given the short staff situation and the loan history in Bangkok, any new applications should be closely scrutinized before they are accepted. In the same vein, business and commercial loans in general should be given more rigorous examination than rural, agricultural loans to members of a group. For urban loans, project staff need to think more like bankers than like development workers.

FWWBT has realized that its orientation towards a melding of business and development is new and unfamiliar to many NGOs. With this in mind, they have worked with like-minded allies to convince doubters with examples of the positive development impact generated by this new approach. There remain a number of NGOs/PVOs who are hostile to the approach and convey this to their clients. As a result, FWWBT is working with women's groups in the pre-lending stage, seeking in a non-directive way to assist them to generate more income from their activities. After this stage, any need for credit becomes self-evident. This is a good approach and should be continued, especially in the northeast. Changing local attitudes gradually and by example will achieve more in the long run than pushing clients too fast.

The best service that this project can provide to NGOs and target women is training and guidance to show that business and profit are not "dirty" words and that generating a surplus (and not merely subsistence) in income-generating activities is the goal of the whole exercise. Women with income-generating activities which generate a surplus will be self-sustaining by definition. In agricultural projects, each cycle gains a little more and the borrower's asset base grows.

If FWWBT wants to continue to deliver its services and message to Thai women, it needs to seek ways to support itself. The method and message have proved popular in the central and northern regions. It is too early to tell in the northeast. WVE is a start, but FWWBT could seek support from the Bangkok Bank, as compensation for the monitoring provided in the rural areas. Support for training can be sought from donors. The northern regional office has already produced good materials on a shoe string. FWWBT could use this to seek further support to continue to train PVOs, bankers, and clients.

I. BACKGROUND OF THE PROJECT

Friends of Women's World Banking Association in Thailand (FWWBT) was founded in 1984 by women interested in the Women's World Banking (WWB) loan guarantee program designed to assist women in small business. WWB provided a guarantee fund of US\$200,000 for a three-year period. On the basis of this guarantee, FWWBT has entered an agreement with the Bangkok Bank Limited (BBL) to extend credit to women borrowers in amounts up to twice that of WWB's guarantee fund. However, in order to secure a loan, the women borrowers need to also have a guarantor who must deposit a guarantee fund with BBL in the amount equal to one-fourth of the amount of the loan requested. Under the agreement, WWB will be liable for 50 percent of any defaulted loan, the BBL for 25 percent, and the guarantor another 25 percent.

In 1985, USAID Thailand provided a grant to FWWBT to implement a development program for a women in small business project (Grant No. 093-0342-G-SS5058-00). The main purpose of this project is to help women entrepreneurs to help themselves through a loan guarantee program, supported by training and marketing assistance. In its efforts to help women entrepreneurs to secure loans, FWWBT would rather work with local NGOs and private organizations than with government agencies. Specifically, the objectives of the project are:

1. To identify women entrepreneurs who do not have access to credit through the normal financial system
2. To introduce them to institutional credit through a loan guarantee program in cooperation with commercial

3. To expand and strengthen the network of women who participate in financial decision making
4. To provide field support and training to implement the program
5. To strengthen NGOs by giving them access to new funding and by orientating their efforts towards self-help projects as opposed to charity-oriented projects
6. To replicate the loan guarantee program by demonstrating to NGOs and banking institutions the effectiveness of self-help programs which draw on the resources of the private sector and NGOs

The grant is for three years in the amount of US\$450,000. The project operation will cover 14 provinces (original figure was 9 provinces) in three regions: Chiang Mai, Chiang Rai, Lamphun, Lampang, and Phayoa in the north; Bangkok, Saraburi, and Chachoengsao in the central; Ratchaburi, Khonkaen, Loey, Ubon Ratchathani, Nongkhai, and Udon Thani in the northeast. The project has been implemented since September 1985.

This mid-term evaluation is carried out with the purpose of reviewing work undertaken in the first half of the project life and examining the need for the shift of emphasis during the remaining project life. Specifically, the evaluation has the following objectives:

- 1) to assess the concept and administration status of the loan guarantee program.

2) to assess progress towards expected targets as outlined in the project paper.

3) to examine the need for possible shift in emphasis of services required for women in different sectors, and

4) to assess the balance of activities supported (see Appendix A:Scope of Work)

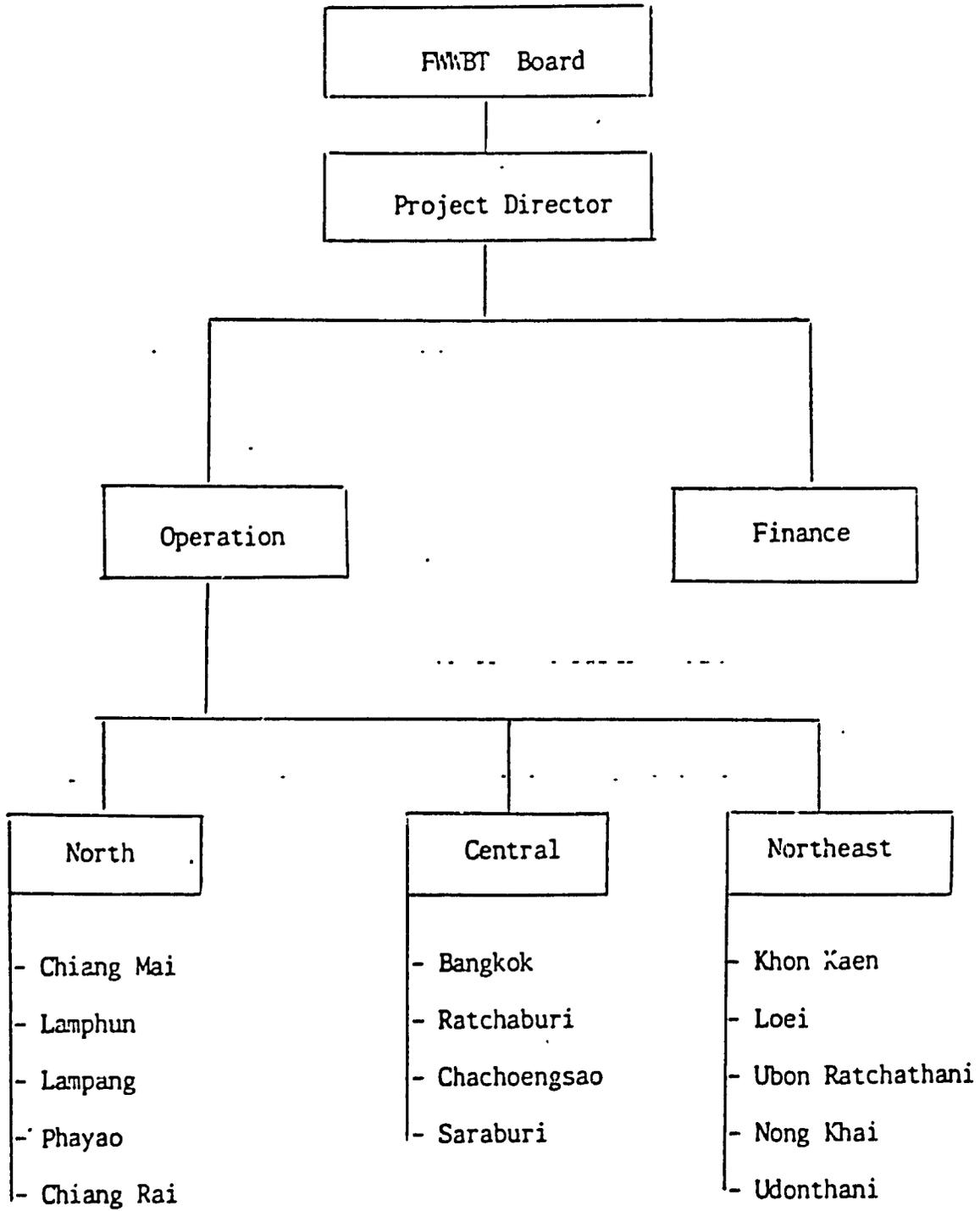
The evaluation was undertaken between July 20 to August 4, 1987. Information necessary for and used in the analysis came from primary sources: written documents produced by the project, in-depth discussions with project staff as well as people related to the project, and informal interviews with women borrowers and potential borrowers and observations of their activities (see Appendix B: for a list of persons interviewed, provinces and activities visited). The preliminary findings, conclusions and recommendations were presented at a briefing session for USAID and FMWBT. Some of the comments made during this briefing were incorporated in this report.

II. CONCEPTUAL APPROACH TO DEVELOPMENT PROGRAM IN SMALL BUSINESS

The USAID-supported Accelerated Development Program for Women in Small Business of the FWWBT is innovative and ambitious. As conceptualized in the project paper, the FWWBT will perform three related functions for women in small business and agricultural activities. First, it is a facilitator to bridge the gap between women who need financial support and the BBL and the participating NGOs in the loan guarantee program. Second, it is an organizer of training programs and other services essential to the successful operation of the women borrowers' or the potential women borrowers' businesses. And last, it is a supervisor for the monitoring of the loan granted. To discharge these three functions, the FWWBT has structured its organization as shown in Chart I.

Designing a project to develop small-scale businesses requires a sensitivity to the social, cultural, and economic characteristics of the target group. Target groups can be defined socially: All Thai women, economically; without access to credit through existing commercial channels, and/or geographically; in the provinces in the central, north, and northeast regions. The project designer must decide what type of assistance to offer; Credit, networking, training in business, or in a technical area, or a combination of all three; and how interdependent to make the three components. This project has left all the options open. Finally, the planner must decide how to deliver the chosen combination of benefits -- through government agencies, private voluntary groups and

Chart 1 FWBT Organization Chart



non-governmental agencies, or through the private sector. This project has again chosen to remain flexible, although has sought to minimize governmental dependence.

Loan Guarantee Program

In this program, there are three parties involved -- the Bangkok Bank, the guarantors (WWB and participating NGOs), and the women borrowers. The role of the FWWT is, as mentioned earlier, facilitating the loan granting process of the bank if there are qualified women who need financial support and a participating NGO can be recruited. After the loan has been granted, and for some unforeseen reason the loan is defaulted, the parties in the loan guarantee program will be liable for the unpaid amount of the defaulted loans as follows: WWB 50 percent, BB 25 percent, and the participating NGO the remaining 25 percent. As stated in the project paper, it is anticipated that 13 NGOs would participate in the program in the first year, 16 NGOs in the second year, and 15 NGOs in the third year of the project operation respectively.

In principle, the concept of bringing the NGO into the project in cooperation with a commercial bank is indeed novel since most of them are working for the social benefit of the underprivileged people. Therefore, because each NGO has its own objectives and ideology, in practice, it may not be easy. As a matter of fact, most of the NGOs' programs are more socially than commercially oriented. Besides, those NGOs which have a production or income-generating program generally want to operate their own credit program, usually at little or no interest.

Based upon discussions with the project staff, it is certain that the project will not be able to achieve the stated NGO target. For this reason, it has decided to cooperate with government agencies, notably the Department of Community Development, and individuals, in the loan guarantee program. In the evaluation team's opinion, this is a good response. The idea of working with government agencies did not originally exist in the project paper. In addition, there is also opportunity for a group of women borrowers to provide a guarantee fund of their own.

Monitoring

The project has developed a monitoring system for the implementation of the loan guarantee program and other project activities. As shown in Chart II, after the FWWBT helps to facilitate the loan between the bank, NGO and the women borrowers, the participating NGO is supposed to monitor the performance of the borrowers in the disposal of their loan and their business activities since the NGO also has a stake in the loan guarantee program. The FWWBT will assist in the supervision of this monitoring and at the same time will provide a monitoring service at the field level for the NGO in case it has no field staff. Conceptually speaking, there is a clear division of monitoring responsibility between the FWWBT staff and those of NGO and participating agencies as envisaged in the project paper. In practice, there is no clear-cut demarcation where one party's responsibility ends and the other's begins. Since each organization has its own line, of command and communication, the possibility of overstepping on one and other responsibility to a very large degree always exists. In

addition, participating organizations either lack qualified personnel to carry out the assigned monitoring duties at the field level or, even if they have qualified personnel, lack adequate time to do proper monitoring because of other required activities. -

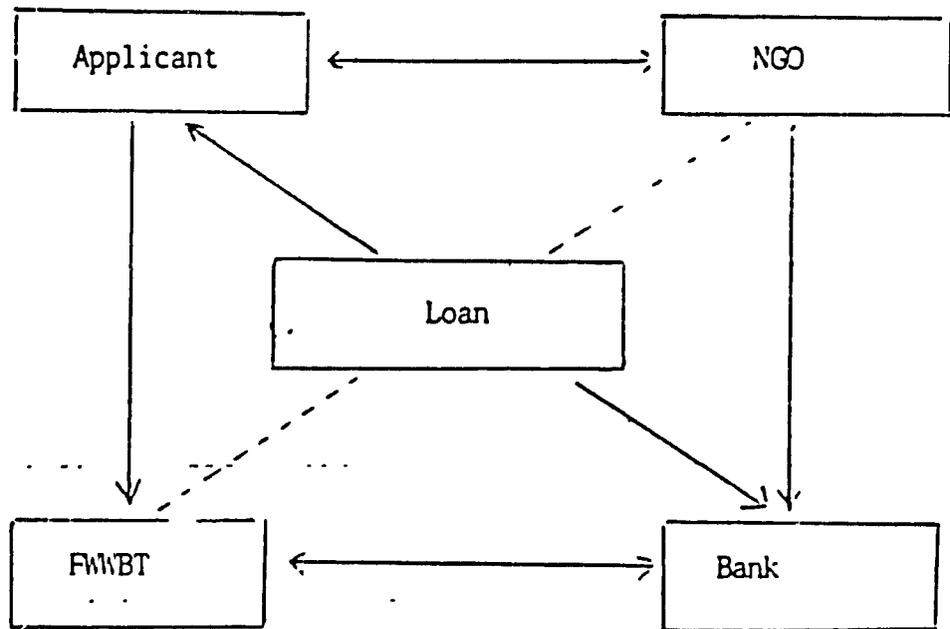
Training

The project trains FFWBT and NGO staff at different levels to prepare them for their specific responsibility. In addition, FFWBT organizes training workshops for women borrowers as well as for non-borrowing clients.

The training programs for the staff of the FFWBT and NGOs and cooperating agencies are organized to fulfill the implementation plan of the project. These training programs deal with various aspects of the project implementation, notably loan servicing and monitoring. The training programs for staff of the FFWBT, NGOs, and cooperating organizations have been well organized and on target. These training programs included methods of community data collection field work, report writing, management for women entrepreneurs in northern region, loan appraisal and monitoring, and others. The follow-up training programs were also organized for the purpose of reviewing the operation and activities of FFWBT and generating feedback information for the effective implementation of the future work plans.

Although the evaluation team cannot provide a tangible indicator of the result of the training programs of this kind, the team is very impressed with the performance of the FFWBT and NGO staff in carrying out their assigned duties.

Chart II Loan Procedure and Monitoring



————— Loan Procedure
- - - - - Loan Monitoring

It is hard to anticipate the specific training needs for the women borrowers and non-borrowing clients. Unless there is a real need and a request for it, generalized training just for training's sake will not provide lasting benefits. After proper and careful study, however, certain kinds of training programs have been delivered prior to the loan execution. Training for women in agricultural activities is one example. Other kinds of training, technical as well as service in nature, are organized according to needs and upon requests.

Since most of the training programs as conceived in the project paper are of the pre-arranged type, the training component of the project seems to fall short of expectation. Since few loans or client businesses are alike in every aspect, it has proved difficult for FWWBT staff to apply learning from other project experiences. Of course, it can avoid making the same mistakes, but this does not eliminate other mistakes. As time passes and experience is gained, its programs of training are structured and well organized to serve the needs of its clients. Training materials, particularly for agricultural pursuits, have been well prepared and the quality, in the opinion of the evaluation team, is superb (see Appendixc).

Since there are regional differences in terms of physical, social, and economic environments among the regions served by the project, for certain types of clients or women borrowers, one set of training materials may not be appropriate for all. It needs different perceptions and approaches. The agricultural training and field staff material will be printed and used in other regions to test their usefulness.

Research and Public Relations

Besides the three functions mentioned above, the project also engages in public relations activities in order to promote the project and bring the project to the attention of other NGOs and potential women borrowers. Research studies to identify potential businesses and women borrowers in the three regions served by the project were done in the early stage of project implementation. These public relations programs accounted for the major part of the project activities in the first 18 months.

The project has commissioned three research projects, one for the north, one for the central, and another one for Khonkaen. This research helped identify NGOs, potential business, and women borrowers. Although the research undertaken served the original purpose of the project, it is doubtful that all of the findings would be relevant for the project operation during the remaining period. Since research undertaking is expensive, the evaluation team feels that it would not be in the project's interest to commission a new research again. In the remaining period of the project's life, the project would be better off if it would rely on its staff, particularly those in the provinces, in identifying potential businesses and potential borrowers. With the training they already have from the project and with additional training, they would be in a better position to perform this additional duty. Any remaining research funds should be reallocated to the staff budget, where there are ample needs to be met.

Recommendations Regarding Conceptual Approach

1. The evaluation team recommends that where necessary the project broaden its emphasis from only NGO participants to include any willing depositor, including GOs and individuals. This will put its operation more in tune with reality. Any broadening of emphasis may modify the FWWBT stated objectives, but still keep its main development focus on women. However, given the shortage of the FWWBT staff at present, it has to consider critically what government agencies it should cooperate with and how individual depositors could be identified. The research undertaken so far, although served the original purposes, did not emphasize the role of GO and individuals in the loan guarantee program.

2. The problem of dividing monitoring responsibility among the parties involved must be worked out by the FWWBT and the participating organizations themselves. It is possible, though, to list all possible tasks for monitoring and then divide them in such ways that they will not overlap with one another. After that, it can be assigned to appropriate participating organizations accordingly. If the responsible organizations lack qualified staff to handle it, then FWWBT can train them. Alternatively, it is also conceptually and practically possible to cost out the monitoring job and then share it among the parties concerned. On what basis this cost should be shared is up to the negotiation and agreement among the parties participating in the loan guarantee programs. The above discussion means means only as a suggestion for the solution of the monitoring burden facing FWWBT. They are not definite recommendations of the evaluation team. As an

outsider, the evaluation team felt that it is an internal matter which requires discretion and subtlety in working it out and agreed upon by all concerns.

3. The evaluation team supports the concept of training of the project agrees with its organization and with the development of the training materials. These training materials are one of the important products of project in the first-half of its life. It is recommended that the project should also give special attention to the northeast region in developing training programs and training materials for the clients of the project since the situation in the northeast is more complex in terms of identifying potential women borrowers and new opportunities for them. The northern office should explore ways of supporting the development of additional materials.

III. PROJECT STATUS

Geographical Focus

The project proposal called for activities in the following areas:

<u>Central Region</u>	<u>Northern Region</u>	<u>Northeast Region</u>
Ratchaburi	Chiangmai	Khon Kaen
Saraburi	Chiangrai	Loey
Bangkok	Lampang	Udon Thani
Chachoengsao	Lamphun	Nong Khai
		Ubon Ratchathani

Initial activities would focus on the central and northern regions, followed by the northeast. As has been pointed out in earlier reports, this has taken place.

In theory, the Bangkok office looks after the central region in addition to overall project management. However, there is little day-to-day monitoring of the Bangkok projects. The provincial coordinators and the field staff who have been hired are from the areas they work in and in some cases still live in the area.

In smaller centers and in the rural areas, this close relationship is desirable for a number of reasons. In some cases, a local dialect is spoken and communication is easier and more relaxed between speakers of this dialect. Local workers also bring an intimate knowledge of the village and its norms and attitudes, production systems, and people to the project appraisal process, whether it be a loan or training need. Finally, there is a greater trust and empathy between people of the same area. These locally based staff also provide the "friendly face" that the bank credit officer is too far away to give, even if the came from the same region originally, and was inclined to work closely with this group of potential new borrowers.

The Bangkok office is located in the Bangkok Bank building in an office provided by the Sophonpanich Foundation. The Chiangmai regional office is provided by the Social Science Department of Chiangmai University. This location has allowed the FWWBF to conveniently utilize student and academic talent in the design and production of their excellent training materials (see Appendix C). At present, negotiations are underway for a northeastern office in Khonkaen.

Staffing

All the management staffing called for in the project proposal have been hired. In the Bangkok office, there are three

senior executive staff and three executive assistants. This office also looks after the central region, due to the proximity. The Northern Regional Coordinator in Chiang Mai is assisted by five Provincial Coordinators. In the northeastern region, three locally based workers have been recruited and have recently finished preliminary training. They have worked with staff in the Chiangmai office and in Bangkok. See Appendix D for a current listing of staff, showing ages, backgrounds, and positions.

The regional and provincial coordinators work to link all the parties in this tripartite project. In Bangkok, the Executive works with the President and Board of Directors of the FWWBT to link them with the management of the BBL and the head offices of the PVCs. The continuity of the guarantee scheme depends on a continuing flow of deposits into the fund and an understanding by the bank of the realities of lending to the target group. They also monitor the total loan portfolio, keeping a watch for problem areas. In addition, the Executive Director looks for marketing linkages between producers in the field and the Bangkok marketplace. This role will increase in the future when Women's World Enterprises (WWE) is more active.

The Executive Director and the Regional Coordinator play critical, central roles in all parts of the project. They appear to be "key success factors" in the project, having the ability to link the diverse participants and components, including young socially committed staff, bankers, NGOs, and Thai women from the full social spectrum and all walks of life. The project is fortunate to have the services of these development professionals.

The Provincial Coordinators are young graduates, mainly from agriculture and the social sciences. They have been selected to match the types of loans and training clients most likely to arise in their region, based on the findings of the baseline surveys done at the beginning of the project. Building on the initial promotion and PR of Year One, they have worked to promote the FWWBT guarantee scheme at the grassroots level. As such, they find new clients, identify the primary need, be it training, credit, or both, and facilitate the fulfillment of that need. They help clients prepare loan applications for the bank, then shepherd these applications through the process. If a loan is granted, they coordinate the legal formalities between the parties, not a small feat in areas where communications are difficult and transport an expensive burden to a borrower. If training is needed, they work with the executive to provide what is needed.

In the project proposal, field workers would provide a low-cost linkage between the client/borrower in the field, on a day-to-day basis, and the Provincial Coordinator, who would make at least one visit per month. The original proposal called for a total of 23 full-time (FT) and 43 part-time (PT) field workers by the end of Year Two, and 28 and 63, respectively, by the end of the project. Comparisons are shown in Table 1.

An examination of the loan portfolio shows that the largest number of loans are in Phayao and Lamphun provinces. These are also mainly agricultural loans made to individuals who are members of a group. There are at least ten groups in Lamphun and 19 in Phayao, each with a field officer to monitor each borrower regularly. These field

staff send monthly reports to their respective provincial coordinators detailing the status of each loan and the condition of the livestock. In the Ratchaburi area, there are fewer field officers in relation to the number of loans because the local NGO guarantor has ample monitoring staff in the field. There are few field staff in Bangkok in comparison to the loans, and this is the area with the greatest number of problem loans.

Table 1. Field Workers

Province	Year 1				Year 2				Year 3			
	Plan		Actual		Plan		Actual		Plan		Actual	
	FT	PT										
Ratchaburi	2	2	2	2	2	2	2	2	1	2	-	-
Saraburi	1	1	-	1	2	2	-	1	1	2	-	-
Bangkok	1	1	1	2	0	2	1	2	1	2	-	-
Chiangmai	1	1	2	4	1	3	2	4	1	-	-	-
Phayao	1	3	1	14	3	5	3	14	3	5	-	-
Lamphun	1	3	1	12	3	5	4	12	3	5	-	-
Chiangrai	1	-	1	1	0	3	1	2	1	1	-	-
Lampang	1	-	1	1	0	3	-	2	1	1	-	-
Khonkaen	1	-	-	-	0	3	-	2	1	1	-	-
Liey	1	-	-	-	1	3	-	3	2	1	-	-
Total	11	11	9	37	12	31	13	43	15	20	-	-

The target group of this project is Thai women who do not have access to bank credit through the normal commercial channels, and/or are in need of training related to an income-generating activity. In many cases, these beneficiaries are unsophisticated rural women who are shy and unaccustomed to dealing with strangers. For this reason, staff have been chosen with a view to their sensitivity to the

communications aspect of working with this target group. All staff but three are female.

Involvement of NGOs and PVOs

A comparison of the planned and actual project involvement of PVOs and NGOs is shown in Table 2. However, it is important to note that the composition of the deposits is significantly different from the project plan. "Actual" must be divided into PVO (P) and Individual (I) deposits. This latter group has turned out to be far more important than originally planned.

The number of depositors in Bangkok may appear high when compared to the number of Bangkok loans. However, there are some deposits from socially committed individuals who are willing to guarantee loans in any province. The important issue here is to see that the project has been very successful in attracting deposits. The problem arises because these deposits do not conform to the model described in the project paper. The monitoring and technical assistance component has been far bigger than originally anticipated, and the FWWBT is hard pressed to deliver the level of monitoring required for a successful loan program. This is particularly the case in the Bangkok area.

The original project document proposed that 25 percent of the loan guarantee would be based on PVO deposits. For a variety of reasons, this situation has varied across the regions where the loans have been made. In most of the central region outside Bangkok, the model has held true. The Zonta Club and the Choum Bung Rural Development Group have guaranteed and monitored loans to participants in their programs. In Bangkok city, there is a mixed situation. The Sophonpanich

Table 2. Involvement of PVOs and NGOs

Province	Year 1			Year 2			Year 3		
	Plan PVO	Actual P	Actual I	Plan PVO	Actual P	Actual I	Plan PVO	Actual P	Actual I
Ratchaburi	2	1	-	2	-	-	1		
Saraburi	2	1	1	2	-	-	1		
Bangkok	5	7	13	5	3	15	5		
Chiangmai	2	2	5	2	-	-	1		
Phayao	1	1	-	-	-	2	-		
Lamphun	1	1	-	-	-	2	-		
Chiangrai	-	-	-	1	1	1	2		
Lampang	-	-	3	1	-	9	2		
Khonkaen	-	-	-	1	-	1	2		
Loey	-	-	-	2	1	-	1		
Total	13	13	22	16	5	30	15		

Note: Actual is divided into PVO (P) and Individual (I) deposits.

Foundation has guaranteed several loans, but not all of them are in Bangkok. The International Human Assistance Program¹ has also guaranteed and monitored some loans, but it is uncertain if this will continue.

In the northern region, the pattern is more varied. In some places (especially smaller villages), people do not want their neighbors

¹ A U.S. PVO supported by USAID working in Bangkok slumes, with a program called "Self-Employed Women, Small Business Enterprises." They have a \$500,000 revolving loan program for very small PISCES-type loans, but they put \$50,000 in the FMWBT project. They are now in their last year of funding and will withdraw their money from the monitoring function would fall on the FMWBT Bangkok office, which historically has not been working in this area.

to know they have borrowed and so a relative makes the deposit for the guarantee. This has led to a situation where borrowers are guaranteeing each others' loans, suggesting that some borrowers have more assets than they originally declared in their application. This would also suggest a potential for abuse, except that to date the project staff and field officers have been so close to the situation that no borrower can easily escape monitoring. Most importantly, this situation places an extra burden on staff who were hired on the premise that the guarantor would monitor the loan and not FWBT personnel.

In other provinces, a local PVO will make the guaranteeing deposit, but not have the field staff to perform the monitoring function. In this case, the FWBT staff will provide the monitoring. This is the case with the Sophonpanich Foundation in Chiangmai. In Bangkok, a teacher is guaranteeing the loan of a favored student. The main point to make is that the project has been very successful in attracting depositors to the scheme, but that the deposits have not been accompanied by any monitoring capability, and that this has become an unplanned responsibility.

Most of the large number of loans in Phayao and Lamphun are guaranteed by the Department of Community Development (supported by the ILO and due to end in 1988). They have made a 473,000 B deposit, for 28 group loans, for a portfolio total of 1.6 million baht. The Community Development worker (CD) is responsible for a range of programs in addition to the credit scheme. This means that after a loan is granted, the bulk of the monitoring still falls on the FWBT worker, even though the CD workers attend semi-annual meetings with

the BBL local official and FWBT to discuss the portfolio and to plan the future. Only budget constraints prevent more frequent meetings. It remains to be seen what will happen when the ILO project ends.

Another question surrounds the upcoming credit scheme supported by the United Nations Fund for Population Activities (UNFPA). They have an agreement with the Thai National Council of Women to provide 2.5 million baht over three years to guarantee 10 million baht in loans. 500,000 baht is planned to go into the FWBT scheme. The loans will be made in six southern provinces, where FWBT has no field staff. The problem arises because the council doesn't either.

Since the FWBT will bear 50 percent of the risk, but have no control over the portfolio and no monitoring capability. Senior staff should be concerned about the level of risk. In addition, the council has many affiliated members who are very active social service volunteers in their regions. However, the total project will involve a huge effort to lend and monitor commercial loans between 2,000 and 2000,000B, with no full-time designated field staff. The experience of the FWBT to date suggests that a large number of full-time staff are needed to manage this type of project successfully.

Participation by Bangkok Bank Limited

Discussions with senior BBL officials show a sincere commitment to the aims and goals of the FWBT project. This cooperate social awareness is reinforced by government policy which, through the Bank of Thailand, has required the commercial banks to lend 14 percent of their deposits to agricultural and rural borrowers. The FWBT is the first project to attempt to link a commercial bank with a new borrower group -- poor women.

The maps in Appendix E show the locations of the BBL branches in the northern region. The role of the branch manager and credit officer is important in the project equation. If the officer is uninterested or hostile to the aims of the project, then few, if any, loans will be approved from that office. In one province, growth in the loan portfolio can be credited to enthusiasm on the part of the manager, and in another province, the opposite can be said.

From the presidential level downward, FWWBT executives have made a deliberate effort to work with the BBL officers in the field and in Bangkok to familiarize them with the problems and new issues involved in lending small amounts under a guarantee scheme. In the first 18 months, two large orientation sessions have been held in Bangkok. In the field, provincial coordinators visit loan officers almost monthly.

This project model marks a major change for bankers who are accustomed to dealing with fully secured loans to familiar clients. In the past, these loans have still gone to borrowers under fully secured agreements. The FWWBT project is innovative in its use of the commercial banking system, linked with the "development" community. FWWBT has had to work with bank officials one-on-one, explaining the program mechanism and introducing the borrowers.

All FWWBT staff have had to work with new loan officers as they are rotated in the provinces to orient each newcomer to the program in the particular area. At the same time, the FWWBT workers have also had to learn about the realities of appraising a project from the banker's perspective so that only viable proposals are

presented. This has meant that some areas have a greater number of one type of loan than another area which may not have any loans at all. This is a project strength, and the same flexibility should be encouraged in the northeast.

The bank requires that the FWBT provide all the information that is normally expected from regular borrowers. In turn, the bank keeps its usual records on the account of the individual borrower. All borrowers and depositors open an account with the bank and make their payments through this account. This practice fulfills the stated objectives of "introduc(ing) them to institutional credit through a loan guarantee program in cooperation with commercial banks and NGOs." One benefit to the bank has been an increased depositor base in rural areas, in some cases outside the normal reach of branches in towns.

Reportedly, BBL loan officers have not been active in working with borrowers after the loan is granted. The monitoring responsibility has fallen to either PVO or FWBT staff at all levels. The case load of each provincial coordinator varies with the guarantor and the type of loan. This, in turn, varies with the area. As mentioned, for PVOs who have no field staff, monitoring is done by FWBT staff.

Beneficiaries

The stated "direct beneficiaries" for this project are women entrepreneurs who will use the loan guarantee scheme. Table 3 shows the planned numbers. Note that in the proposal the individuals and group borrowers were lumped together in the number, and that a group was considered one loan. The numbers reflect only the new loans in

each period. The evaluators felt that this accounting of beneficiaries does not accurately reflect the performance of the project, and so the "actual" figures show the actual number of borrowers, regardless of any group affiliation.

Table 3. New Loans Granted

Province	Year 1		Year 2		Year 3	
	Plan	Actual ^a	Plan	Actual ^b	Plan	Actual
Ratchaburi	40	58	30	5	30	
Saraburi	20	2	30	0	30	
Bangkok	10	34	10	18	10	
Chiangmai	40	12	30	4	30	
Phayao	60	73	150	144	200	
Lamphun	40	80	100	49	150	
Chiangrai	-	-	10	15	30	
Lampang	-	2	10	11	40	
Khonkaen	-	-	15	2	40	
Loey	-	1	25	0	30	
Other	-	5	-	5	-	
Total	210	267	410	253	590	

a October 1984 to September 1986.

b October 1986 to July 23, 1987.

Note: It should be note that the total figure for actual first year was taken from the FWWET Annual Report of August 1986 and does not agree with the loan report from Bangkok Bank, which states that on September 30 there were 205 loans. The 59 loan difference arises because of last-minute withdrawal by applicants.

The "to date" totals are 620 projected versus 461 actual loans. The project got off to a quicker start than projected, but certain areas have proven more difficult to penetrate in terms of the

number of loans solicited. However, the evaluators feel that for a credit program, it is unwise to criticize under-lending. This pattern shows a healthy regard for the viability of each loan and is to be commended.

In the areas where loans have fallen below the targets, the Executive and Coordinators have been seeking ways to upgrade group and individual producers and to strengthen their businesses, rather than trying to perhaps prematurely convince them to borrow. In some cases, the groups have then gone on to apply for a loan under the program. This type of development is a very realistic way of enabling women to build expertise and confidence in their management, technical, and financial decision making ability. At the same time, this more flexible model recognizes that not every business needs money to solve its problems. This training aspect has already been pointed out in the training section.

The differences also arise, for a number of social and "political" reasons, outside the control of the project planners. In several provinces, women have proven hostile to the idea of borrowing, even if there were "good" risks available. In some cases, there are striking ideological differences between FWBT and local PVOs which would preclude any participation in the project in the short-to medium-term. In these places, FWBT workers are only seeking dialogue as a very tentative first step. In addition, FWBT has been operating in provinces where other PVOs are either dissuading borrowers altogether or are offering 0 percent loans.

Our research shows that some projects are profitable enough and borrowers capable enough to move from a 0 percent program to the subsidized FFWBT program and then to the status of a regular commercial borrower. However, no borrower would choose to pay interest if they did not have to. A large Thai PVO in Chiangmai acknowledged that it is possible for beneficiaries of one project to be nudged towards the next step, out of the nest as it were, and agreed to work with FFWBT to move in this direction. This will probably start to happen in the next 18 months as some loans are paid off and the borrowers come asking for another. This process accomplishes objective of "strengthening a PVO by giving access to new funding, orienting them towards self-help projects." It also facilitates the most effective use of scarce low-cost loans, allowing only the neediest to have access.

In the project proposal, only borrowers were classified as beneficiaries. The evaluation team feels that this definition understates the impact of the project, both as a credit scheme and as a training vehicle. In Tables 4 through 9, we have identified the employees and family members working in businesses in the project. Since this is a new parameter, figures are incomplete, but Bangkok and local provinces have been used as an example of the magnitude of this group. In other regions, such as Phayao, there are many borrowers, but none of them are employers, so the measure is not so relevant.

Table 4. Number of Family Members as Workers and Employees in Bangkok

Type of business	Number of Family members	Number of outside employees
Service	11	28
Grocery store	14	-
Handicrafts	18	82
Thai sweets	9	9
Catering	2	4
Beauty parlor	2	10
Bags making	2	2
Worshipping shelves	-	-
Nursery schools	2	6
Dressmaking	2	8
Purchasing typewriter	-	-
Animal foods	1	-
Orange orchard	2	-
Confectionary	-	2
Furniture shop	-	10
Jewelry (retailer)	-	-
Total	65	161

Table 5. Number of Family Members as Workers and Employees in Chiang Mai

Type of business	Number of Family members	Number of outside employees
Handicrafts	4	21
Cement block	1	4
Dressmaking	3	3
Nursery schools	4	8
Flower plantation	1	4
Beauty parlor	-	-
Educational equipment	-	-
Duplicating machine	-	1
Northern style noodle	2	-
Rubberware	1	15
Total	16	56

Table 6. Number of Family Members as Workers and Employees in Phayao

Type of business	Number of family members	Number of outside employees
Water buffalo raising	53	2
Cow raising	52	4
Poultry	3	-
Swine raising	29	-
Broomstick making	7	-
Mattress making	18	-
Peanut plantation	18	-
Retailing	8	-
Total	188	6

Table 7. Number of Family Members as Workers and Employees in Lamphun

Type of business	Number of family members	Number of outside employees
Handicrafts	11	250
Canned bamboo shoot	18	20
Baby corn plantation	16	50
Cow raising	35	-
Swine raising	21	-
Retailing	1	-
Food vendor	3	-
Motorcycle spare parts shop	2	1
Total	107	320

Table 8. Number of Family Members as Workers and Employees in Chiang Rai

Type of business	Number of family members	Number of outside employees
Chicken (egg)	1	1
Ginger plantation	45	232 (approx.)
Total	46	233

Table 9. Number of Family Members as Workers and Employees in Lampang

Type of business	Number of family members	Number of outside employees
Dressmaking	2	-
Peanut + Dressmaking	2	-
Smoked fish	1	-
Trading	4	-
Fruit vendor	8	-
Northern style noodle + gasoline pump	9	-
Chicken (egg)	2	-
Beauty parlor	1	-
Grocery + telephone service	4	-
Total	33	2

Long-term Funding for FWBT's Activities

An important issue looming on the horizon for FWBT is the sustainability of the project. The FWBT people are well aware of this issue. In 1986 they formed WNE as a marketing firm for the products of FWBT's clients with the aim, among other things, of generating enough income to finance FWBT's activities after two years of operation. However, its prospects are more uncertain. It is very unlikely that WNE will be able to generate sufficient profits after two years of its operation to provide all funding need for FWBT's activities.

Experience has shown that monitoring is a key factor in making a revolving fund revolve. The project also needs constant promoting to identify potential beneficiaries and to orient bankers in the field, and clients need assistance of various types. When the USAID grant ends, there will standing term deposits on the books, greater public interest in the project and loans outstanding. While

the W&E project looks promising as a source of support, there will likely be a lag between the end of project in 1988 and the generation of adequate profits to keep adequate staff in the field.

Recommendations Regarding Project Implementation

1. Continue to work with PVOs, bank officials and the client group to achieve the project objectives, but recognize that individual depositors are increasingly important as a source of guarantee funds in certain areas and for certain types of loans. This change puts an additional burden on project staff to find these depositors and in addition to providing the monitoring that individuals can not. Extra staff may need to be provided for, or the portfolio pruned to fit the staff capability, especially in the urban areas with larger, higher risk commercial and business loans.

2. Given the short staff situation and the loan history in Bangkok, any new applications should be closely scrutinised before they are accepted. In the same vein, business and commercial loans in general should be given more rigorous examination than rural, agricultural loans to members of a group. For urban loans, project staff need to think more like bankers than like development workers.

3. FWBT has realised that its orientation towards a melding of business and development is new and unfamiliar to many NOGs. With this in mind, they have worked with likeminded allies to convince doubters with examples of the positive development impact generated by this new approach. There remain a number of NGO/PVOs who are hostile to the approach and convey this to their clients. As a result, FWBT is working women's groups in the pre-lending stage, seeking in a

non-directive way to assist them to generate more income from their activities. After this stage, any need for credit becomes self-evident. This is a good approach and should be continued, especially in the Northeast. Changing local attitudes gradually and by example will achieve more in the long run than pushing clients too fast.

4. The best service that this project can provide to NGOs and target women is training and guidance to show that business profit are not dirty words and that generating a surplus (and not merely subsistence) in income generating activities is the goal of the whole exercise. Women with income generating activities which generate a surplus will be self sustaining by definition.

5. If FWWBT wants to continue to deliver its services and message to Thai women, it needs to seek ways to support itself. The method and message have proved popular in the Central and Northern regions. It is too early to tell in the Northeast. However, the organization needs to look for ways to support itself. WVE is a start, but they could seek support from the Bangkok Bank, as compensation for the monitoring provided in the rural areas. Support for training can be sought from donors. The Northern Regional office has already produced good materials on a shoe-string. FWWBT could use this to seek further support to continue to train PVOs, bankers and clients.

IV. THE GENDER ISSUE

Staffing

The project chief is female, as is the Northern Regional officer and six of her nine provincial coordinators. All field staff are female, chosen for their dynamism and community involvement. As the prime target group is female, this enhances communications between the project and the beneficiaries. Most, if not all bank officers are male, but CD workers are evenly divided.

Beneficiaries

As per the project design, all the loans are contracted with women. However, many of them are married so their families benefit either directly or indirectly. Many women are farming on family land and use the loan to produce a cash crop, here, family labor is used during the season. If a cow is fattened, the family benefits from the profit when it is sold. In one case, the husband delivers the eggs produced by his wife's poultry operation. In addition, some projects have hired male technical assistants, as in the case of the bamboo shoot canners who use an experienced male to seal the cans. In cases where the woman is head of household, the impact is greater because she usually starts with less. Unfortunately, the project staff do not record the beneficiaries in terms of their marital status.

In the artificial flower projects, the employees are overwhelmingly female (between 250 and 50) although both companies have a few boys who do the heavy work. In one case, the owner has also hired two male administrative assistants (one her husband) and

a male accountant. In the urban and productive enterprises, it was clear that the female borrower was the main decision maker even when the husband was involved directly in the business. The project managers do not count employees as direct beneficiaries, which undervalues the impact of the project.

In the rural, family based economy, it is hard to isolate the roles of the different participants. The evaluation team did not find any cases where there are any obvious abuse of the system, and in fact, we saw one case where the husband clearly dis-associated himself from his wife's activities and ridiculed her.

The evaluation team found evidence of women's groups which had move from a 0% loan program to the project, where they were paying interest. In addition, the Provincial Coordinators and field staff were working with groups who gaining confidence in their management ability and considering taking a loan as a way of increasing their production to a commercial scale. This progress fulfils the project goal of expanding and strengthening the network of women who participate in financial decision making.

The type of assistance varies with the activities of the group, but includes technical assistance to improve marketability of the product, linkages with vendors or material suppliers, as well as conventional training. As mentioned, the project has less of the latter type of training and more of the one-on-one assistance. In an environment where the types of enterprises vary widely, this is a more realistic approach than that laid out in the original document. This

approach has the added benefit of helping women from all walks of life and levels of education.

In the Chiang Mai town, the team is working with a PVC which has long preached the traditional role for women, forming saving group and advising self efficiency rather than a relationship with an outside group or bank. FWWBT have succeeded in convincing one group to take a loan and move into commercial production of artificial flowers. This is a first step in helping women to move out of the protected environment of traditional but less remunerative roles, into activities where they can make more disposable income. In the northeast, there are a number of these traditionally inclined groups which are now looking at new directions and ways of operating because of contact with the FWWBT group. In the short run, technical and marketing assistance are being offered. In the longer run, loans may be in order. Again, the issue of sustainability arises: who will pay for this assistance after the USAID grant is over.

APPENDIX A : SCOPE OF WORK

EVALUATION OF THE FRIENDS OF WOMEN WORLD BANKING ASSOCIATION IN THAILAND
(FWWBT)

PROJECT "ACCELERATED DEVELOPMENT PROGRAM FOR WOMEN IN SMALL BUSINESS"

AID GRANT AGREEMENT NO. 439-0342-G-SS-5085-01

I. Activity to be Evaluated

The Team is to evaluate the FWWT mid-term project funded by USAID \$ 450,000.00 for 3 years from FY 1986 - FY 1988

II. Purpose

The mid-term evaluation of the FWWT project is to review the work undertaken in the first half of the project life, and to examine the need for a shift in emphasis during the remaining project life.

III. Background

In August, 1985 Friends of Women's World Banking Association in Thailand (FWWT) received a 3 year grant from USAID to conduct a project to assist women in small business in Bangkok and 9 provinces in Thailand. The project aims to bring women into the formal financial system through a loan guaranty program in cooperation with the Bangkok Bank and Non-governmental Organization (NGO's) and to strengthen women entrepreneurs with business development services that include new product identification, marketing, financial management and various necessary skill training, public relations and counselling services.

IV. Statement of Work

The current external evaluation was planned in order to assess the accomplishments, strengths and/or weaknesses of the project in meeting stated goals and objectives. This exercise is to be formative and to provide specific recommendations to determine the need for redirection or project shifts in the second half of project life.

The purposes of this evaluation are:

- 1) To assess the concept, and administration status of loan guarantee program in cooperation with commercial banks and NGO's.
- 2) To assess progress toward expected end of project status as outlined in project paper "It is expected that there will be in excess of 1,210 women, some 44 NGO's and 101 field workers for a total of 1,355 direct beneficiaries and 29,040 indirect beneficiaries."
- 3) To examine the need for possible shift in emphasis of services that are required for women in different sectors such as agriculture and commerce.

4) To assess the balance of activities. For example, are textile production activities over emphasized, compared to food preservation? Handicrafts versus agriculture?

Question to be answered by the evaluation team include:

1) Is the emphasis on the tri-party, loan guarantee program on e.g., the commercial bank, NGO's and FFWBT, producing satisfactory results? If not, what measures need to be improved to strengthen the linkage between the participating parties and overall performance of the program?

2) Should alternative methods be developed to increase local NGO's participation in the program, or should the project be adjusted to other channels of cooperation?

3) In order to achieve the stated goal, what measures should FFWBT apply in the Northeast?

4) Which supporting service given to the NGO's and to the target women is the most effective to the development of NGO's role to create impact on socioeconomic well-being and entrepreneurship of target women.

5) What component of FFWBT should strengthen the organization to continue to be an effective NGO?

6) What procedures and measures should be applied by FFWBT to develop toward self-reliance on the part of participating NGOs and women beneficiaries prior to the withdrawal of the program?

V. Methodology and Procedures

The evaluation shall be conducted over a 15 day period. Approximately 10 days of the time will be spent in the field and the remaining 5 days in Bangkok. Evaluators shall work a 6-day week.

The evaluation shall involve the following:

- a. Review of FFWBT - USAID funded project files.
- b. Interview with
 - (1) Staff of FFWBT Bangkok and regional offices.
 - (2) Selected NGO's participating in FFWBT program.
 - (3) Selected local bank branch managers, and or loan officer and beneficiaries.
- c. Observation of FFWBT activities in the field, including visit to the project sites in the North and Central provinces.
- d. Evaluator's qualitative and, where possible, quantitative analyses of data gathered from the above sources, and submission of a report draft prior to the end of the evaluation period.
- e. FFWBT will schedule, in consultation with the evaluators, a briefing session for USAID and FFWBT and selected NGO's management, at which the evaluators will discuss their findings, conclusions and recommendations.

- f. The final written report, incorporating the comments of USADI and others, will be presented to USAID and FWBT within 40 days after the submission of the draft report. (The final report will follow the format outlined in Annex A)

VI. Evaluation Team - Composition and Qualifications

The evaluation team shall include one Thai and one American evaluator. One of these two shall be designated the team leader

The Qualifications of evaluators are:

- a. PVO work experience and/or project evaluation experience.
- b. At minimum, Master degree in Economics/Business Administration or related field.
- c. Superior English language writing and speaking skills.

The team leader shall have the following additional qualifications:

- a. AID and WID evaluation experience.
- b. Reasonable knowledge of Micro-enterprise problems and practices.
- c. Demonstrated English language writing skills.
- d. Ability to communicate effectively with staff and beneficiaries.

APPENDIX B. PERSONS INTERVIEWED, PROVINCES AND ACTIVITIES VISITED

- * Mrs. Chinda Charungcharoenvejj, President of FWWBT and Bangkok Bank Limited Executive.
- * Ms. Chodchoy Sophonpanich, Director of Sophonpanich Foundation.
- * Mr. Piti Sithi-Amnuey, Senior Executive Vice President, Bangkok Bank Limited.
- * Miss Duenpen Sungkharuek, Director of Women Development Division, Department of Community Development.
- * Miss Pongchan Nabangchang, International Human Assistance Programs.
- * Mr. Montree Kosalawat, Director of Thai-German Development Foundation.
- * Ms. Chaisakran Hiranyapruek, Committee Member, National Council of Women.
- * Mrs. Wanida Poonsiriwong, President of Satri Sri Lanna Association.
- * Mrs. Lawal Chansuebsri, Wat Pa Darapison Rural Development Foundation.
- * Sister Francis Xavier Bell, Chombung Rural Development Center.
Project Director, Good Sheperd Sisters Training Center.
- * Mrs. Nosa Xuto, FWWBT Executive Director and Project Director.
- * Dr. Uraiwan Tankimyong, FWWBT Northern Regional Coordinator.

Provinces and Scitivities Visited

- * Bangkok
 - Silk Artificial Fdower Making,
 - Thai Sweets Making.
 - Bag Making.
 - Dried Squid Packaging.
- * Chiang Mai
 - Wat Pa Darapirom Silk Artificial Flower Making Women Group.
 - Dool Making.
 - Natural Dyed Cotton Weaving Women Group.

• Lamphun

Bamboo Shoot Canning Women Group.
Silk Artificial Flower Making.

• Lampang

Thai Style Noodle Making.
Fruit Wholeselling.
Egg Poultry Farm.
Telephone Booth Operation and Grocery.

• Chiang Rai

Ginger Growing Women Group.

• Phayao

Cow Raising Women Groups.
Buffaloes Raising Women Group.
Duck Raising Women Group.

• Khon Kaen

Natural Dyed Cotton Weaving.

• Udon Thani

Silk Worm Rearing Women Group.

• Nong Khai

Mudmee Cloth Weaving and Crochet Work Women Group.

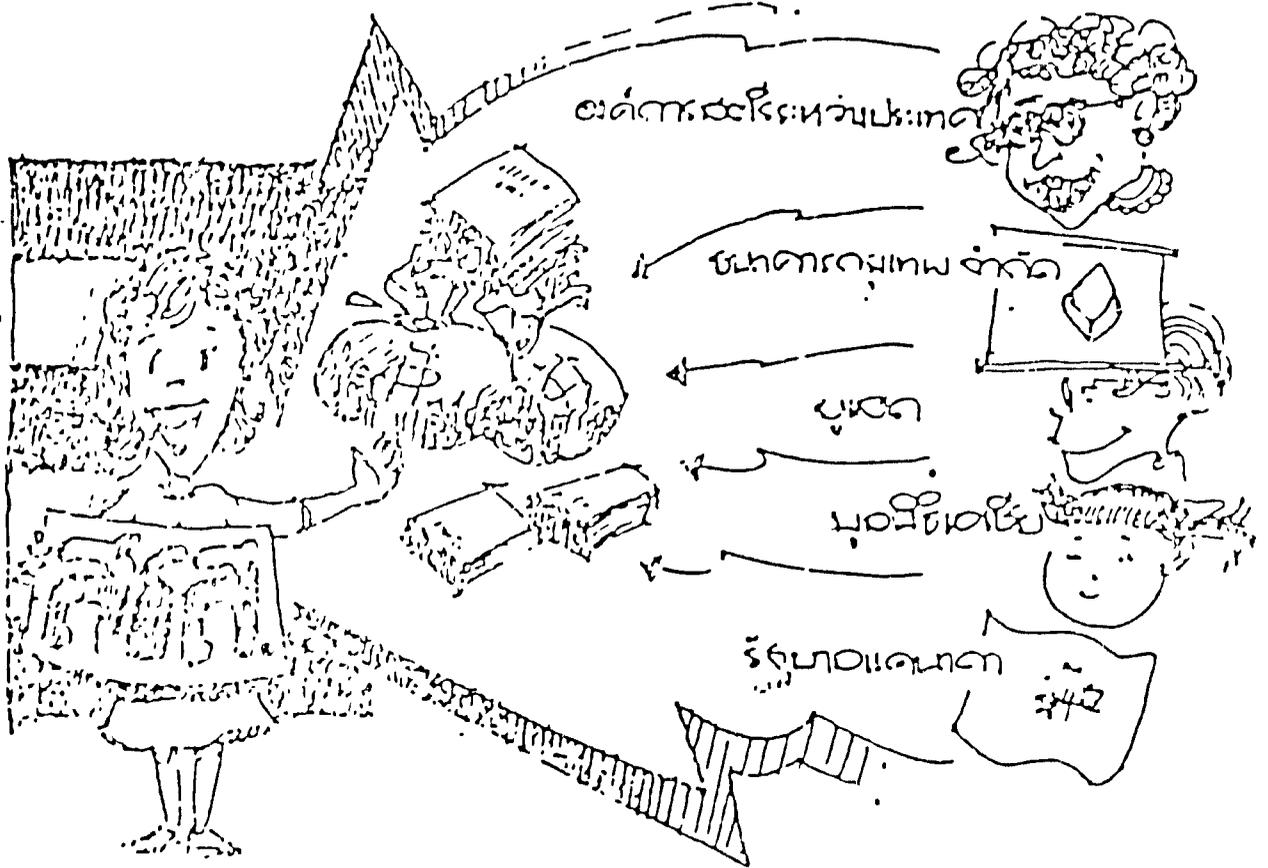
• Loey

Silk Artificial Flower and Embroidered Table Settings
Making Women Group.

• Ratchaburi

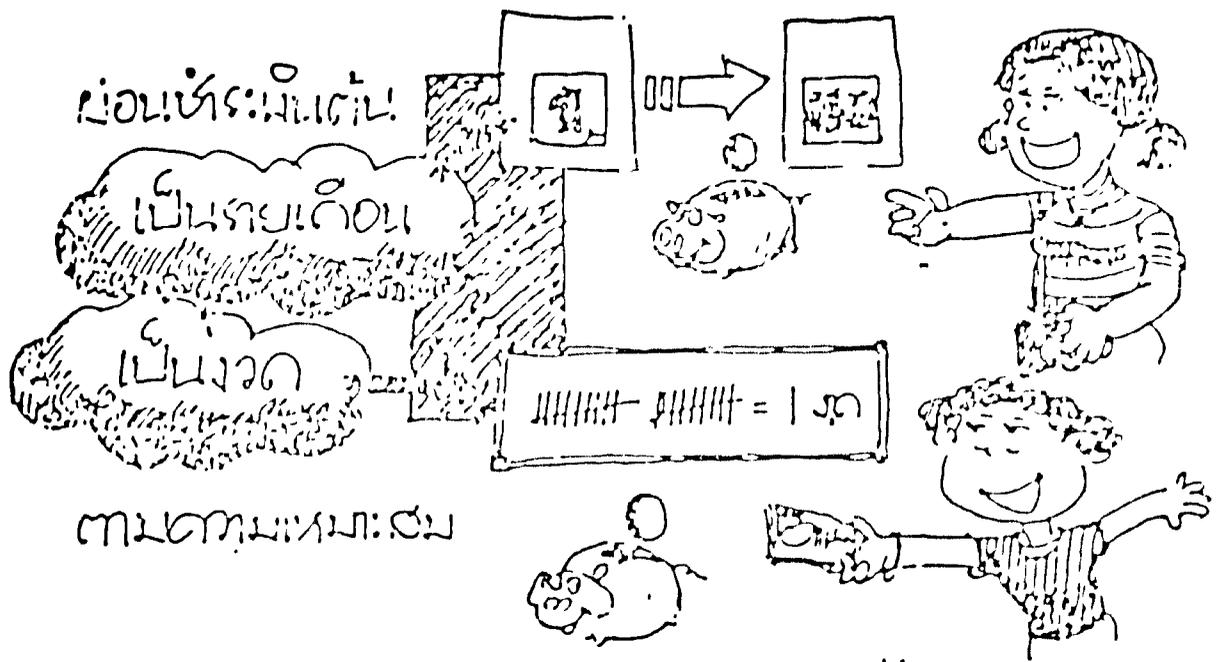
Milk Processing Plant.
Zonta Dairy Village.

APPENDIX C : SAMPLES OF TRAINING MATERIALS



พ.อ. อิศร. เป็นวิทยากร "สหประชาชาติ" ในเรื่อง "การเสริมสร้างพลังอำนาจสตรีในชนบท" ซึ่งในโครงการนี้ มีวัตถุประสงค์เพื่อช่วยเหลือสตรีในชนบท ให้สามารถพึ่งพาตนเองได้ โดยการสนับสนุน โดย ภาครัฐ ได้ดำเนินการร่วมกับ องค์การสตรีระหว่างประเทศ, ธนาคารกรุงเทพ จำกัด, บุรฉา, มุอมีซันเดย์, รัฐบาลแคนาดา ฯลฯ .

FWBT stands for Friends of Women's World Banking Association in Thailand. It was established to help rural and urban women who want to have their own businesses but lack financial support and marketing and production knowledge. FWBT cooperates with international women's organizations, Bangkok Bank Limited, USAID, the Asia Foundation, and the Canadian Government in operating this project.



สำหรับการผ่อนชำระ: คือผ่อนชำระเริ่มต้น + ดอกเบี้ย เป็นงวด
 แล้ว หรือ อาจผ่อนชำระเป็นงวด ตามกำหนดเวลา

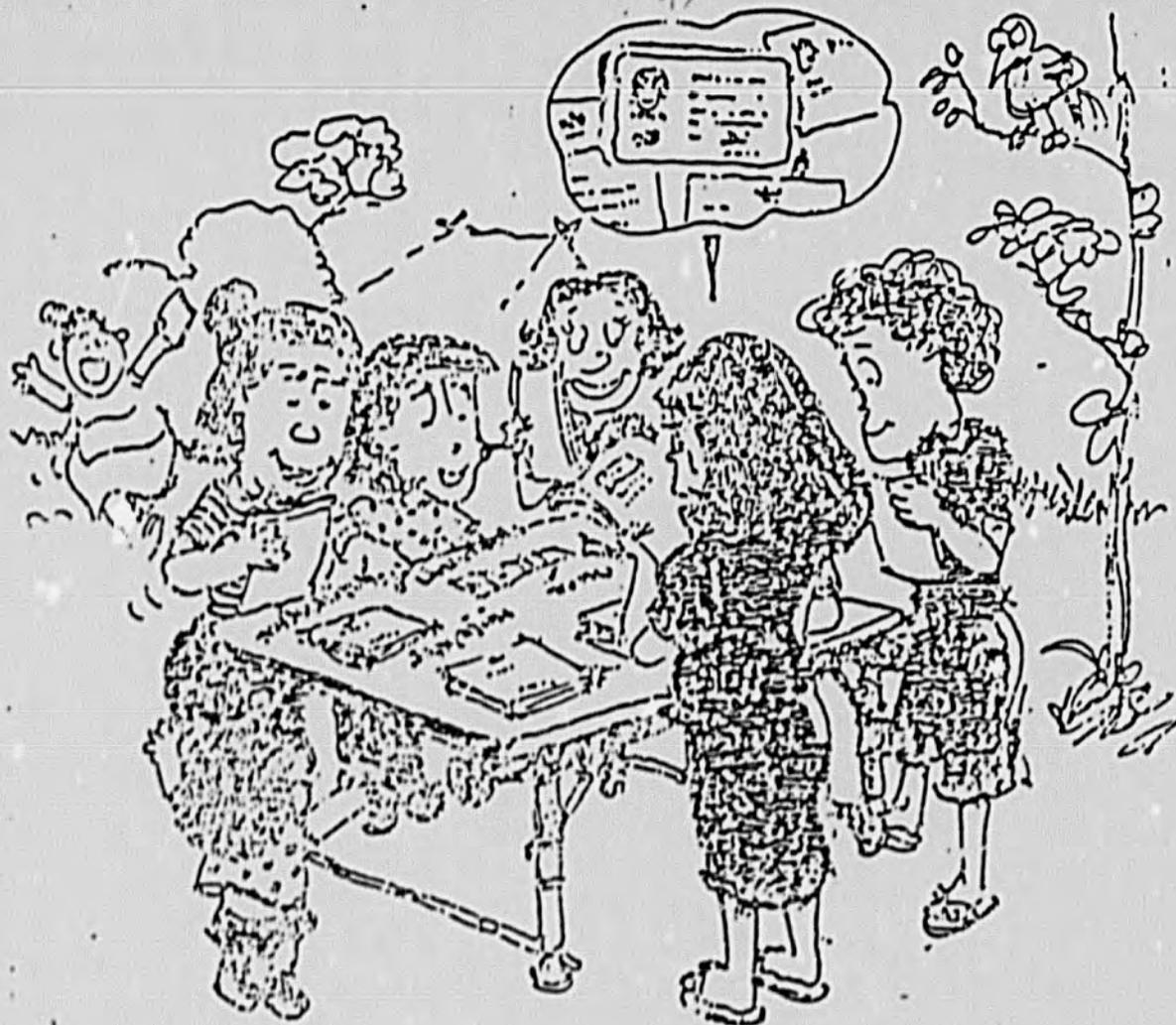
Monthly installments include principal and/or interest and periodical installments vary to suit one's need.



หน้าที่ของเรา "เจ้าหน้าที่สนาม" คือ ระบุและค้นหาสตรีที่สนใจ และต้องการความช่วยเหลือ จาก สสส.
ภายในหมู่บ้านของเรา ให้เจ้าหน้าที่ผู้ประสานงาน สสส. ทราบ

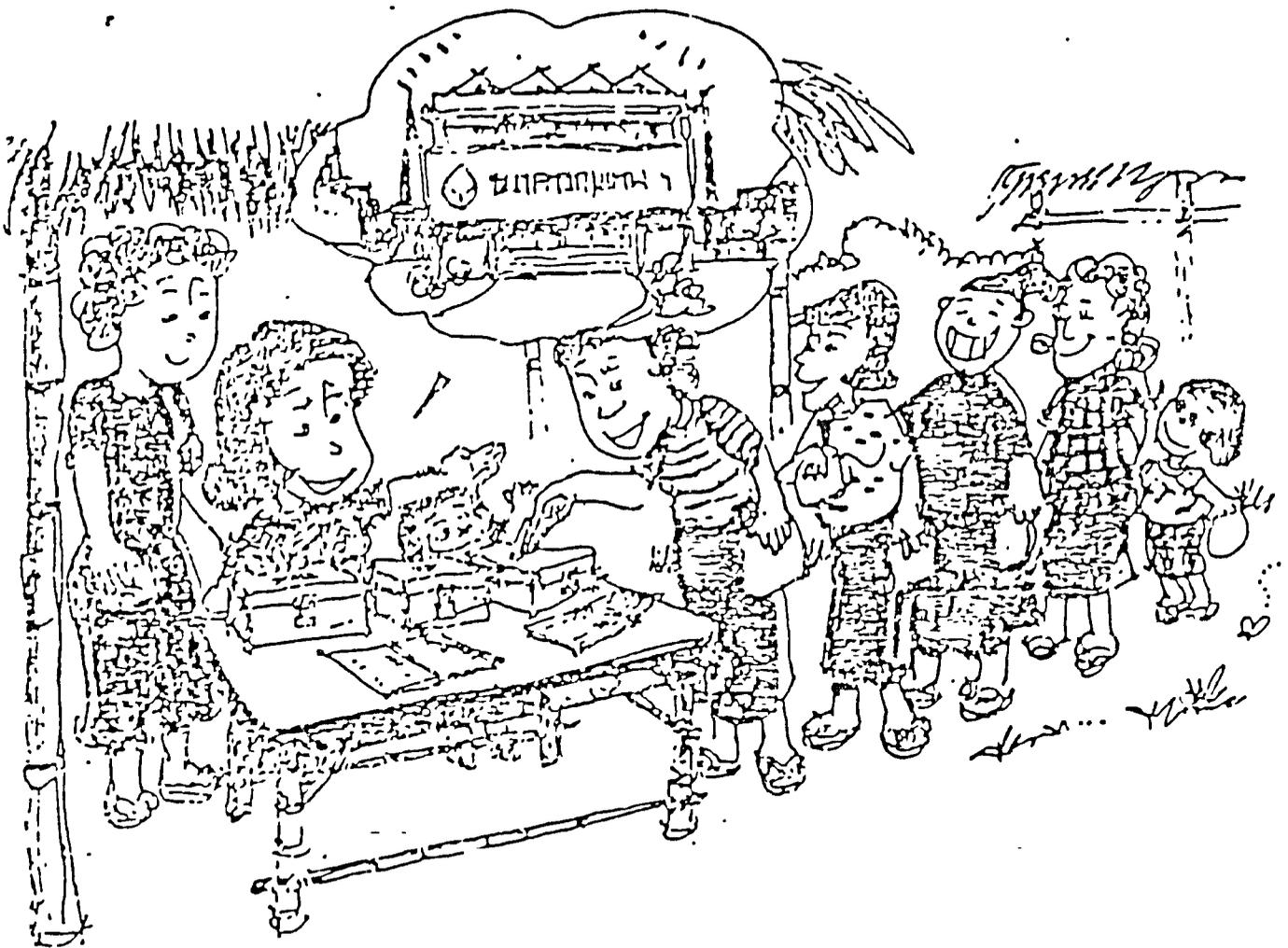
Our duty as "the field staff":

Identifying women in our villages who are interested and need support from FWWBT and introducing them to coordinating staff.



๒. ชำนาญกร "เอกสาร" ที่เจ้าหน้าที่ คสช. "โครงการฯ", บัตรทะเบียนบ้าน, บัตรประชาชน (เชียน) /

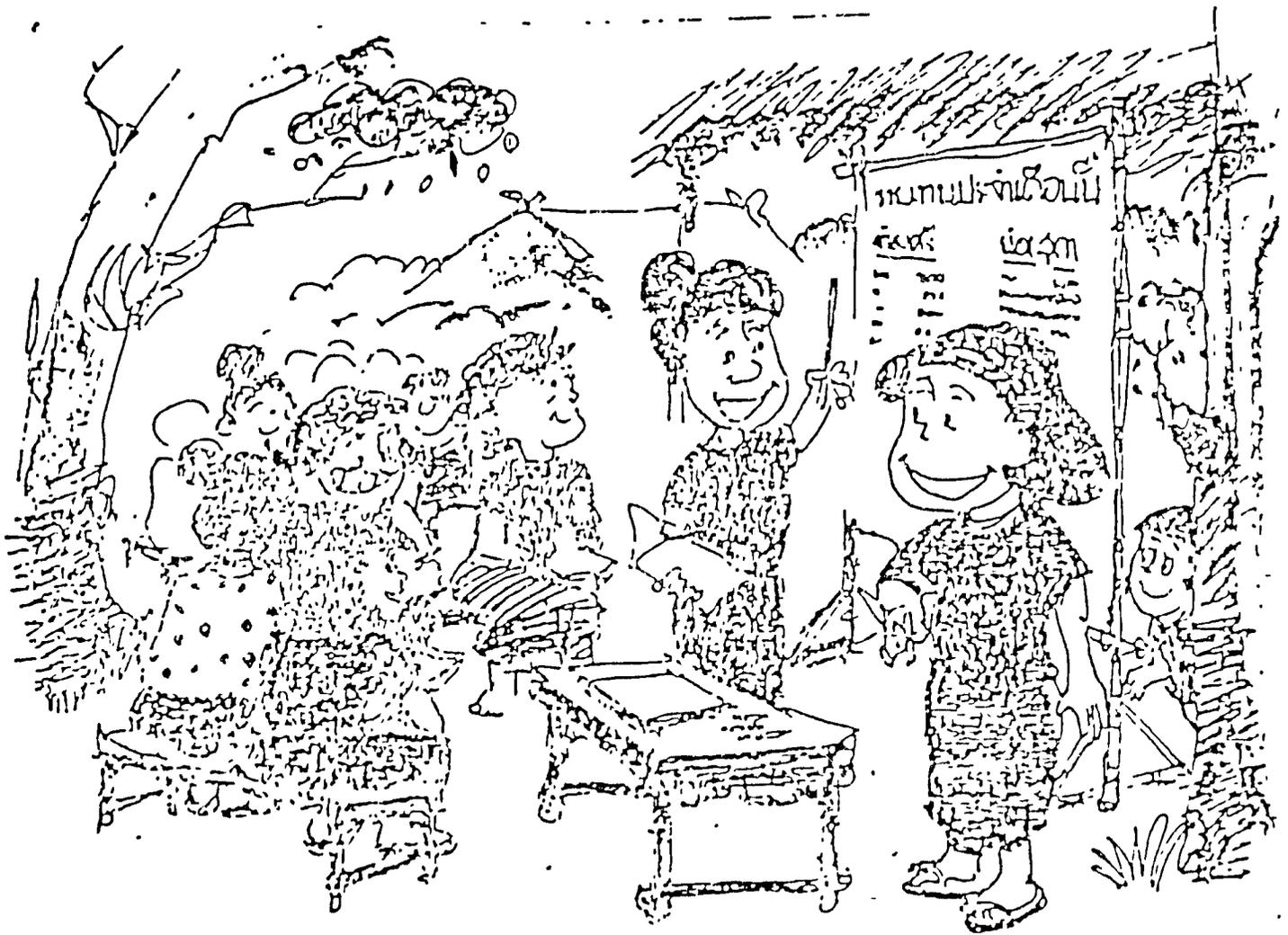
Collecting documents like the loan project paper, a copy of the household registration, and a copy of the identification card for FWWET and the bank.



ชำระดอกเบี้ย

ส่วนรวมทุกเดือน, เริ่มต้น ณ - ธนาคารกรุงเทพ จำกัด

ting each month's interest and princial for the Bangkok Bank Limited.



๒๒ มีนาคม) **อภิสิทธิ์** ด้รายงานผลการทำงานแต่ละเดือนให้: **อ้อ!** บอกให้สมาชิกได้ทราบ.

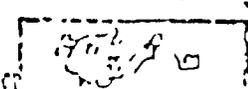
Lastly, reporting our monthly activities and expenses to the members in the village.

ตัวรถ หนึ่งเดือน ๒๐,๐๐๐ บาท

รถที่ไม่ค่อยซื้อ มีเงินไม่พอจะซื้อไปให้คนขาย
ของเปรียบเทียบกับ - รถกับรถเกาตุหน่นขนาถะครบ

รถเกาตุหน่นขนาถะครบ ๒๕,๐๐๐ บาทขึ้นไป

รถเกาตุหน่นขนาถะครบ ๗-๙,๐๐๐ บาท
รถเกาตุหน่นขนาถะครบ ๕-๗,๐๐๐ บาท

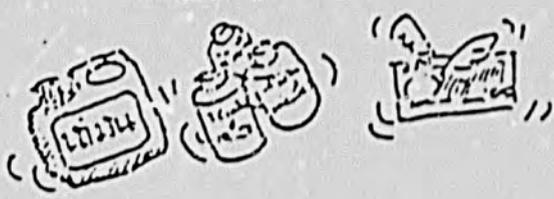


attle are friends and save you money. You don't have to buy food and your
nd is not as easily exhausted.
mpare cattle with tractors:

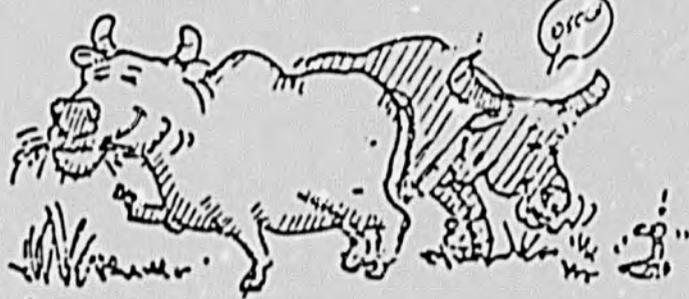
- Tractors = 25,000 ฿ and up
- But a pair of working oxen costs 7-9,000 ฿
- A buffalo costs 5-7,000 ฿

Tractors can't move without oil,
but cattle go to the fields without gasoline.

ตัวที่ใช้ทำงานเมื่อเพิ่ม
น้ำมันเคื่อง ล้อเรือ-
-ขาดอากาศ



ให้วัว-ควาย กินหญ้า-พรม ฝึบ
ที่หาได้เอง ไม่ต้องซื้อ!



ไม่สึกหรอจากการทำงาน



สิ้นเปลืองอะไหล่ ใช้งาน

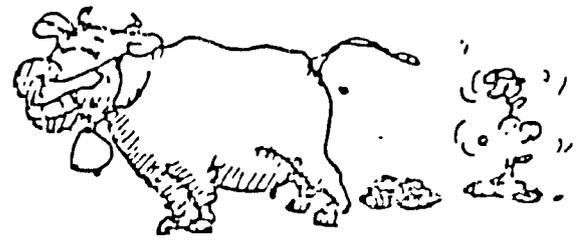
3. Tractors need gasoline and oil which must always be bought. But oxen and buffaloes eat grass which can be found in the fields without spending money.
4. Tractors need accessories and wear out. But buffaloes don't wear out from working -- they become even stronger!

รถไถ
ไม่มีปุ๋ยคอกให้ใช้ต่อไป
ต้องซื้อปุ๋ยใช้แทน



๕๕

ให้บุตรเป็นปุ๋ยคอก
จากซื้อดินมาเลี้ยง



๕๖

ทุกปีซื้อปุ๋ยคอกเพิ่ม
จากเดิม และต้องไถดิน

รถไถ
เมื่อทุกปีซื้อปุ๋ยคอก
จากเดิม ตากพริก



5. Tractors: don't produce manure, so you must turn to fertilizer instead. But with buffaloes producing manure, you only need to purchase little additional fertilizer.
6. Tractors: when you sell a used one, the price is much less than what you paid. But with buffaloes, the selling price is higher because they are grown up.

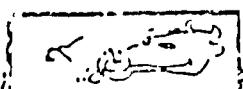
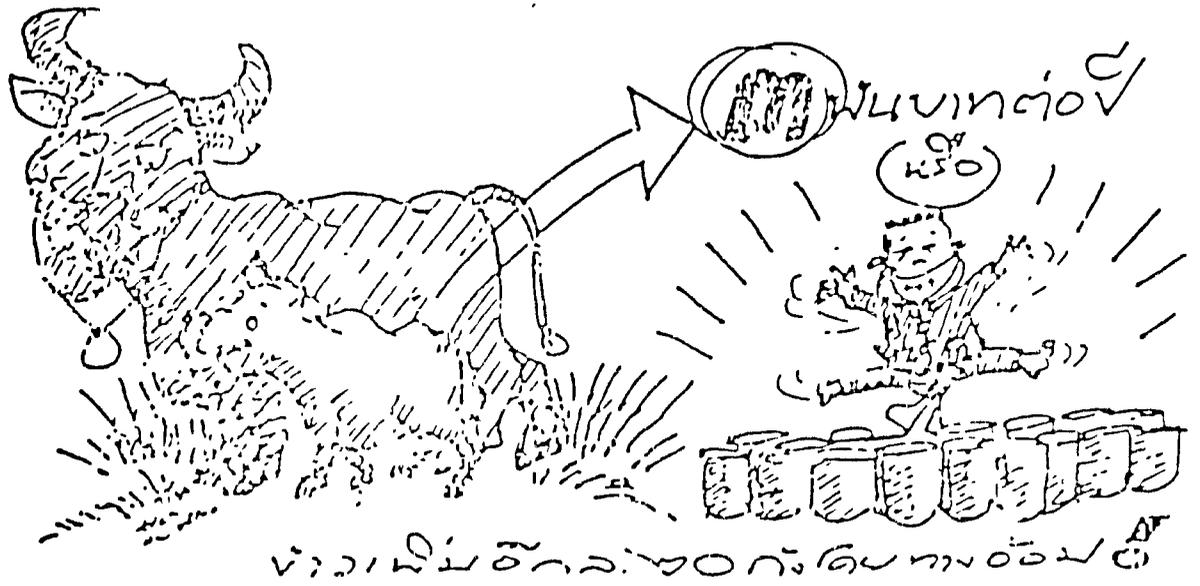
วัว-ควาย ตัวเมีย มีมูลค่าเพิ่มสูง! นอกจากใช้ทำงาน

ควายแม่ให้ลูก ปีละตัว หรือ ๓ ปีสองตัว ..

= ผลิตได้เพิ่มประมาณ ๓ พันบาทต่อปี

ถ้าขายเมื่อโตแล้ว ราคาสีถึง

ปกติทำนาไร่ ๕ ไร่ หรือผลิตข้าวเพิ่มอีกไร่ละ ๒๐ กิโลกรัมต่อไร่!

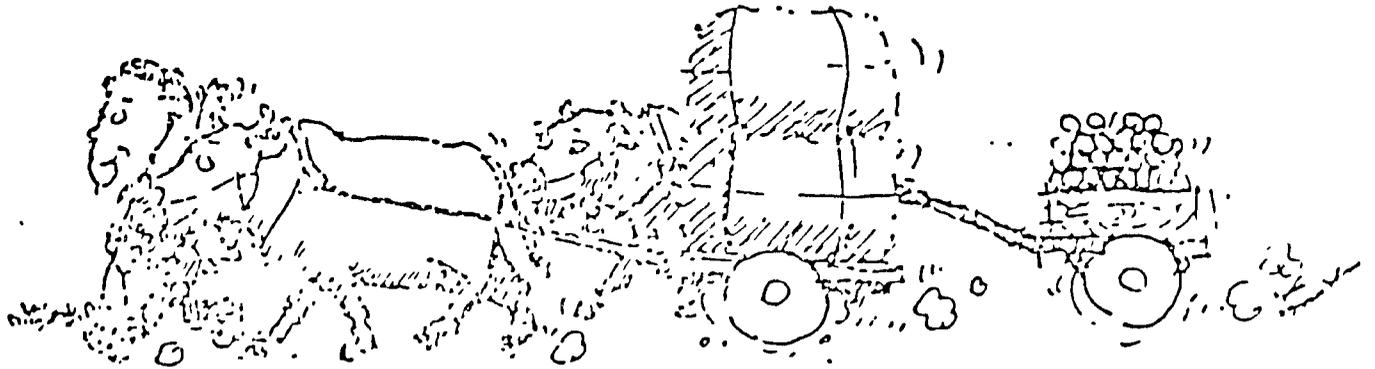
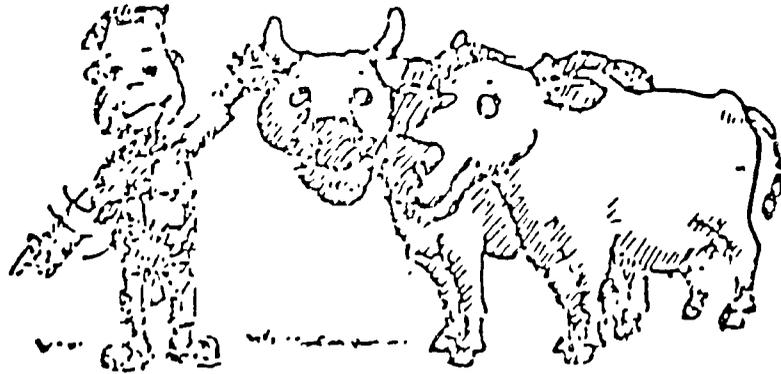


Female oxen and buffaloes reproduce. Besides working in the fields, female buffaloes give birth to a calf each year, or perhaps two calves in three years. The income thus increases around 3,000% per year.

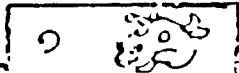
If sold after being trained, the selling price will be higher, gaining an additional 200 kgs. of rice per rai (.4 acre).

เกษตรกรคนหนึ่งที่บ้าน ชื่อภักดิ์พันธุ์ขาวดำพูนมาคู่หนึ่งเมื่อ

๙,๐๐๐ บาท



เธอสามารถทำกำไรได้มากกว่า : ผู้ที่มิใช่ชาวจีนเองได้ใช้รับจ้างทำไร่

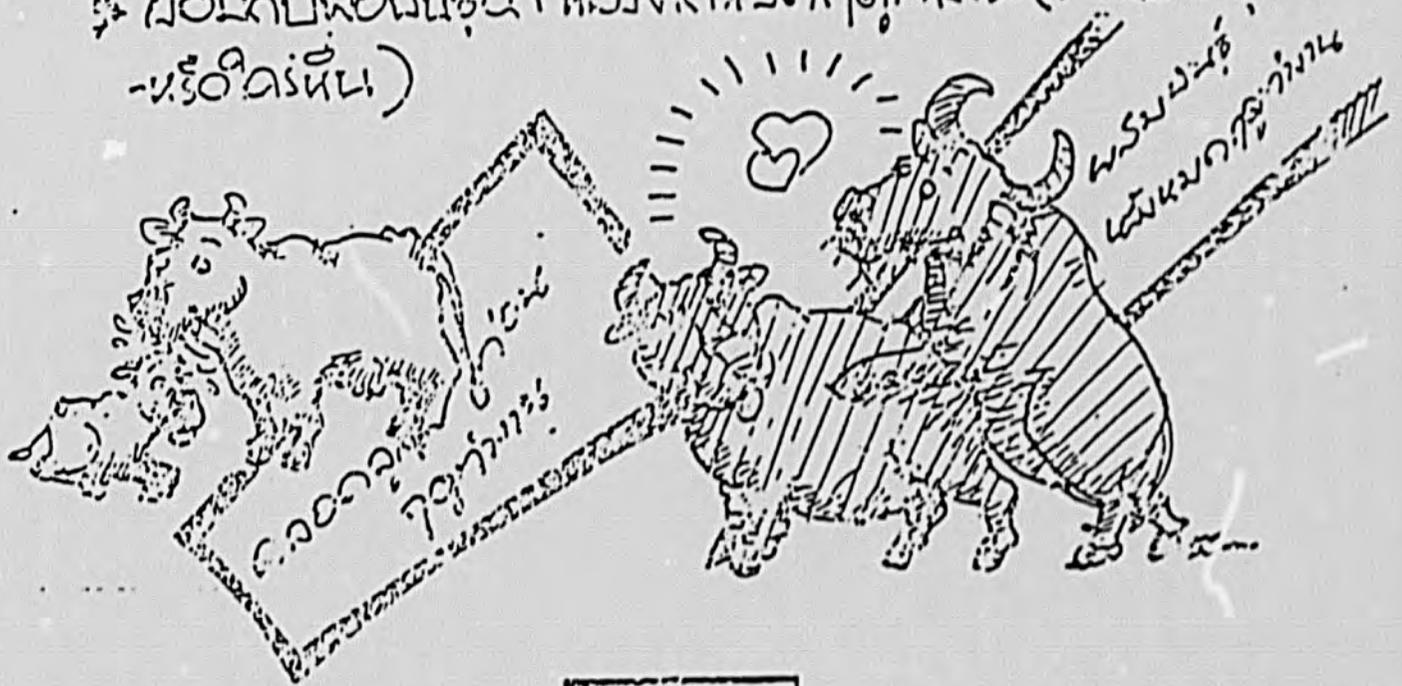


A farmer at Pasang buys a pair of white Lamoon oxen for nearly 9,000฿.
Besides ploughing for the farmer, the oxen are hired for carrying things.
She earns more than 9,000฿ a year.

กรมส่งเสริมการเกษตร
ศูนย์วิจัยและพัฒนา
สัตวศาสตร์

สภาพร่างกายสัตว์ในฤดูทำนา

เมื่อเสร็จฤดูทำนาแล้ว จากกระบวนการทำนาที่หนักหน่วง
และอ่อนเพลีย ได้พบว่ามีอาการ วัณโรคของมอญและ โส
ฎะโรคตัวเห็บ สัตว์ทรงพลังน้อยเพราะต้องให้ลูก สดุดะโรคตามผสม
➢ ผดผื่นลุกก่อนฤดูทำนา. ๑ เดือน ฤดูการทำนา ๒-๓ ปีขึ้นไป
➢ ผสมกับพ่อพันธุ์ดี หรือขาดหมัดฤดูทำนา (ถ้าแม่พันธุ์แจ
-ยหรือดิเรก)



กรมส่งเสริมการเกษตร
ศูนย์วิจัยและพัฒนา
สัตวศาสตร์

Physical Conditions of Cattle in the Rice-Growing Season

An interview with villagers at Hangdong and Sanpatong indicates that cattle will lose weight (after land preparation), especially females. There will not be enough food for both mothers and their calves.

Plan breeding time so that:

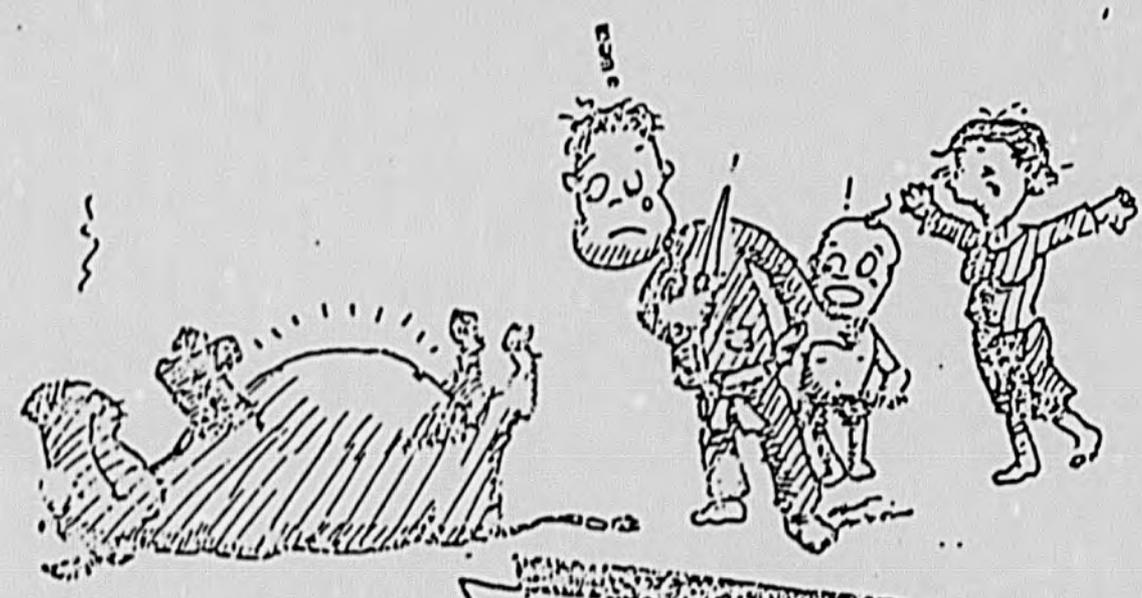
- The mother will give birth a month before the working season and spend two or three weeks working
- Breed after the working season

Indigestion is a sudden cause of death for cattle and buffaloes if untreated.

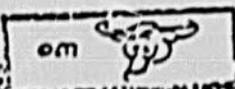
ท้องเสีย

เหตุที่มักเกิด-ตายตามท้องเสีย!

ถ้าซื้อในมาซื้อ ก็ต้องรีบฆ่าและขาย **อาจถูกจับ!**



ในท้องเนื้อเกือบ

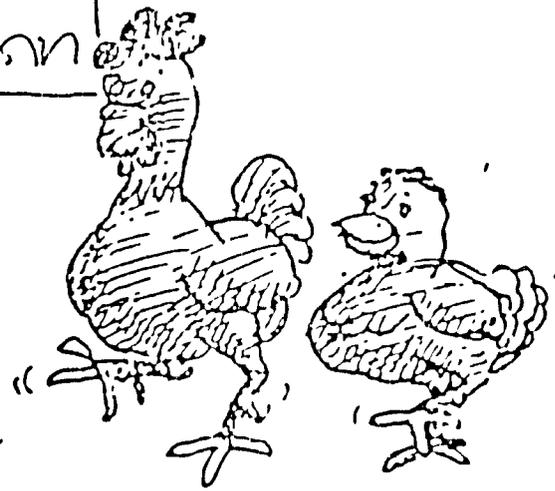


Indigestion is a sudden cause of death for cattle and buffaloes if untreated. If bought with loan money, one must try to slaughter the animal in order to sell the meat to the market and repay the loan. But the owner risks being arrested for illegal slaughter.

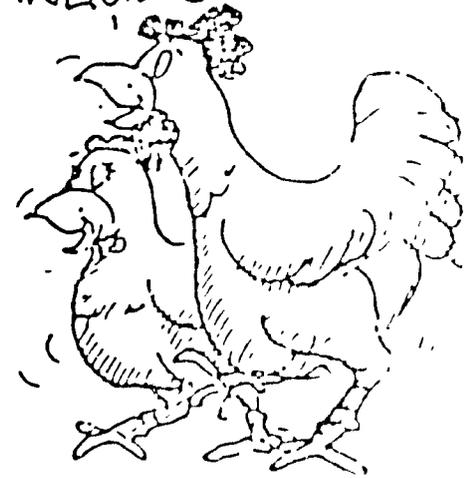
การเลี้ยงไก่มีลักษณะ

๑ การเลี้ยงไก่พื้นเมือง

๒ การเลี้ยงไก่ไข่อินทรีย์



๓ การเลี้ยงไก่ฟาร์มเนื้อ



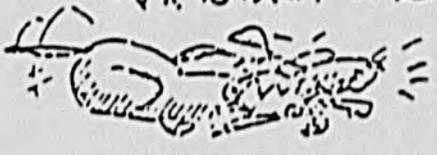
Kinds of chicken raising:

1. Raising native chickens
2. Raising chickens for eggs
3. Raising chickens for meat

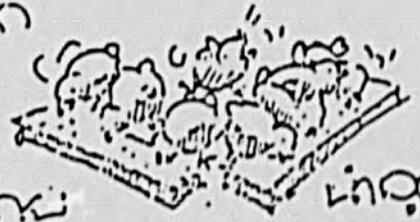
วิธีนำไก่ไข่มาเลี้ยงตัว "ดี"

ขั้นตอน

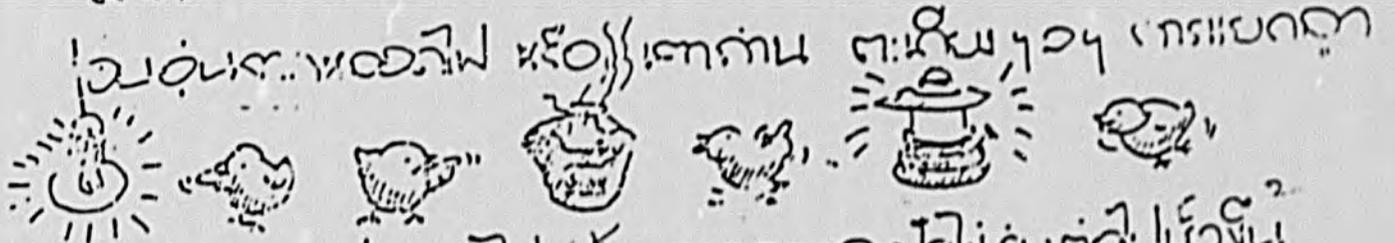
๑. ดูแลลูกไก่เล็กใหม่ ให้แม่ไก่พาออกมา
จำกัดเขต หรือใช้ขัง กับตัวอื่น



๒-๓. ปล่อยให้ไก่ตัวแม่และลูกไก่มาหาอาหารที่กินในท้องถิ่น
หากต้องการให้แม่ไก่วางไข่



๔. ปล่อยให้ไก่ตัวแม่และลูกไก่มาหาอาหารที่กินในท้องถิ่น



๕. ปล่อยให้ไก่ตัวแม่และลูกไก่มาหาอาหารที่กินในท้องถิ่น

Good Ways to Raise Chickens

The process:

- Take good care of newly born chicks and let the hen teach their chicks. Limit the surroundings or use a chicken coon to protect little chicks from harmful animals.
- Separate the hen from her chicks in the first two or three weeks. Then feed them with nutritious food available in the local shop.
- To make the hen lay more eggs, bring the chickens under a light bulb or near a charcoal stove or gas lamp.

Raising the chicks ourselves makes the hen ready to lay more quickly.

เมื่อไรไปออกขาย

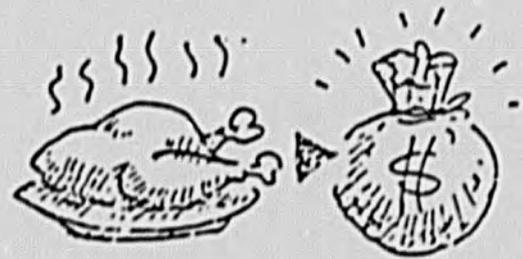
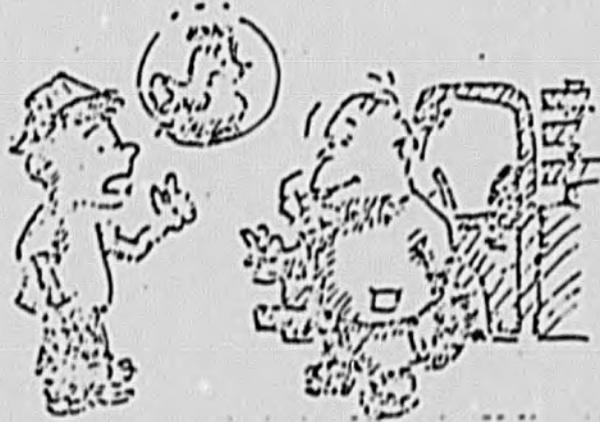
ไก่ที่เลี้ยงไว้หนึ่งปี หนึ่งปีครึ่ง หรือ ๑ ๑/๒ ปี หลังจากมันไข่ได้ ๑๐-๑๕

ฟองของ สันคอโตกว่า หงอนแดงเหมือนหงอนสีดา
อาจมีการผสมขน ขนร่วง ไข่เป็น
มันจะดูเหมือนตอนเป็นไก่ตัว

แต่หากที่ใดแต่ ไปออกขายได้ เกษตรกรควร

ติดต่อพ่อค้าผู้รับซื้อไก่บ้าน เพราะที่ใดแต่สามารถ

ทำเป็นไก่ตัวผู้สุภาพ และต้องพบผู้รับซื้อมดดินมากในแถบนี้

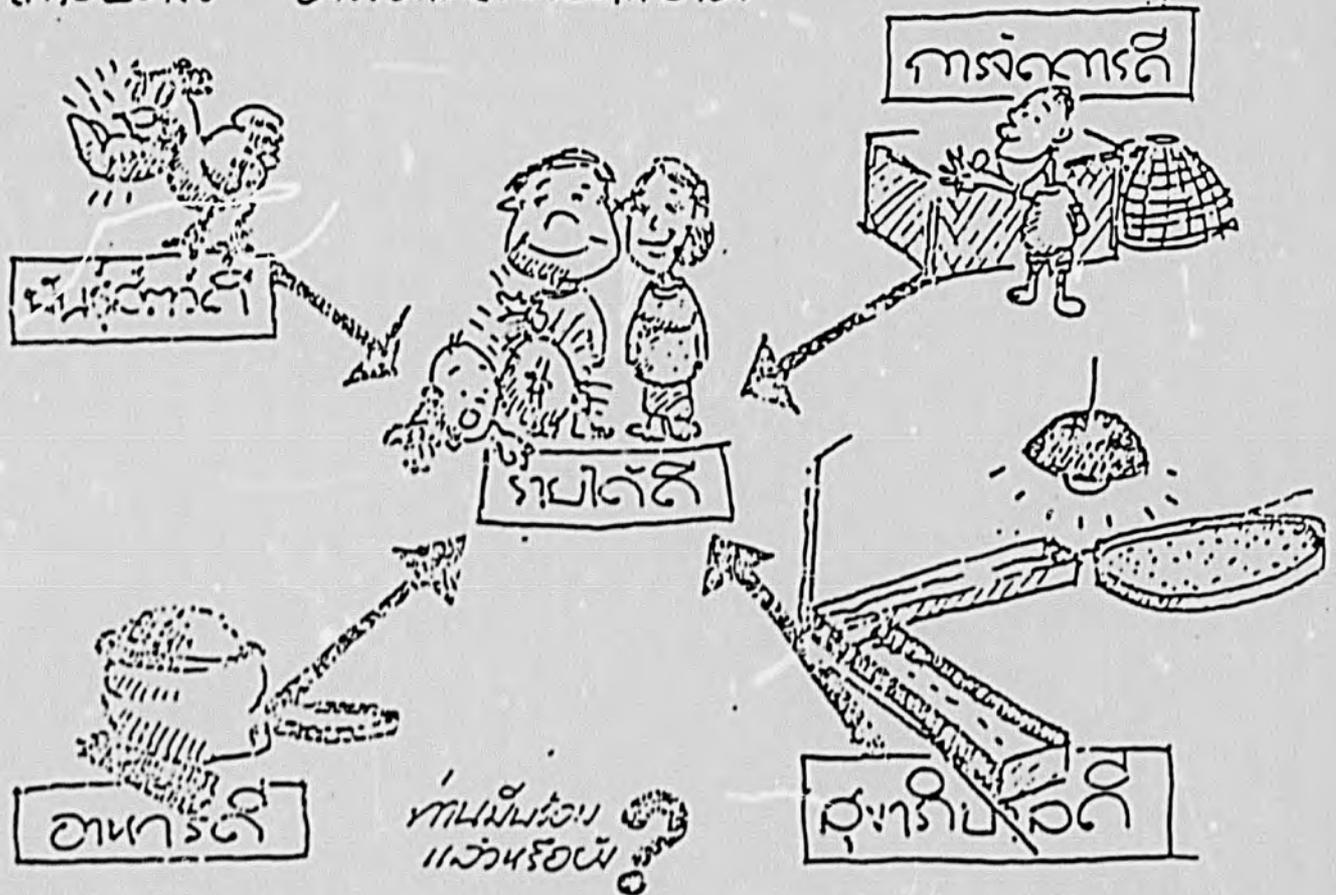


Selling Chickens

After they have laid eggs for a year or a year and a half, they become aged and lay fewer eggs. Their combs become pale. Their new hair grows long and replaces the old ones, but they are not as oily as before. This means that the chickens are old enough to be sold. Farmers should contract with merchants because old chickens can be sold. Currently, old chickens are a popular dish in the countryside.

สรุป

การเลี้ยงไก่ทั้ง ๓ ประเภท เพื่อให้ได้ผลตอบแทน และเป็นรายได้ให้กับครอบครัว การดำเนินการมีดังนี้



Conclusion:

In order to raise chickens for a better life and an additional income in the household, you require these components:

- . Good breeds
- . Good nutritious food
- . Good management
- . Better health care

= higher income

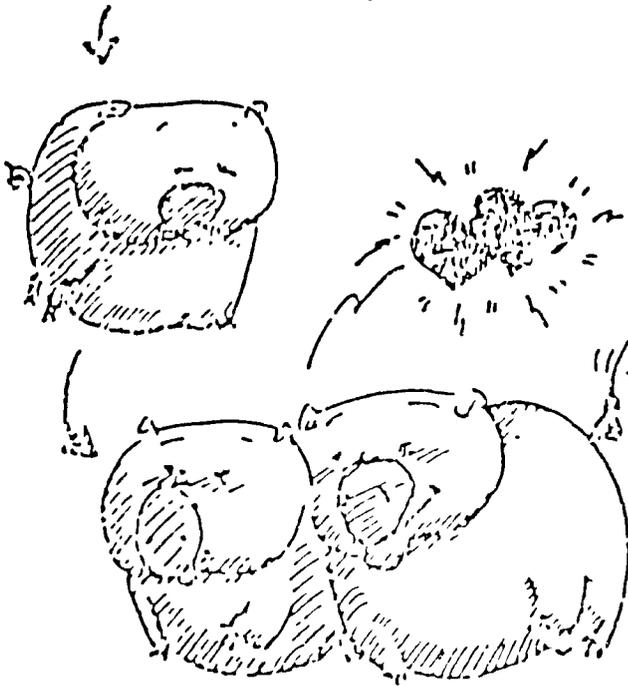
Do you follow this advice?

เลี้ยงหมูแม่ลูก
ขายลูก

แบบที่ ๒. การเลี้ยงแม่ลูกขายลูก

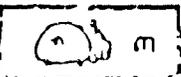


ซื้อตัวเมียตัวเล็ก เริ่มจนโต ทั่วไปผสมพันธุ์กับ
พ่อสุกร เมื่อคลอดลูกออกมา ลูกขาย อเลี้ยง
จึงพบเห็นคนอื่นต่อ



ให้พ่อสุกรผสมพันธุ์กับพ่อสุกร

ลูกสุกรขายได้เดือนหนึ่ง



Pattern II -- Raising Mother Pigs for Breeding

Buy a little female pig, feed her, and breed her with a male pig when she is ready. The baby pigs can be sold one month after birth.

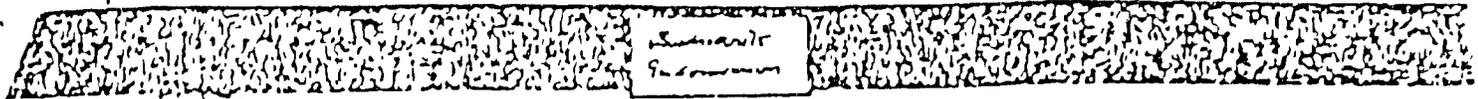
โรคปาก เท้าเปื่อย เหมือนในวัว-คows ตัวโตไม่ตาย
แต่ตัวเล็กมีโรคตายมาก



โรคท้องร่วง หรือเป็นของเหลว ๑ ให้ใช้ยาที่คนกินได้



Pigs get the hoof and mouth diseases the same as cattle.
Grown up pigs do not die easily, but the young ones can die when they
get these diseases.
If diarrhea occurs in the piglet, use the same medicine as for humans.



การเลี้ยงดูหมู
การเลือกดูหมู

๑. หมูไม่มีขนหรือขนหยาบ

๕. ปรากฏโรค ทั่วตัว หมูแดง

๒. ไม่มีเหงื่อออกตามตัว

๖. ตามงูมีสี

๗. หัวโตอ้วน

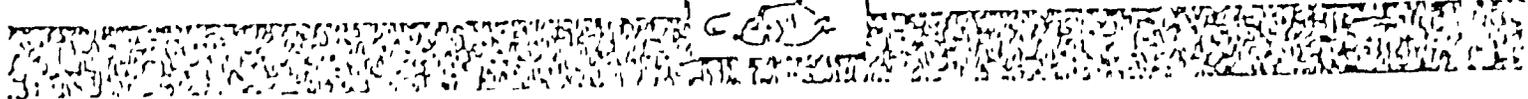
๓. ผิวหนังแห้งเป็นขี้ผึ้ง

๘. มีรอยโรค

๔. ไม่มีไขมันที่คอ

๙. อายุนาน มีน้อยสีเทา

๑๐. มีคนหาโรคมาทำ

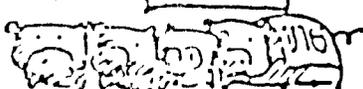
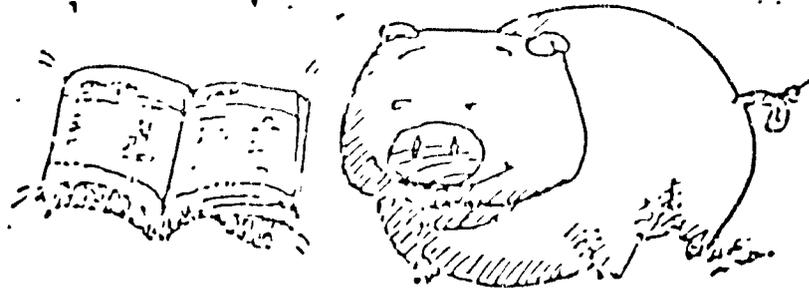


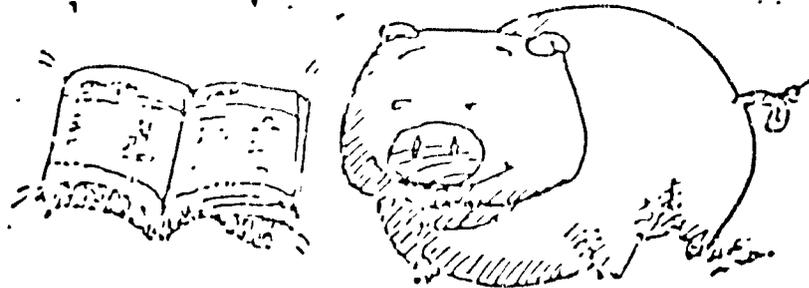
It is good to begin with the following:

Choosing Which Pigs to Raise

1. Don't choose pigs with stiff or curly hair
2. Don't choose pigs with dandruff scales on the body
3. Don't choose oily skin and haired pigs
4. Don't choose pigs with runny eyes
5. Choose only active and strong pigs
6. Choose pigs with 'right eyes
7. Choose big and fat pigs
8. Know what breeds they are
9. Know the age of the pigs and how many brothers and sisters they have
10. What medicines they have been vaccinated with

สรุป ก่อนเลี้ยงสุกรควรเตรียมตัวอะไรบ้าง

๑. เลี้ยงสุกรขุนหรือเลี้ยงแม่สุกรเอาเฉพาะลูก 
๒. เมื่อตลาดสุกรมีราคาขณะถึงเป็นหรือ 
๓. หาวิธีให้สุกรกินน้ำสะอาด 
๔. เลี้ยง ทำคลอด มีคน ตามเป็นใหม่ 
๕. มีคนช่วยดูโรคระบาดได้บ้าง 
๖. มีน้ำพอเลี้ยงสุกรใหม่ 
๗. เลี้ยงและเลี้ยงพ่อแม่ให้ใคร 
๘. ศึกษารายละเอียดโรค สุกรหรือพ่อแม่ 



Conclusion: Before raising pigs, remind yourself about these things:

1. Raise either father pigs to slaughter or mother pigs for producing young ones
2. Know how to choose good young pigs
3. Know what to feed them and where to buy their food
4. Know how to raise, deliver, vaccinate, and sterilize pigs
5. Know who to ask for help when having problems
6. Have enough water for your pigs
7. Have a market for them
8. Calculate exact prices
9. Know how to calculate the loan payments

APPENDIX D : STAFF MEMBER

<u>Name (+ Age)</u>	<u>Qualification</u>	<u>Position</u>
1. Mrş. Nisa Xuto (47)	MA. in Psychology & Research, University of Michigan	Project Director
2. Mrs. Sansanee Yamasmit (47)	MBA. University of Colorado	Finance Director
3. Mrs. Uraivan Tan-kimyong (40)	Ph.D. in Development Sociology, Cornell University	Regional Coordinator
4. Mrs. Supaporn Ruangratananon (44)	B.A. in Education, Chulalongkorn University	Operation Officer
5. Miss Kachakorn Janlekha (27)	B.A. in Management, Assumption Business Administration College	Secretary
6. Miss Suttitlak Thanmahol* (28)	MA. in Educational Research, Chulalongkorn University	Provincial Coordinator (Saraburi)
7. Mrs. Kanchana Suapayak (24)	Certificate in Business Administration	Field Worker (Bangkok)
8. Mr. Vichit Chankaruhad (25)	B.S. in Sociology and Humanity, Chiangmai University	Provincial Coordinator (Chiangmai)
9. Miss Waewdao Nantawong (28)	B.S. in Business Administration, University of Ramkhamhueng	Provincial Coordinator (Lamphun)
10. Miss Chaweewan Promma (30)	B.S. in Humanity, University of Ramkhamhaeng	Provincial Coordinator (Phayao)
11. Miss Busabun Chuntalert (27)	B.S. in Social Science, Payap College	Provincial Coordinator (Chiangrai)

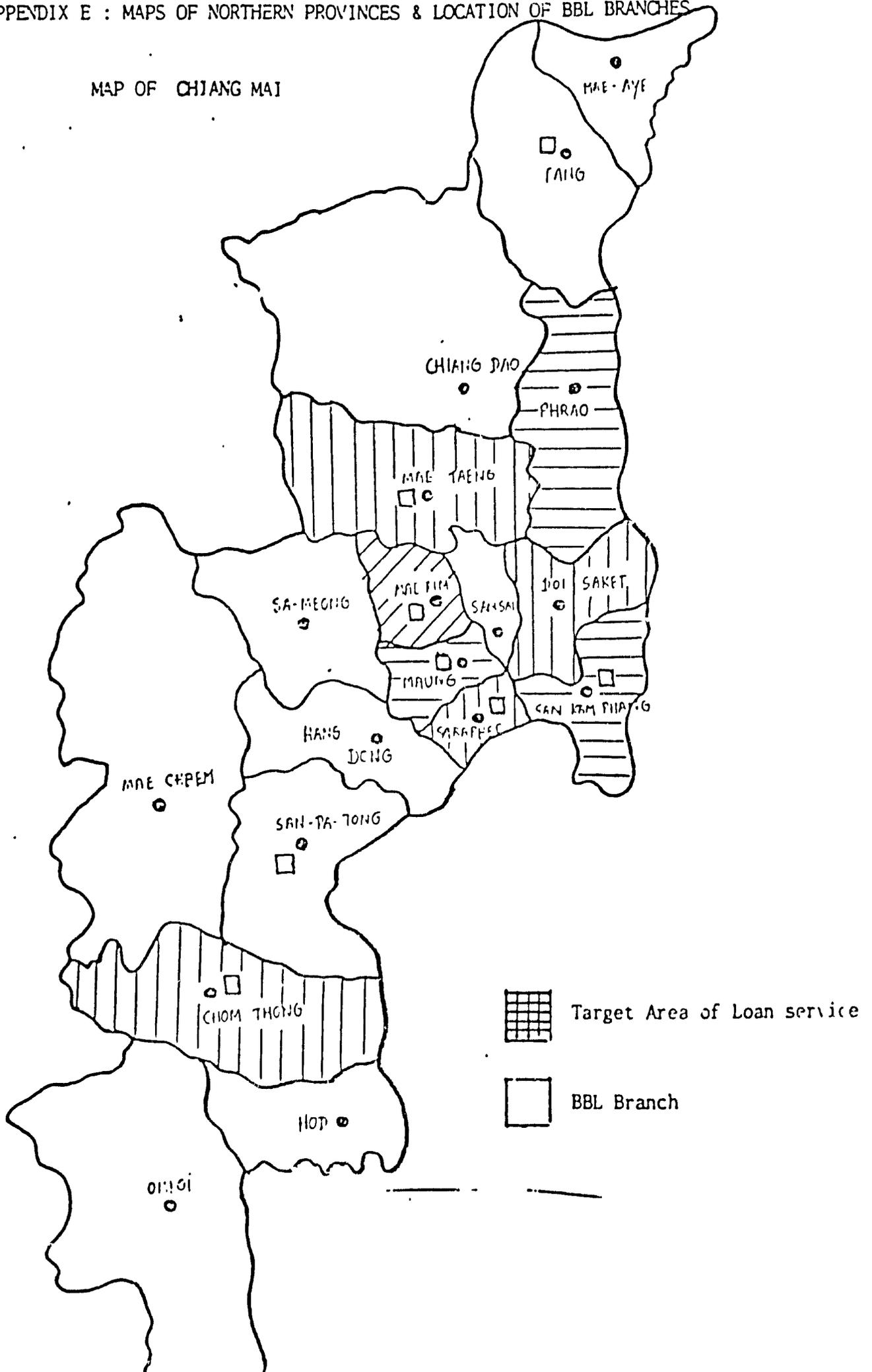
<u>Name (+Age)</u>	<u>Qualification</u>	<u>Position</u>
12. Mr. Satit Changrajang (24)	B.S. in Sociology and Humanity, Chiangmai University	Provincial Coordinator (Lampang)
13. Miss Malinee Gujral** (23)	B.S. in Sociology and Humanity, Chiangmai University	Public Relation, (Regional Office)
14. Miss Supasiri Intarasooksri	Certificate in Agriculture, College of Education at Chom Bang Ratchaburi	Field Worker (Ratchaburi)
15. Miss Ubolwan Suwannarod (31)	B.A. in Education, College of Education at Cham Bung, Ratchaburi	Field Worker (Ratchaburi)
16. Mr. Visut Wangcharoen (29)	Elementary Education	Field Worker (Ratchaburi)
17. Miss Prapas Goonkhuntod (24)	B.A. in Education, Teacher Training College, Udon Thani	Provincial Coordinator (Loey)
18. Miss Maneerat Sabthaworn** (28)	Certificate in Accounting	Provincial Coordinator (Udon Thani)
19. Mr. Saman Siriwatanasit** (31)	B.A. in Industrial Economics, University of Ramkhamhaeng	Provincial Coordinator (Ubon Ratchathani)

* Recruited in May, 1987

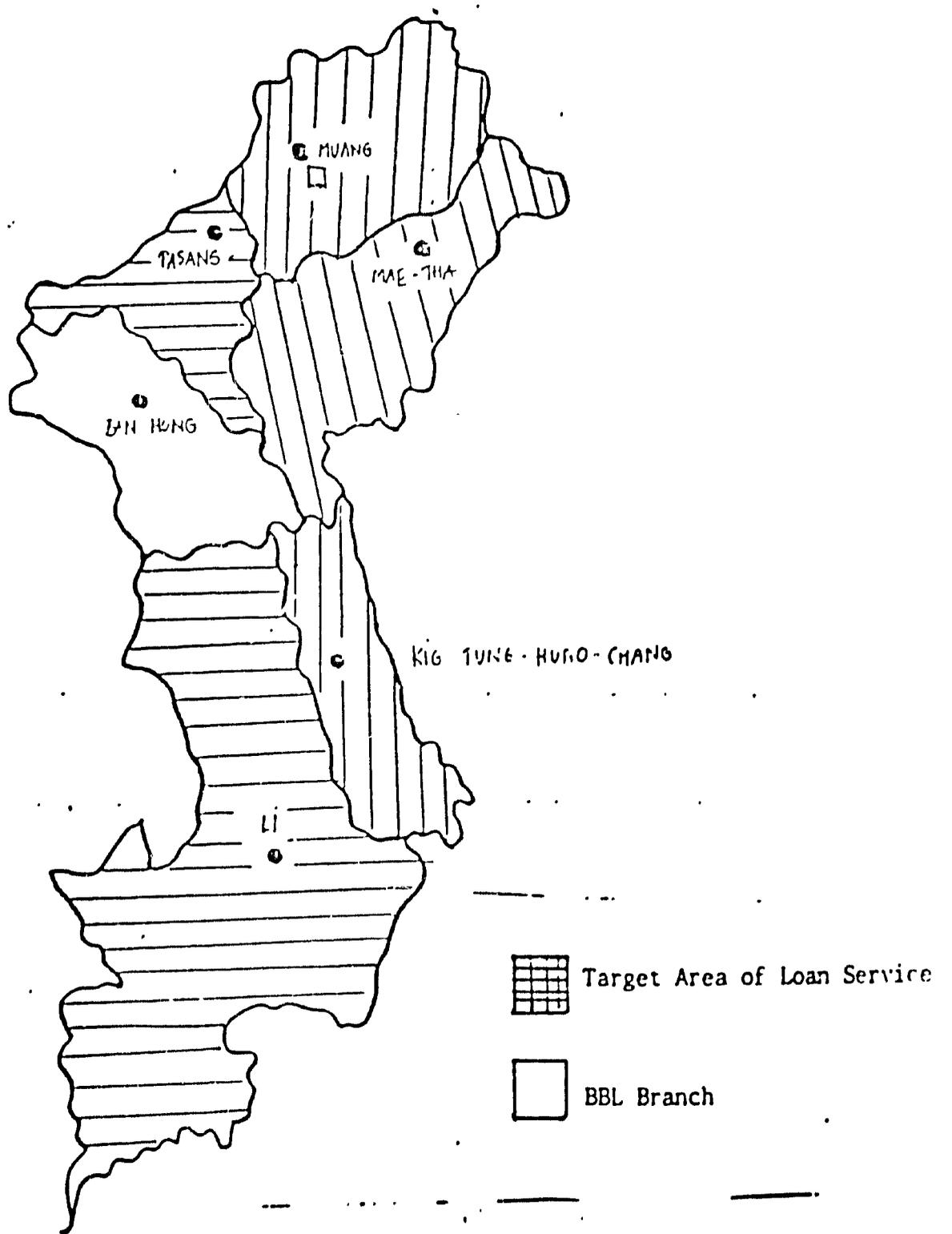
** Recruited in July, 1987

APPENDIX E : MAPS OF NORTHERN PROVINCES & LOCATION OF BBL BRANCHES

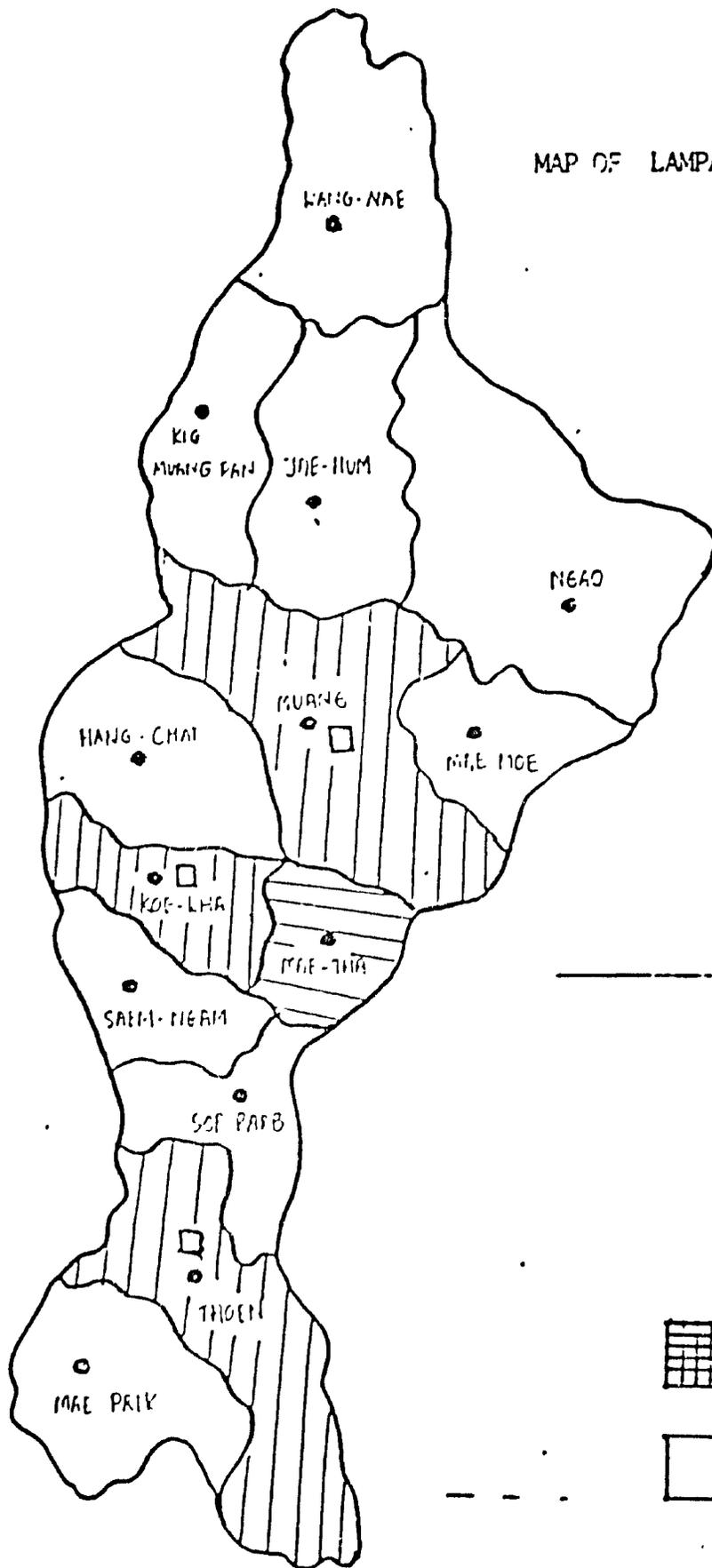
MAP OF CHIANG MAI



MAP OF LAMPHUN



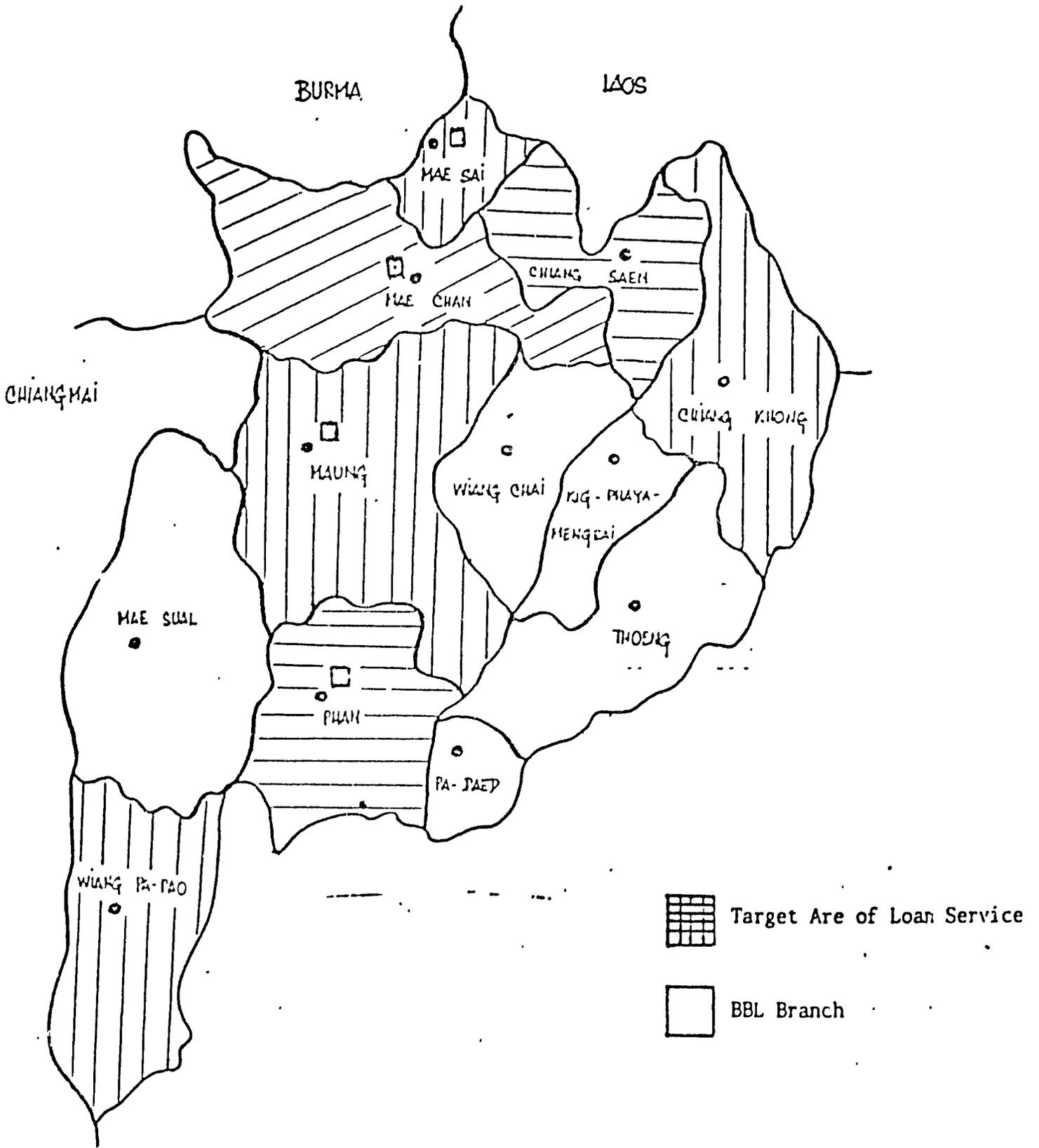
MAP OF LAMPANG



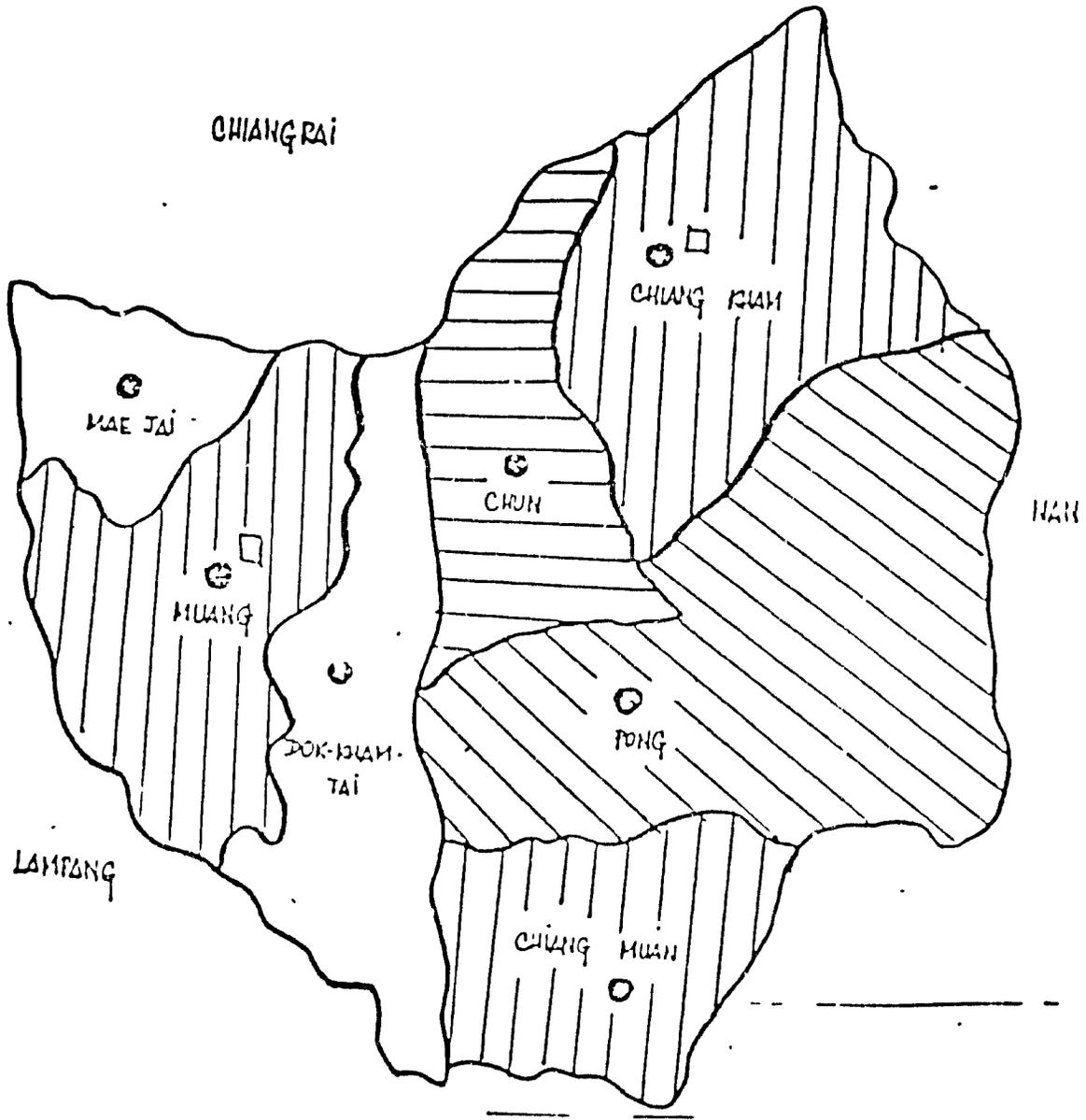
 Target Area of Loan Service

 BBL Branch

MAP OF CHIANG RAI



MAP OF PHAYAO



Target Area of Loan Service



LBL Branch