

Midterm Evaluation Report of the ADRA/Thailand
Matching Grant

submitted to:

ADRA/International
and
A.I.D./FVA/PVC

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EXECUTIVE SUMMARY

This report covers the results of the routine mid-term evaluation of the Thailand component of the ADRA/International Matching Grant. The Scope of Work requests the evaluation team to address three issues in particular:

- to assess progress of the project as compared with the Detailed Implementation Plan (DIP) submitted to A.I.D.
- to review progress in staff training and the effectiveness of technical assistance to the project.
- to assess the potential for current project activities to increase the health and economic status of the targeted beneficiaries.

While described in the project papers as a small enterprise development project (SED), the ADRA/Thailand Matching Grant project is somewhat more limited than the usual projects using that label. The primary activities of the project are:

- to create village revolving loan funds which would enable small farmers to break the cycle of debt to money lenders;
- to train MoPH staff in business-related skills and help them become more aware of the social-economic aspects of health promotion and education.

Matching Grant funds have been used primarily to capitalize revolving loan funds. Smaller portions supplement staff salaries, and are available for training.

This report is organized in three sections. Part One includes background material for understanding the evaluation including the reasons for the evaluation, the evaluation methodology, and overview of project activities to date, and a description of the management of the project including the various levels of ADRA and the Thai Ministry of Public Health.

Part Two is a discussion of the evaluation findings which have been clustered into seven categories beginning with project strengths. Other categories are management issues, training, technical assistance, the credit system, impact and sustainability.

In Part Three the main findings, conclusions, and recommendations have been lifted from Part Two and presented in a more succinct way. Recommendations are clustered according to the level of project management the team felt should be held responsible for carrying out each recommendation.

LIST OF ACRONYMS

ADRA	Adventist Development and Relief Agency
ADRA/HQ	ADRA Headquarters, Silver Spring, MD
ADRA/FED	ADRA Far East Regional Office, Singapore
A.I.D.	Agency for International Development
AIDS	Acquired Immune Deficiency Syndrome
ANC	Ante-natal care
B	"Bhat"; local unit of money
BAAC	Bank of Agriculture and Agriculture Cooperatives
DIP	Detailed Implementation Plan
EPI	Expanded Program of Immunization
HRD	Human Resources Development
MG	Matching Grant
M.P.H.	Master's degree in Public Health
MoPH	Ministry of Public Health
M.D.	Doctor of Medicine
NGO	Non-governmental Organizations
OEF	Overseas Educational Fund
ORS	Oral rehydration solution
PRICOR	Primary Health Care Operations Research Project
PHC	Primary Health Care
Ph.D	Doctor of Philosophy
R.N.	Registered Nurse
Rai	Thai measurement of land area, 2 1/2 Rai = 1 acre
SED	Small Enterprise Development
SME	Small and Medium Enterprise Network
SOW	Scope of Work for the evaluation
TOT	Training of Trainers
VLFC	Village Loan Fund Committee

PART ONE: BACKGROUND

1.0 INTRODUCTION

1.1 Reasons for the Evaluation

ADRA has a long history of success in the field of international health, but little experience in the related sector of small business development. In 1988 the Adventist Development and Relief Agency (ADRA) International was awarded a Matching Grant (MG) for the amount of \$1,750,000 which ADRA matches equally for a total of \$3,500,000. The purpose of the five year grant (1988-1993) is to enable ADRA to develop experience and expertise in the field of small-scale business development.

The MG targeted rural communities in four countries, two each in Africa and Asia. In Lesotho, the program introduces income producing activities as part of an integrated program of literacy, MCH services, water and sanitation development. In the Philippines, Kenya and Thailand, the project activities are aimed at increasing income through training existing hospital and ministry of health personnel in small-enterprise development skills.

As part of the agreement with A.I.D/FVA/PVC, ADRA/International is expected to carry out a mid-term evaluation of each of the target countries. The projects in Kenya, Lesotho and the Philippines were designed as five year projects and their mid-term evaluations are scheduled for 1991. For reasons described below, the Thailand project was designed as a three and a half year project and their mid-term evaluation comes somewhat earlier than the others.

This report covers the results of the routine mid-term evaluation of the Thailand component of the ADRA/International MG. The Scope of Work (SOW) for the evaluation is included as Appendix A. The SOW requests the evaluation team to address three issues in particular:

- To assess progress of the project as compared with the Detailed Implementation Plan (DIP) submitted to A.I.D.
- To review progress in staff training and the effectiveness of technical assistance to the project.
- To assess the potential for current project activities to increase the health and economic status of the targeted beneficiaries.

1.2 Description of the project

The Thailand component of the MG is carried out in Sisaket Province in northern Thailand, near the Laotian border. The project has, to date, been established in 11 villages in Siratana District.

Sisaket Province is one of the poorest in Thailand with a per capita income less than half that of the national average. The economy of the area is heavily agricultural with most families living on small subsistence farms. Over time, farms have been subdivided through inheritance so that many families now live on five rai or less of land. Official and informal estimates are that a family of five needs at least 10 rai of land to live comfortably.

A second reason for poverty in the area is the absence of water for irrigation. The main crop, rice, and the secondary crops of corn and cashews require water at the appropriate times. Farmers are primarily dependant on rainfall for water. The government has programs to build ponds to store water but this effort has not been adequate to help the very poor.

In Sisaket Province, the Ministry of Public Health (MoPH) has a very strong presence through its network of District Hospitals, Community Health Centers, Village Health Workers and Village Health Communicators. The ADRA MG project was designed and is being implemented by staff of the Ministry of Public Health. Most of the project activities take place through the Siratana District Hospital. The project has the full support and interest of the Provincial MoPH and Provincial Hospital Community Health Department. The Provincial MoPH is interested in expanding the project into other districts in the province.

While described in the project papers as a small enterprise development (SED) project, the ADRA MG project is somewhat more limited than the usual projects using that label. The primary activities of the project are:

- to create village revolving loan funds which would enable small farmers to break the cycle of debt to money lenders;
- to train MoPH staff in business-related skills and raise awareness of the social-economic aspects of health, education and promotion.

MG funds have been used primarily to capitalize revolving loan funds. Smaller portions supplement staff salaries, and are available for training. Only one ADRA staff person is employed full time with MG funds. Two former PRICOR employees have been brought in under the auspices of the MoPH, paid for from MG funds. A fuller description of the history of the project, and activities to date

is found in Section 3.0 of this report. A description of project management is found in Section 4.0.

2.0 EVALUATION METHODOLOGY

The evaluation was planned by ADRA Headquarters as part of the routine monitoring of the grant. ADRA/Thailand and the ADRA/Far Eastern Regional Office were consulted on the SOW and team make-up. The evaluation SOW and team was approved by A.I.D./FVA/PVC.

2.1 The Team Members

The four-person team consisted of two independent consultants and two ADRA staff members. Shirley Buzzard, an anthropologist with considerable experience with evaluations and expertise in small-enterprise development, was the team leader. Jean-Paul Heldt is a medical doctor with training in community health and experience in Africa, Southern Asia and Central America.

Sharon Tobing represented ADRA/Headquarters. Ms. Tobing is ADRA/Headquarter's Evaluation Department Director, and is trained in public health with managerial and technical experience in primary health care projects in Asia and Africa.

Lila Tidwell represented ADRA/Thailand. Ms. Tidwell is trained in public health and works out of the Bangkok office of ADRA where she assists with the supervision of this and other ADRA projects in Thailand. Ms. Tidwell has lived in Thailand for 15 years.

The team had excellent health credentials and extensive experience world-wide. While only one team member had experience in small-enterprise development, this was not a constraint. The public health experience helped the team understand the advantages and constraints of adding a SED component to an existing health care system.

2.2 Activities

The team met in Bangkok on March 26th for a day-long team planning meeting and briefing by the ADRA/Thailand Director. That evening the team traveled by overnight train to the project site. On the 27th and 28th, the team visited target villages, and interviewed community leaders, members of Village Loan Committees (VLCs), loan recipients, and project staff. On the 28th, the Project Director from the MoPH in Bangkok spent the day with the team making field visits. Because one member of the team had to leave early, the day of the 29th

was spent in a team meeting analyzing findings. The three remaining team members spent the final day, the 30th, with additional interviews. Report writing could not take place in the field though each team member has contributed parts of the report. The final report is being assembled primarily by ADRA/HQ in collaboration with the team leader.

The primary methodologies of the evaluation were interviews and observation. Over the course of the three days available for data collection, the team visited 7 of the 11 target villages; interviewed staff at the national, provincial and district levels; attended a health talk for a group of loan recipients; observed at a community health center; interviewed community health staff; and carried out interviews with a local merchant/money lender, the district representative of the local agricultural credit bank and others knowledgeable about the project. A complete list of those interviewed is included as Appendix B.

2.3 Limitations of the evaluation

Given the very limited time for the evaluation, certain activities which would have been valuable had to be minimized. The evaluation would have profited with more time spent in the target villages with loan recipients. Language was a problem as only one team member was fluent in Thai. Even then, many villagers spoke languages other than Thai. While the team had the services of an excellent translator, there were inevitably some miscommunications; such exchanges always lose some of their richness when the individuals cannot speak directly.

The primary weaknesses of the evaluation were two-fold. First, the team did not have time to study the project records as carefully as we preferred. Baseline studies, loan records, loan applications and health data in the communities are available and could have been used had the team had time to compile and analyze them. The second weakness of the evaluation was in the lack of time to process our findings with project staff as we went along and to work with them to arrive at our recommendations.

In general, however, the team feels confident that we appreciate the many strengths of the project and that we have correctly identified the areas of concern. These strengths and concerns have been communicated verbally with the appropriate ADRA/Thailand and ADRA/HQ staff and are here presented in written form.

3.0 PROJECT DEVELOPMENT

3.1 A brief history of the project

ADRA/International has been involved in two of A.I.D.'s previous Matching Grant Programs. In 1987 ADRA took a decision to compete for a third Matching Grant and sent the Request for Proposals to its regional offices which had eligible countries. In response to growing interest in the field, ADRA made a decision to systematically learn about small credit programs through this Matching Grant by hiring consultants, by holding international workshops and by supporting involved countries as they introduced SED activities into their other activities, which were predominately health programs.

In its original concept paper to ADRA/HQ, ADRA/Thailand proposed a community managed development fund to be utilized for health and/or agriculture needs as determined by the community. After discussions with USAID/Thailand, ADRA/Thailand was directed to review recent PRICOR health studies as a basis for the proposal. This resulted in a significant change of focus, where community loan funds are initially made available through MoPH infrastructure.

ADRA/International was awarded a Matching Grant, although at a reduced level than it requested. This meant that targeted countries had to revise their budgets downward and plans had to be modified. Activities officially began in early October, 1988.

3.2 Preparation of the Detailed Implementation Plan

One program-wide component of the Matching Grant is an annual workshop for all four countries. The first annual workshop focused on planning and was held in the Philippines in January 1989.

The ADRA/Thailand director and the Assistant Field Project Director attended this first workshop, called the International ADRA SED Workshop. Three key ADRA/HQ staff plus an experienced consultant from OEF spent time with each country to outline the content of a DIP.

ADRA/Thailand completed its DIP shortly after the workshop. It was approved by the MoPH in February 1989.

At the same time, the DIP was sent to ADRA/HQ where it was studied by an SED consultant who prepared a commentary. This commentary was sent to ADRA/Thailand in March 1989, with a view toward revision. For reasons which are not clear, the suggested revisions did not occur.

Four ADRA/Thailand and MoPH staff attended the second International ADRA SED Workshop held in Kenya in August 1989. At this time, the same SED consultant and key ADRA/HQ staff again reviewed the DIP and additional comments were discussed. A revised DIP was submitted by ADRA/Thailand and this was in turn submitted to A.I.D./FVA/PVC. At the time of this evaluation, no comments on the DIP had been returned by A.I.D.

3.3 Project activities to date

The project is well underway. All project staff are in place. At the time of the evaluation, 11 villages had revolving loan funds. Two cycles of loan disbursement had taken place; the first cycle has been completely repaid.

Two ADRA/Thailand and four MoPH staff have been at attendance at the two International ADRA SED Workshops. Information from these workshops was shared with other project staff through formal training sessions in Thailand. All required reports and documents have been prepared with care and submitted in a timely manner.

4.0 MANAGEMENT

4.1 Role of ADRA/HQ

The Matching Grant was awarded to ADRA/International on behalf of ADRA/Thailand plus three other ADRA country programs, by A.I.D./AID/FVA/PVC. Funds were also awarded to ADRA/HQ for overall project support. A.I.D. holds ADRA/HQ responsible for all aspects of the program. As such, ADRA/HQ must be kept informed of the project at the local level, through regular reports, site visits, general communications and evaluations.

At ADRA/HQ, the Department of Community Development (Director: Kenneth Flemmer, M.S.; Technical Assistant for SED: Nahla Katrib, B.A.; plus support staff) has primary responsibility for the HQ-level management of the Matching Grant. The Departments of Human Resources Development and Evaluation are also involved with certain aspects of the project, as is ADRA/HQ's Financial Division in terms for disbursing project funds.

4.2 Role of ADRA/FED

ADRA's 12 regional offices are designed to be extensions of headquarters and the first line of assistance, both managerially and technically, to programs and projects within each region. ADRA/Thailand's regional office is located in Singapore. Maitland DiPinto, MPH directs that office. He receives key project documents (trimesterly reports, DIP, annual reports) and must approve budget draw downs from ADRA/HQ.

4.3 Role of ADRA/Thailand

ADRA/Thailand's director facilitated the development of the project in consultation with A.I.D./Bangkok. The MoPH took the leading design role. ADRA/Thailand (and through it ADRA/FED and ADRA/HQ) is responsible for seeing that the project is implemented by the MoPH according to the agreed DIP; that project funds are properly used; and that appropriate technical assistance and training takes place.

4.4 Role of the Thai Ministry of Public Health

The MoPH carries out the project, through its existing physical infrastructure and staff.

While ADRA has been involved in an advisory capacity, the project was designed and has been implemented by the MoPH.

PART TWO: FINDINGS

5.0 PROJECT STRENGTHS

The team found the project to have a number of strengths which have contributed to the success of the project so far and which are likely to play an important role in its continued success:

- The commitment and motivation of the MoPH at all levels is extremely high. Senior officials see the project as a pilot project and already have tentative plans to duplicate the project in other districts and, eventually, nationwide. Individuals within the MoPH have planned the project, take full responsibility for its implementation and have a strong sense of ownership of the project.
- The project builds on the infrastructure of the MoPH which is already in place. The MoPH has excellent rapport with the community and has experience in good record keeping.
- The project focuses on supporting familiar, traditional sources of income. Loan recipients are almost all farmers seeking to diversify their crops and break the debt cycle. While a few loan recipients are expanding existing micro-enterprises, the project is not attempting to introduce new businesses, untested crops or other unfamiliar practices.
- The project is not part of the official government structure and is viewed by staff as an experiment. It rests, at this point, on a large reservoir of good will and community concern on the part of MoPH staff who are adding project activities to their already busy schedules. Initially the team saw this lack of institutionalization as a possible threat to sustainability.

After interviews the team determined that the absence of regulations (which would apply if the project were implemented through the Agricultural Credit Bank, or one of the other government ministries) allows it to be more flexible and responsive to community needs. Eventually, after the project matures, it will have to be built into the job descriptions and responsibilities of some ministry but at this time, the absence of MoPH experience with SED activities is considered an asset.

- Project staff are all well educated (all have graduate or post-graduate degrees) and many were involved with the two year PRICOR research which gave rise to this project. They see improving the income of their clients as

an important part of their overall emphasis on health promotion and primary health care. Hospital administrators see the project as an opportunity to strengthen their community outreach through additional services and to help staff be more aware of the economic base of health problems.

- This innovative approach to combining SED activities with primary health care, if successful, is very likely to be replicated in other districts and provinces.
- Rapport between ADRA/Thailand and project staff at all levels is very high. ADRA/Thailand expatriate staff are fluent in Thai and are sensitive to local values. Most of the project staff also speak English which is an asset in A.I.D. report preparation and dealing with international evaluation teams.

While the bulk of this report focuses on issues of concern, these important strengths must be kept in mind.

6.0 MANAGEMENT ISSUES

6.1 Overall Management

There are four levels of management in this project. The primary designers and implementors are the MoPH at the Provincial and District Levels. A.I.D. however, holds ADRA/HQ responsible for overall management. ADRA/HQ relates to ADRA/Thailand through a regional office in Singapore. Specific activities conducted by these four levels are outlined below.

ADRA/HQ:

ADRA/HQ has had the following contact with project staff:

- | | |
|-----------------|---|
| January 1989: | 2 weeks orientation and first ADRA International SED Workshop, held in the Philippines. Present were Community Development, HRD, Evaluation from ADRA/HQ; and two key staff from ADRA/Thailand and from the MoPH. |
| Feb-April 1989: | Contracting of Susan Reynolds, SED Consultant, to review DIPs and prepare written commentary. |
| August 1989: | 3 weeks, second ADRA International SED Workshop, held in Kenya. Present were HRD, Planning from ADRA/HQ; and four key staff from ADRA/Thailand and from the MoPH. |

Oct/Nov 1989: Four day in-country visit to Thailand by the Comptroller of ADRA/HQ.

Minimum monitoring of trimesterly reports (2) and annual report (1), and letters, faxes, telexes and phone calls as required were accomplished.

ADRA/FED:

The Regional ADRA Director and the ADRA/Thailand director were in personal contact 11 times since the project's start, as well as in contact by fax, letter and telephone. The MG has not been a major discussion point.

ADRA/Thailand:

Besides a flow of correspondence (letters, faxes) and telephone calls, a trimesterly report was received as scheduled in early 1989 and the DIP was completed by February 1989. The first annual report was received in August 1989. A second "double" trimesterly report was received in April 1990 as requested by ADRA/HQ. All required management documents (trimesterly reports, annual report and DIP) were submitted by the times requested by ADRA/HQ.

While ADRA/Thailand technically has responsibility to A.I.D. and ADRA/HQ, in practice authority for actual implementation has been voluntarily delegated to the MoPH. This position evolved quickly and is being maintained by the ADRA/Thailand director. It is the position preferred by the MoPH, whose good favor is a primary concern of the ADRA/Thailand staff.

To date ADRA/Thailand has acted as liaison between the project staff at the implementing level and ADRA/FED, and between the field and ADRA/HQ offices. They have translated MoPH project documents such as the Annual Report and DIP into English for A.I.D. reports; coordinated staff to attend international workshops; developed a management information system (newly implemented) and a data base for monitoring the status of the loan fund; and coordinated requested drawdowns of project funds from ADRA/HQ through ADRA/FED.

The ADRA/Thailand director has delegated much of the routine management of the project such as site visits, correspondence, and reporting to his associate director. She has made contact with the Small and Medium Enterprize (SME) network in Thailand which is an association of private development organization working in SED. She has been a part of in-country PACT-sponsored training with twenty or more staff of other PVO SED projects. More and more, the associate director is taking a leading role in this project, and is being encouraged to do so by the ADRA/Thailand director.

A certain ambiguity seems to exist about the role and allegiance of the Field Coordinator. It was not clear to him or to the evaluation team members who he is reporting to. The ADRA/Thailand director was rather inconclusive on this role and how he fits into the general organization. The Field Coordinator is the only full time staff in this project, feels he has many responsibilities but no authority/support to fulfill his obligations. Because of this unclear line of command, his capabilities and motivation have not been utilized to their fullest.

MoPH:

The project operates through the government health-care system from the highest levels (national) to the lowest levels (local health centers). The basis for this project was a PRICOR recommendation for decentralized PHC management. All levels of the MoPH are involved with this project.

While the interest and support of the National and Provincial levels is critical to project success, many decisions could be made at a level closer to the field. For example, the national level deals with funds; the provincial level deals with data management; the district levels handles the loan decision-making, and the health center level is providing direct health and SED information to the clients. The village loan fund committee officers and members, and the community health volunteers and communicators, are not given active decision making roles.

6.1.1 Conclusions

ADRA/HQ:

ADRA/HQ's contact with the project has been scanty, mainly through workshops. Sufficient amounts and quality of technical assistance and training coordinated by ADRA/Thailand have not occurred as they should have. This absence of technical assistance and support by ADRA/Thailand was not picked up by ADRA/HQ because of a lack of routine monitoring and site visits.

ADRA/FED:

ADRA/FED has not been involved in small enterprise training provided by ADRA/HQ or other sources, and is not at present in a position to provide technical assistance to this project.

ADRA/FED has taken a minimum role in project oversight.

ADRA/Thailand:

The management position of ADRA/Thailand which has evolved thus far in the project has worked reasonably well to date, because of the interest and involvement of individuals within the MoPH. With a different set of MoPH

individuals, this same arrangement could have been disastrous.

The involvement of the Associate Director, who has more time to spend on this project than the Director and who has a personal interest in small enterprise development, should be encouraged. She has made beneficial ties with technical resources in Thailand which will benefit the project.

The Field Coordinator is a definite asset to the project. However, because of an undefined line of command, his potential contributions have not yet been maximized.

MoPH:

The MoPH has taken the initiative in filling the "gap" of involvement by ADRA/Thailand and ADRA/HQ with its own SED activities, and basically has been learning how to design and operate a credit program through trial and error. Their continued interest is to be encouraged. Unfortunately, they have not fully tapped into the network of SED professionals in Thailand.

Despite an initial plan to make this project as decentralized as possible, many decisions, particularly about budgets, are made at too high a level. While it takes time for decisions to be made and then implemented when many levels must be involved in the decision-making process, the project benefits from the understanding which exists all the way up and down the MoPH structure as to why this unusual project is lodged in the MoPH in the first place.

6.1.2 Recommendations

ADRA/HQ:

ADRA/HQ needs to assist ADRA/Thailand to set up a useful monitoring system which will provide a clear picture of the project and its needs to both ADRA/Thailand and to ADRA/HQ.

A visitation schedule needs to be instituted. It is recommended that ADRA/HQ visit the project around the start of year three to monitor how the recommendations of the mid-term evaluation are being instituted. And ADRA/T needs to work with project staff to implement the plan of technical assistance and training designed at the most recent international workshop.

ADRA/FED:

Although implementation of the project is basically in the hands of the MoPH, ADRA/FED should begin to take a more active role in this project. Since one of

the purposes of the MG is to build up SED knowledge and experience within the agency and there are two MG projects within the ADRA/FED territory, as a start ADRA/FED is encouraged to inform itself with the current ADRA/Thailand project and to take a more active role in analyzing trimesterly reports. Site visits, particularly when technical training or assistance is being provided in-country (or within the region) should be scheduled. Ideally, a regionally-based SED expert should be retained by ADRA, or at a minimum a, regionally based staff person should be given the task of facilitating an exchange of information on ADRA-sponsored SED programs within the region.

ADRA/Thailand:

For the remainder of this project, the present management position taken by ADRA/Thailand shared work, as long as the MoPH is open to the technical recommendations found within this report. It will be the responsibility of ADRA/Thailand to coordinate the implementation of these technical recommendations in cooperation with the MoPH. Management recommendations regarding future institutionalization of the project are found in other sections of this report, particularly Section 11.0. To that end, a greater "hands-on" involvement of ADRA/Thailand's country director is essential.

The ADRA/Thailand Associate Director should plan to spend approximately one week a month through the remainder of the project at the project site, particularly at the District and village level. An important role is to listen and learn of the problems the district-level and village-level staff and volunteers are facing, and to translate these problems and requests into practical training and technical assistance sequences.

Regarding the Field Coordinator, a clear line of command should be established and communicated to all parties concerned.

MoPH:

The current project management structure within the MoPH should remain as it is for the present, with an emphasis on delegating as many decisions as possible to the District level. Village level involvement in planning, implementation and evaluation also needs to be emphasized.

Plans must begin immediately regarding the future placement of this project within the formal government structure.

The MoPH is counseled to call upon ADRA/Thailand to obtain additional technical assistance and training for this worthwhile project. The MG has funds for expert technical assistance and training which should be used, especially in light of the

personal and professional interest of the involved MoPH staff.

6.2 Financial Issues

ADRA/HQ releases A.I.D. Matching Grant funds plus any of its matching share from HQ upon request from ADRA/Thailand, contingent on receiving a detailed financial statement and narrative report on the previous block of funds. The funds are sent to ADRA/FED and from there to ADRA/Thailand. ADRA/FED says it keeps its measure of control over the project funds in order to ensure that it will receive reports for monitoring purposes, although to date they have not used those reports to support the project.

ADRA/HQ sends through the amount requested by ADRA/Thailand, as long as the amount is in line with ADRA/Thailand's budget. This transfer, which is basically a transfer between two Citibank accounts, is virtually instantaneous. From ADRA/FED to ADRA/Thailand, a check generally takes one week to clear unless the ADRA/FED director is traveling, or as recently happened, his support staff is changed and new procedures must be learned. Then delays can occur, which can disturb the project's progress.

Two months operating expense at a time is sent from ADRA/Thailand to the national MoPH. A project-paid accountant, the wife of the MoPH project director, disburses funds down to the Provincial and District levels where a monthly petty cash system is in place. This account was recently audited by ADRA/HQ and found to be adequately managed. (see Appendix G)

Receipts travel back up the MoPH system from the District level to the Provincial level to the central Ministry, and from there to ADRA/Thailand.

6.2.1 Conclusions

The team did not find evidence that the extra step of passing project funds through the regional office has created substantial delays in the drawdown of funds to date, but the potential for delays exists. In terms of monitoring the project, ADRA/FED's role is, at this point, very minor.

Husband-wife teams where one has substantial say in project policy and expenditures and the other handles funds has the potential to be problematic. In this case, there appears to be no problem. ADRA/HQ should continue rigorous annual audits to assure confidence in the arrangement.

There is a discrepancy between the amount of time various staff were proposed to spend on the project and the actual amount of time spent, particularly at the National and Provincial MoPH level. The chart below shows these discrepancies.

ADRA/HQ needs to lead a budget review to determine whether appropriate salary adjustments are called for.

Proposal	Actual	Position
10 %	2-3 %	ADRA/FED
30 %	15 %	ADRA/Thailand Director
20 %	20 %	ADRA/Thailand Assistant Director
40 %	2 %	Director MoPH
40 %	2 %	Field Director MoPH
80 %	25 %	Prev. Med. MoPH
	60 %	Project Manager MoPH
	100 %	Field Coordinator*

*ADRA/Thailand employee seconded to MoPH District office for project.

There is a substantial discrepancy between the salaries of the ADRA/Thailand director and the Associate Director. Given that both have comparable technical, educational and experiential skills, this gap needs to be remedied immediately to prevent the appearance of gender inequity issues.

6.2.2 Recommendations

ADRA/FED should either become more substantially involved or ensure that they do not create the potential for bureaucratic delays.

ADRA/Thailand should undertake a comparison of the projected matching costs in the DIP with the "Financial Activity for 15 months ended December 31, 1989" of ADRA/Thailand's latest audit. (see Appendix G) While the evaluation team did not do all the calculations, and in fact could not do some as we were not able to obtain reliable base salary figures for everyone in the short time available, the matching shares appear to come out short. (See the table on the previous page)

ADRA/HQ and ADRA/Thailand need to take the time to more carefully calculate their matching share, and ensure that it is included in the budget, and spent according to the grant contract.

A determination needs to be made on the amount of time various nurses, a pharmacist and others spend on the project. MoPH training facilities are being used and their value needs to be determined. MoPH (provincial) office equipment and supplies, plus the vehicle, which were either paid for by ADRA or provided by the MoPH were valued by the auditors at \$29,906.76. Only those MoPH vaccines and needles utilized as part of this project can be counted as match.

ADRA/HQ needs to look into the pay disparity between staff in ADRA/Thailand. Salaries need to be adjusted to a more equitable level.

6.3 Monitoring and Evaluation

Because the project is considered experimental and innovative, monitoring and evaluation were an important part of the DIP prepared during the first year of the project. The project began with a baseline study carried out in June and July of 1989 which collected information on clients' landholdings, their participation in various health programs, and the incidence of respiratory and diarrheal diseases.

The baseline study is scheduled to be repeated in May, 1990 and again at the end of the project. This is the only formal method of monitoring project impact.

While the baseline study was helpful in the project design stage, this particular method may not be that valid in assessing project impact (i.e. assessing improved income). Improving income in the province is the highest priority of all government agencies and there are a number of programs through the other ministries, particularly the Ministry of Agriculture, which are aimed at increasing income. Improved seeds for rice and other crops are being distributed, fertilizer and pesticide programs are being strengthened and cash crops such as cashews and silk worm production are being promoted. Given the province-wide emphasis on increasing income, it is likely that income in all target villages will increase and it will be difficult to determine how much of that increase can be attributed to this project and how much to other activities in the area.

It would not be too late to select a sample of client families and a control group of non-loan recipients in the same or near-by villages and perform an assets inventory. (Monitoring and Evaluating Small Business Projects: A Step by Step Guide for Private Development Organizations by S. Buzzard and E. Edgcomb has a number of useful tools for this.) the assets inventory would track changes in the income of families with loans compared with those who do not have loans.

Since data are not routinely collected on changes in income, project staff are basing management and technical decisions on anecdotal evidence. If more precise information were available, they might be able to use the data to make decisions about which types of crops to encourage villagers to plant, to better adjust the timing of loans to villagers needs and to learn more about the optimal size of loans.

Many of the same problems apply with monitoring health impact. This project is premised on the assumption that income will be raised and that this will result in improved health. Since impact income cannot be demonstrated empirically, then any health improvement cannot be attributed to the project. A wide range of

health activities are available to communities and, again, it will be difficult to demonstrate what impact can be credited to this particular intervention.

The project calls for an internal evaluation to be carried out by district and provincial health staff quarterly. More formalized quarterly and monthly evaluations need to be undertaken at the field and District level.

The first annual report to ADRA listing project activities and budgets was prepared by the MoPH and was submitted on time, is complete, and well written.

6.3.1 Conclusion

The monitoring and evaluation system is not adequate for making management decisions or for assessing impact. Given the experimental nature of this project, a more precise system of gathering data is essential.

6.3.2 Recommendations

- The Field Coordinator should immediately design a system of monitoring income for a sample and control group of target families. While the data will be somewhat imprecise due to the fact that this project has been underway for nearly two years, it is nevertheless important that some effort be made to document impact and develop a monitoring system which will yield data for making management and programming decisions.
- The Field Coordinator, in conjunction with other project staff, should find ways to make better use of the project data already collected. In order to do this, he will need access to a portable computer which can be located at the District Office. It is recommended that funds be made available for this purpose.
- Project staff should reconsider the current plans to repeat the baseline survey in May 1990 and at the conclusion of the project. This exercise will not likely result in data which will assist project management in improving the project nor will it give a valid assessment of impact. The results are unlikely to justify the costs involved.

7.0 TRAINING

7.1 Description of training to date

Although staff training was supposed to be a major component of the project, in

actuality delivery-level staff have had very little training in income generating activities, credit, or small enterprise development.

ADRA/HQ sponsors annual International SED Workshops for representatives from the four matching grant countries. The first was held in the Philippines in January, 1989 and the second was in Kenya in August, 1989. These workshops focused mostly on administrative issues but did have specific sessions on SED issues. Unfortunately, ADRA/Thailand delivery-level field staff were not invited to the first two workshops.

In April, 1989 an orientation seminar was held for Provincial and District level staff and was attended by 17 people. This was primarily a planning workshop but it did include some substantive content material such as a presentation on feasibility studies and a presentation from another NGO with a similar SED project in the Korat Province of Thailand.

In May, 1989 a two-day workshop for 28 district and sub-district level staff was held. The purpose was primarily to acquaint staff with the details of the project rather than to deal with issues of SED development such as credit.

The Field Coordinator, who is the primary implementor of the project (he is the one full time, field-level staff member), is a member of the PACT/SVITA sponsored SME Network in Thailand. He attended a one-day workshop on credit, his only formal training in SED.

The following chart outlines the training history of the project staff.

TRAINING HISTORY OF PROJECT

Position	Formal Training	PHC Training	SED/Credit Training
ADRA:			
1. Country Director	RN	none	2 ADRA intn'l workshops
2. Associate Director	RN, B.S.	MPH	1 ADRA intn'l workshops; 2 day PACT/SVITA (credit)
3. Field Coordinator	MA Public	none	1 day PACT/SVITA

Admin. (credit)

TRAINING HISTORY OF PROJECT (CONTINUED)

Position	Formal Training	PHC Training	SED/Credit Training
MoPH:			
Project Administration:			
4. Project Director	MD	DPH	none
5. Field Project Dir.	MD	?	none
6. Deputy Field Project Director	MD	MPH	none
7. Assistant Field Project Director	MD	MPH	2 ADRA intn'l workshops
8. Project Manager	MD	?	1 ADRA intn'l workshop; 1 SME network meeting (RLF) Revolving Loan Fund
9. Mr. Kasem	?	?	none
Field Workers:			
10. Nurses	RN, B.S.	?	days training through project
11. VH Volunteers	n/a	?	none
12. VH Communicators	n/a	?	none
13. VH Committee	n/a	?	none
14. VLF members	n/a	?	one day training through project

Clients: n/a ? monthly meetings with project staff

7.2 Conclusions

- Most involved project staff, both at ADRA/Thailand and at the MoPH, appear to have solid basic professional backgrounds in the field of medicine and nursing, especially those at the national and provincial levels. Most also have a good grasp of the complexity of development at the community level and of overall project management.
- Only three staff members (two at the national and one at the provincial level) have formal training in PHC. PHC background is notably absent at the district level and down. The competence of the VHV was not formally researched as part of this evaluation, but the one worker observed was unable to prepare ORS.
- Three project staff have had one or more days training in SED. Provincial and District level staff have attended International ADRA Workshops for ADRA Matching Grant program staff, but these workshops have been of marginal utility to the participants. The international workshops have focused primarily on administrative issues with only a few days at each on SED issues. The SED presentations were not paced to be timely to project development, i.e. they were not relevant to the participants at the time they were presented. Technical information has not trickled down to the field level where implementation occurs.
- When asked about difficulties encountered, various categories of involved people (health worker, headman, client) said they were often unable to handle technical (i.e. SED related) questions from the clients and wished to have more training in this area. Sample questions may include:
 - use of fertilizer?
 - how to start and operate a fishery?
 - how to integrate SED and health activities?

7.3 Recommendations

- It is of utmost priority to plan and implement on-site SED training activities. This should begin with the provincial and district levels, then move to the members of the VLFC, the volunteer health workers and the clients. The upper levels should be involved in training the lower levels. Technical assistance to plan and conduct these training sessions can be arranged with external SED consultants or through the Thai SME network.

- ADRA/HQ should seriously reconsider the value of training in multi-country conferences vs. geographically-focused workshops. For ADRA/Thailand, a local workshop could provide training assistance to the District and community levels.
- If resources permit, ADRA/Thailand should strengthen the PHC skills of the sub-district and community level staff.
- Exchange visits among staff of this and other Thai NGO/SED projects would be beneficial.

8.0 TECHNICAL ASSISTANCE

8.1 Description of technical assistance to date

The project has received very little technical assistance either for planning or for implementation. The primary assistance came at the two International ADRA Workshops where participants had consultants to help them design their DIPs. After the initial DIPs were written, ADRA/HQ hired a consultants to prepare a critique of each DIP.

The consultant's critique of the ADRA/Thailand DIP was excellent and raised a number of important points about the role of women in the project, about the sustainability of the loan funds, and about many of the other issues which emerged in this evaluation. For some reason, the comments of the consultant were not incorporated into the final DIP or present project plans.

The project has used no outside consultants to advise staff on planning, credit or other design or implementation issues. The Field Coordinator is a member of the SME network in Thailand but, because of travel time, has been unable to attend most of their meetings.

8.2 Conclusions

The project has had very little technical assistance and that which has been offered has not been effective.

8.3 Recommendations

- ADRA/Thailand must assist the project in locating other NGOs with technical expertise in similar projects and facilitate visits between project staff (including chairmen of VLFCs) and staff of other projects.

- The project should have access to a consultant in the area of credit management to assist in the re-planning of the revolving loan fund scheme.
- Project staff should have access to a consultant or other NGO with experience in training village committees to manage money. A consultant should design a detailed training plan for training village committees and for conducting a series of TOT workshops for district and community level staff.

9.0 THE CREDIT SYSTEM

9.1 Description of activities

There is a clear need in the community for a mechanism to assist small farmers out of the debt cycle and to help them learn to use the formal credit system. ADRA/Thailand's project aims to provide credit to the poor.

The heart of the project is a revolving loan fund which is to be managed by Village Loan Fund Committees (VLFCs). Loans are made to groups of five clients. The group acts as collateral for its members.

The fact that Thai culture places a high value on "saving face" and being responsible to the community makes the group loan concept an important deterrent to default on the part of members of a client group. Another deterrent to default is the health care system itself. The associated doctors and nurses are highly respected in the project communities. Having the program associated with them contributes to the villagers' responsibility to repay loans.

Loans are predominantly for agricultural purposes and are made for between B 3,000 and B 10,000. The interest is 15 percent and each client is required to place B 10 into savings each month. Almost all the interest (in one village the VLFC keeps part of the interest) and the monthly savings are put into a local commercial bank where the sum earns 8 percent per year. The idea is that this money would at some point serve as capital for the beginning of a sustainable, community managed loan fund.

Loans have been made during two general disbursement periods. The first was in May/June 1989 and the second was in March 1990. Almost all loans in the first wave were repaid early, suggesting that the repayment period is too long. Loans made during the second phase have not yet come due. So far, there have been no defaults.

Given the world-wide lack of success with revolving loan funds, special attention needs to be given to the careful design and management of the loan funds. Current plans are to turn the interest and savings generated in each community over to the VLFC. However, the DIP (page 8) states that:

"...after the first year, the credit will transfer to a loan guarantee system. The SED fund will be put into the local agricultural bank. The clients can make application for loans directly to the bank."

The DIP states that a District Loan Fund Committee would be created and this committee would recommend those with good credit to the BAAC (agricultural bank). This committee has been formed and it currently carries responsibility for program management (versus the VLFCs as originally planned). The committee has 13 members, all MoPH employees, and is chaired by the Project Manager. Members include the Deputy Project Manager, Chiefs of the Public Health Centers, six Health Center Directors, one nurse, the District Chief of Sanitation, the Chief of Pharmacy and the head of the administrative section of the hospital. It meets monthly.

Somehow in implementation, the intended spin-off to the formal banking system has been lost. Project staff at higher levels say this plan could happen but that it would take several years for clients to be ready to deal with the formal banking system. Project staff at implementing levels recommend, and anticipate, that the fund management will stay as it is, or at most transfer to the VLFC level with continued management expertise provided by local Health Center staff and the District Hospital.

Interviews with project clients indicate that a number of them have already used, or are still using, the local agricultural bank for loans. Those interviewed who are not using the BAAC credit source indicated their major reservations were that the loan consisted of agriculture inputs rather than cash, and that the process is cumbersome. They were also aware that the ADRA project interest would somehow be returned to their village, but could not explain the mechanism. This appeared to be an appealing aspect of the ADRA program.

Interviews with the District BAAC official indicate that the application for agricultural loans is indeed cumbersome and time consuming. However, cash loans are now available and have been for the past year. Interest rates are 15 percent, the same as the ADRA revolving loan funds, and no savings component is required. By law in Thailand, no interest rate can be over 15-18 percent. There are a number of potential problems with the revolving loan fund concept as it is now being practiced in the ADRA/Thailand project:

- Plans to tie the program into the formal banking system are not being

implemented.

- The Village Loan Fund Committees have had only minimal training to organize themselves. It is well known that training community committees to handle large sums of money requires specialized training and supervision. There is no one on the project staff who is able to carry out this training and there are no plans to get this expertise from another organization.
- Interest rates are set arbitrarily rather than to cover the actual cost of the management of the credit. Experience with revolving loan funds in other countries shows that if the funds are to maintain themselves, the interest rates must be adjusted upward as the actual costs of doing business are calculated. Inflation in Thailand currently runs at about 5.4 percent. This needs to be factored in.

Research also shows that the interest rate usually climbs to the level the local money lender is charging. In other words, money lenders do not necessarily charge the usurious rates for which they are often blamed. The money lender in Siratana charges about 60 percent interest, and there is competition among the money lenders which keeps their rates in check.

Setting interest rates is a technical skill and one which VLFCs are unlikely to master on their own.

- The assumption is held by project staff that there will be no defaults on loans. Consequently, the term "default" has not been defined in this context and no mechanism is in place to handle a default.

Both the moneylender and the agricultural credit bank report defaults at about 20 percent annually. They both lend to slightly larger farmers than the ADRA loan fund, whose participants have less land and poorer quality land.

Theoretically, members of the defaulting clients group would be responsible for a defaulted loan, but would the project really make them pay? One risk of having such a high number of loans for agricultural uses is that in those occasional bad years when there is an unusual drought or other natural disaster, all the clients are likely to experience low yields and there may be mass defaults, not because of any ill intention on the part of the clients but because there is simply no money to repay the loans.

9.2 Conclusions

The original intent of the revolving loan fund, to use it as a step to the formal

banking system, has been lost.

The VLFCs will require considerable specialized training, which is not currently available to project staff, if they are to eventually manage the loan funds. The idea of the VLFCs making decisions about who gets loans is a good one; whether they can or should handle the actual funds is debatable.

Given the legal limit on credit interest of 15-18 percent in Thailand, it is very likely that the loan funds will decapitalize. This rate of interest is unlikely to cover the cost of managing the fund over the long run.

9.3 Recommendations

- Project staff should go back to their original plan to use the loans as a step into the formal banking system. By the time of the third loan, each client should know how to apply for a loan from the agricultural bank or one of the other sources of credit available in the area.
- The project needs expert technical advice in the area of credit management and particularly with the setting of interest rates. Given the dependence of the loan fund on agricultural loans; plans must be made in advance for occasional periodic high default rates when harvests are poor, and those costs must be built into the cost of managing the fund. A consultant with expertise in this area should be located and asked to help with planning.
- The program must develop stronger tie-ins with the agricultural credit bank and other cooperatives in the area. Staff members, for example, should be able to train villagers in the application procedures for agricultural bank loans.
- There must be a formal plan for training the VLFCs. The program staff do not have the expertise to do it. Outside technical assistance must be sought from someone with experience in training village level committees in money management, perhaps from some other NGO operating in Thailand. ADRA/Thailand should assist in identifying suitable assistance.
- Since it is unlikely that the revolving loan funds will maintain themselves over the long run at current set rates of interest, project staff need to discuss the legal limits of NGO-operated loan funds with in-country experts. Alternative plans should be drawn up for merging the funds with some other credit program before villagers lose their savings. The target villages might merge into a multi-purpose cooperative or the agriculture credit bank might be asked to take over management of the actual funds, leaving the decision-making about who gets loans to the VLFCs. In a worst-case scenario, the

savings should be removed from the fund. The savings could be moved to the BAAC, where they could eventually serve as collateral for individual or group BAAC loans.

10.0 PROJECT IMPACT

10.1 Health Impact

Through interviews with health workers, VLFC members and clients and through observations, a study of records and home inspections, the following findings were documented regarding the health impact of the project:

Health education activities (lectures, posters, video) are included in the monthly SED meetings. Most of the people interviewed were aware of the expected health outcomes of SED activities. Many said that the health of the community has improved "a lot" in the past two years but were unable to give concrete examples. A village headman and a chairperson of a VLFC (also a loan client) said there was no change in health.

A review of the records at a health center which covers three project villages showed the following sample of changes between November 1989 and January 1990; it should be noted that health records are very well kept.

	November 1989	January 1990
First degree malnutrition	132	106
Use of contraceptives	505 (81%)	529 (84%)
Women with > 4 ante-natal check-ups	6	37
Number of latrines	380 (40%)	465 (50%)

According to a head nurse, use of health services has increased in her sub-district as a result of the SED activities. She attributed this to the impact of the monthly health messages and to the fact that most health services (ante-natal care, EPI, family spacing) were provided free-of-charge to clients.

Many homes have one or two large reservoirs for a year-round supply of drinking water. Latrines and hand pumps were seen, but not as frequently as the water tanks. In one instance, an SED client had just completed the construction of a latrine. His neighbors attributed the latrine to the extra income derived from his

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Many homes have one or two large reservoirs for a year-round supply of drinking water. Latrines and hand pumps were seen, but not as frequently as the water tanks. In one instance, an SED client had just completed the construction of a latrine. His neighbors attributed the latrine to the extra income derived from his

new business.

In another village, however, two clients (one of whom was the chair of the VLFC) said they had neither water reservoirs nor latrines, and that health had not improved. In fact, one of the client-mothers had a two-year old with first degree malnutrition. The mother said the child had repeated episodes of respiratory infection and diarrhea. Neither she nor the village health volunteer knew how to prepare ORS.

The evaluation team attended a VLFC meeting, held in a common village building in the evening. Most of the time was spent on video messages regarding diarrhea, diet and AIDS with little involvement from the audience.

10.1.1 Conclusions

In assessing the health impact of this SED project, the assumption is that increasing people's income by helping them start their own business will result in increased use of health care services (both curative and preventive). The expected end result is better health for the individual loan recipient and for the community.

In general, there seems to be a perceived health improvement in the short history of the project by many of those involved in the project as staff and as clients. It is unrealistic to quantify these changes in the short time available. Records in the health center files may provide a clue as to a potentially developing trend, but are not universal enough to provide a statistical picture. The 8-10 client sample selected cannot be considered representative of the total number of 176 clients.

It is unrealistic to attribute any actual health improvements (latrines usage, utilization of health services) to the SED activities or to any other concomitant health or development activity. At present, any objective impact of SED activities on health cannot be conclusively confirmed or denied.

10.1.2 Recommendations

- The MoPH together with ADRA should decide whether the health activities should remain an essential component of the project for the rest of the project. This decision should be based on a) time, b) resources, c) expertise, d) commitment and e) priorities. If the MoPH decides to keep the health activities, the following steps should be taken:
 - (a) conduct a baseline study of household assets in a comparative sample of clients/non-clients
 - (b) define two or three simple indicators of improved health (e.g. EPI,

ORS, # latrine, # hand pump, growth)

- (c) improve the adequacy and effectiveness of the health education activities
 - (d) develop a focused plan to educate clients to use their extra money for health purposes
 - (e) reinforce health activities based on selected indicators
 - (f) monitor health activities and indicators
 - (g) evaluate progress monthly.
- Technical assistance in PHC, communication techniques and monitoring could come from ADRA, the MoPH, other NGOs, local non-formal education center and/or consultants. The expertise is widely available.
 - Ideally, the team recommends integrating SED and PHC; however, if by providing PHC assistance the SED component would not be properly supported with training and management assistance, the primary objective of the project will have been lost. In such a case, the PHC support should be considered as a separate activity, apart from this project.

10.2 Impact on Income

There is considerable anecdotal evidence that income is indeed up for loan recipients. As discussed in Section 6.3, the monitoring system is inadequate to document any increase in income. However, clients interviewed gave strong testimony to improvements in their lives after having received loans. Some examples are:

- Virtually all those interviewed reported being able to build a latrine with materials subsidized by the MoPH. Materials for a latrine cost a minimum of B 1000.
- A male client reported that because of the loan, he did not need to sell his crops for cash during the lean period, and his family was able to eat better.
- Several clients are using their second loans to purchase piglets, chickens or to stock fish ponds, primarily as a source of food but also for sale for additional cash.
- One female client who used her loan to add to the stock of her tiny shop said that she earned more now because she has more things for sale in her

shop.

- A bicycle repair man was able to stock more spare parts and to purchase ducks and 70 chickens which he will sell.
- One person interviewed noted that there were many home improvements among loan clients.
- Two people interviewed had used a portion of their loan to buy consumables (dry fish, fresh fish, baked products).

As discussed in Section 6.3, there are a number of programs in the Province to increase income and it is unclear how much of the increase in income is actually due to the loans. Loan recipients and village leaders strongly endorse the program and credit it with making dramatic improvements in their lives.

In target communities, virtually everyone applies for and receives a loan. Target communities were chosen because of the number and quality of loan applicants and those chosen are, indeed, poor.

Since virtually everyone gets a loan who wants one, there has been little targeting of the very poor this far. In fact, a few very poor people are unable to join solidarity groups because their neighbors consider them unreliable and do not want to underwrite their loans.

Many of the loans are going to women and there appears to be no discrimination against women who apply. In two communities visited women played prominent roles: the chair of the VLFC in one village is a woman and in another community a women's group applied for loans in both disbursements and used the money to increase the stock in their shop and to build a more permanent building to house it.

10.2.1 Conclusion

Since there is such strong anecdotal evidence that the project does have an impact on income, the greater then is the reason to document this information and to have adequate data coming up through a monitoring system to enable project leaders to make better management decisions.

10.2.2 Recommendations

- Under take better documentation of the impact on income with the recommendations in Section 6.3

- Increase the use of participatory evaluation methods that the community themselves can use to document their successes and to learn more about how best to use their loan money. For example, evaluation data should indicate which businesses or crops are most profitable and which are not.

11.0 PROJECT SUSTAINABILITY

11.1 Findings

Sustainability of the ADRA/Thailand project depends on three factors:

- the feasibility of the design of the program, particularly the revolving loan funds;
- overall management and support; and
- the possibility of continued donor support.

Sustainability of the loan funds

The loan funds are unlikely to sustain themselves over the long run. Interest rates high enough to cover potential losses during poor agricultural years would be above the legal limit for loans in Thailand. However, the loan funds are likely to sustain themselves long enough to graduate most clients into some other credit system such as a multi-purpose cooperative or the BAAC. If the program went back to the original concept of tying the poor into the formal credit system, it would serve an important unmet need in the communities.

The program should to work out an arrangement with other appropriate credit institutions. It would need to add an educational component which would teach clients how to access this credit. The loan fund could be retained for first time borrowers or small loans.

Overall management

With regard to overall management and support of the project within the MoPH, the prospects for sustainability are high. The project has the strong support and personal interest of MoPH personnel at all levels.

The project, at this time, is somewhat unofficial in that the MoPH has no SED

program. While ADRA/Thailand and the MoPH have formal agreements regarding the project, it has not yet been institutionalized.

Initially, the team was concerned about the unofficial nature of the project at the Provincial and District levels. SED responsibilities are not part of any personnel job descriptions and the project is taken on by staff in addition to their regular duties as hospital administrators and public health physicians who supervise community health clinics. However, interviews with staff at all levels convinced the team that for a pilot, experimental project, falling outside the government regulations regarding loans, cooperatives, and other ministries has some advantages. Eventually, when the project has had some of the design problems corrected, it will have to be institutionalized in the MoPH or some other ministry. National level MoPH officials see the project as potentially replicable throughout the country.

Because MoPH staff get promotions, transfers and go away for further training, it is important to the sustainability and continuity of the project that national MoPH officials see that there is a minimal amount of project staff turnover and that replacements are selected for their ability and interest in managing SED projects as well as other criteria, even though SED is not a formal part of their job description.

Project management is adequate for the present time. The lack of official protocols for carrying out income-generating projects within the MoPH is an asset in a new project which is still finding its way.

Continued donor support

In the original, optimistic plan, MoPH officials believed the project could be put into place in 3 1/2 years. While the other three countries are five year projects, this project officially has only 18 months left before donor funding ends. This will not be adequate to get the project up and running effectively. Project staff have no plans at this time to solicit funds from other donors.

11.2 Conclusions

- Project management is strong and contributes to the likelihood of sustainability of the project.
- The loan funds will probably not sustain themselves as community managed revolving loan funds and the project needs some re-design to bring it back to its original focus of graduating borrowers into the formal credit system.
- The project is likely to just be underway by the time donor support ends.

This will be a major detriment to the sustainability of the project.

11.3 Recommendations

- MoPH officials should continue their interest in and support of the project. The support of national level MoPH staff is particularly important as staffing at the Provincial and District levels must be carried out with the project in mind.
- Provincial and District level staff should begin collaboration with officials of the BAAC, the cooperative movement and other potential sources of credit for the poor, small farmer and begin negotiating agreements with one or several loan programs which will accept the philosophy of assisting the poor which underpins this project.
- Project staff should begin a program of educating the poor on the process of applying for loans from formal banks. First and second time borrowers might use the project loan fund but subsequent loans should be from formal lending institutions.
- ADRA/HQ should keep this project within the MG for the full five years. An unfunded extension would allow the project to continue with the current 11 villages and work out some of the design problems. Funds for the remainder of the grant, including money earmarked for loan funds, should go to training and technical assistance for staff.
- ADRA/Thailand and project staff should begin immediately to document the impact of the project and consider potential alternative sources of funds for post-MG funds. If the project is able to "take off," and we believe it can with proper staff training and technical assistance, it would need to scale-up and add more communities. This would require additional loan fund capital.
- The issue having been raised by the national project director, MoPH and ADRA/Thailand may want to explore ways in which this SED project could be integrated with other sectors such as agriculture, community development and education.
- No additional target communities should be added until the program design is strengthened and additional staff training has taken place; at least 6 to 9 months.

PART THREE: MAIN CONCLUSIONS AND RECOMMENDATIONS

12.0 MAIN CONCLUSIONS

12.1 Areas of Strength

The team found the project to have a number of strengths which have contributed to the success of the project so far and which are likely to play an important role in its continued success:

Management/Infrastructure/Staffing:

- The commitment and motivation of the MoPH at all levels is extremely high. Their continued interest is to be encouraged.
- Rapport between ADRA/Thailand and project staff at all levels is very high. The management position of ADRA/Thailand which has evolved thus far in the project has worked reasonably well to date, because of the interest and involvement of individuals within the MoPH. With a different set of individuals, this same arrangement could have been disastrous.
- The project builds on the infrastructure of the MoPH which is already in place. The MoPH has excellent rapport with the community and has experience in record keeping.
- The project is not part of the official government structure and is viewed by staff as an experiment. This allows it to be more flexible and responsive to community needs. The project definitely benefits from the understanding which exists all the way up and down the MoPH structure as to why this unusual project is lodged in the MoPH in the first place.
- Project staff are all well educated and many were involved with the two-year PRICOR research which gave rise to this project. They see improving the income of their clients as an important part of their overall emphasis on health promotion and primary health care.

Project Focus:

- The project focuses on supporting familiar, traditional sources of income.
- This innovative approach to combining SED activities with primary health care, if successful, is very likely to be replicated in other districts and

provinces.

Project Impact:

- There is a perceived health improvement in the short history of the project by many of those involved in the project as staff and as clients.

12.2 Issues of Concern

The team found the project to have a number of areas of concern which, if not addressed with the help of experienced persons outside the project, have the potential to seriously affect the outcome of the project:

Project Design:

- The original intent of the revolving loan fund, to use it as a step to the formal banking system, has been lost.

Management Support:

- ADRA/HQ's contact with the project has not been adequate.
- ADRA/Thailand staff are burdened with a high project-to-staff ratio. The involvement of the Associate Director should be encouraged and expanded if this project is to fulfill its potential.

Technical Support:

- The project has had very little technical assistance and that which has been offered has not been effective.
- ADRA/FED is not at present in a position to provide technical assistance to this project.
- SED training has been inadequate in type and quantity. International ADRA Workshops have been of marginal utility to the project. Technical information has not trickled down to the field level where implementation occurs.
- The VLFCs will require considerable specialized training if they are to eventually manage the loan funds.
- PHC skills are notably weak below the Provincial level.

Monitoring and Evaluation Systems:

- The monitoring and evaluation system is not adequate for making management decisions or for assessing impact. At present, any objective impact of SED activities on health cannot be conclusively confirmed or denied. Given the experimental nature of this project, a more precise system of gathering data is essential.

Financial Issues:

- The potential for delays in the drawdown of funds exists with the current set-up involving the regional office.
- The large disparity in salary between the ADRA/Thailand Associate Director and the ADRA/Thailand Director is not justified.
- Husband-wife teams where one has substantial say in project policy and the other handles funds can be problematic. In this case, there appears to be no problem. However, ADRA/HQ should continue to carry out periodic audits to assure confidence.
- The current allocation of matching funds is not consistent with the amount of time various staff (whose salaries make up much of the match) spend on the project.
- Budgetary decisions should be made at the District or Provincial level.

Sustainability:

- Given the legal limit on credit interest of 15-18 percent in Thailand, it is very likely that the loan funds will decapitalize.
- Donor support will end at a critical point in project implementation. This will be a major detriment to the sustainability of the project.

13.0 RECOMMENDATIONS

13.1 A.I.D

- Extension for project funding from 3 1/2 to 5 years.
- AID should allow an 18 month unfunded extension and permit a reallocation

of funds from new loan funds to more training and technical assistance.

13.2 ADRA/International-HQ

- ADRA/HQ needs closer monitoring of the project, including field visits. It is recommended that ADRA/HQ visit the project around the start of year three to monitor how the recommendations of the mid-term evaluation are being implemented
- ADRA/HQ should seriously reconsider the value of training in multi-country conferences vs. geographically-focused workshops. For ADRA/Thailand, a geographically-focused workshop could provide training assistance to the district and community levels. If the final international workshop is held, it needs careful planning based on participants' needs.
- ADRA/HQ needs to assist ADRA/Thailand to set up a useful monitoring system which will provide a clear picture of the project and its needs to ADRA/Thailand and to ADRA/HQ as well.
- ADRA/HQ and ADRA/Thailand need to take the time to more carefully calculate their matching share, to ensure that it is included in the budget, and that it is spent according to the grant contract.
- ADRA/HQ should consider keeping this project within the MG for the full five years. An unfunded extension would allow the project to continue with the current 11 villages and work out some of the design problems. Funds for the remainder of the grant, including money earmarked for loan funds, should go to training and technical assistance for staff.

13.3 ADRA/Far East Regional Office

- Although implementation of the project is basically in the hands of the MoPH, ADRA/FED should begin to take a more active role in this project. One of the purposes of the MG is to build up SED knowledge and experience within the agency and there are two MG projects within the ADRA/FED territory. As a start, ADRA/FED is encouraged to inform itself about the current ADRA/Thailand project and to take a more active role in analyzing trimesterly reports. Site visits, particularly when technical training or assistance is being provided in-country (or within the region) should be scheduled. Ideally, a regionally-based SED expert should be retained by ADRA, or at a minimum, an appropriate, regionally-based staff-person should be given the task of facilitating the exchange of information on the various ADRA-sponsored SED-type programs within the region.

- In light of the currently minor role of the regional office in monitoring this project, creating an extra step in the transfer of funds to the project for the purpose of ensuring compliance to a monitoring system should be re-examined. With increased involvement in the project by the regional office, this step could be justified.
- The unjustified pay disparity between the administrative staff in ADRA/Thailand needs to be addressed immediately.

13.4 ADRA/Thailand

Design Issues:

- Project staff should go back to their original plan to use the loans as a step into the formal banking system. By the time of the third loan, each client should know how to apply for a loan from the agricultural bank or one of the other sources of credit available in the area.
- Project staff should begin a program of educating the poor on the process of applying for loans from formal banks. First and second time borrowers might use the project loan fund but subsequent loans should be from formal lending institutions.

Management Issues:

- For the remainder of this project, it is felt that the present management position taken by ADRA/Thailand in relation to the MoPH will work, as long as the MoPH is open to the technical recommendations found within this report. It will be the responsibility of ADRA/Thailand to coordinate the implementation of these technical recommendations in cooperation with the MoPH. To that end, a greater "hands-on" involvement by the ADRA/Thailand country director is essential and should be encouraged.
- The ADRA/Thailand Associate Director should plan to spend approximately one week a month through the remainder of the project at the project site, particularly at the District and village level. An important role is to listen and learn of the problems the district-level and village-level staff and volunteers are facing, and to translate these problems and requests into practical training and technical assistance sequences.
- The line of command for the Field Coordinator needs to be defined.

Technical Issues:

- The project needs expert technical advice and/or access to a consultant in the areas of credit management (to assist in the re-planning of the revolving loan fund scheme) and particularly with the setting of interest rates.
- Given the dependence of the loan fund on agricultural loans, plans must be made in advance for occasional periodic high default rates when harvests are poor, and those costs must be built into the cost of managing the fund. A consultant with expertise in this area should be located and asked to help with planning.
- It is of utmost priority to plan and implement on-site SED training activities. This should begin with the Provincial and District levels, then move to the members of the VLFC, the volunteer health workers and the clients. The upper levels should be involved in training the lower levels. Technical assistance to plan and conduct these training sessions can be arranged with external SED consultants or through the Thai SME network.
- Project staff should have access to a consultant or other NGO with experience in training village committees to manage money. There must be a formal plan for training the VLFCs. The program staff do not have the expertise to do it. A consultant or outside technical assistance must be sought from someone with experience in training village level committees in money management, perhaps from some other NGO operating in Thailand. The consultant/outside expert should design a detailed training plan for training village committees and for conducting a series of TOT workshops for district and community level staff. ADRA/Thailand should assist in identifying suitable assistance.
- ADRA/Thailand must assist the project in locating other NGOs with technical expertise in similar projects and facilitate visits between project staff (including chairmen of VLFCs) and staff of other projects.
- If resources permit, ADRA/Thailand should strengthen the PHC skills of the sub-district and community level staff.
- Technical assistance in PHC, communication techniques and monitoring could come from ADRA, the MoPH, other NGOs, local non-formal education center and/or consultants. The expertise is widely available.

Monitoring and Evaluation Issues:

- Project staff should reconsider the current plans to repeat the baseline

survey in May 1990 and at the conclusion of the project. In the view of the evaluation team members, this exercise will not likely result in data which will assist project management in improving the project nor will it give a valid assessment of impact.

- The Field Coordinator should immediately design a system of monitoring the income of a sample and control group of target families. While the data will be somewhat imprecise due to the fact that this project has been underway for nearly two years, it is nevertheless important that some effort be made to document impact and develop a monitoring system which will yield data for making management and programming decisions. Better documentation of the impact on income must also be undertaken.
- Increasing the use of participatory evaluation methods would enable the community to document their successes and to learn more about how best to use their loan money to impact on income and health.
- The Field Coordinator, in conjunction with other project staff, should find ways to make better use of the project data already collected. In order to do this, he will need access to a portable computer which can be located at the District Office. It is recommended that funds be made available for this purpose.

Financial Issues:

- ADRA/Thailand should undertake a comparison of the projected matching costs in the DIP with the "Financial Activity for 15 months ended December 31, 1989" of ADRA/Thailand's latest audit. While the evaluation team did not do all the calculations, the matching shares appear to come out short.

A determination needs to be made on the amount of time various nurses, a pharmacist and others spend on the project. MoPH training facilities are being utilized and their value needs to be determined. MoPH (provincial) office equipment and supplies, plus the vehicle, which were either paid for by ADRA or provided by the MoPH were valued by the auditors at \$29,906.76. Only those MoPH vaccines and needles utilized as part of this project can be counted as match.

Sustainability Issues:

- Since it is unlikely that the revolving loan funds will maintain themselves over the long run at current set rates of interest, project staff need to discuss the legal limits of NGO-operated loan funds with in-country experts.

Alternative plans should be drawn up for merging the funds with some other credit program before villagers lose their savings. The target villages might be merged into a multi-purpose cooperative or the agriculture credit bank might be asked to take over management of the actual funds, leaving the decision-making about who gets loans to the VLFCs. In a worst-case scenario, the savings should be removed from the fund. The savings could be moved to the BAAC, where they could eventually serve as collateral for individual or group BAAC loans.

- ADRA/Thailand and project staff should begin immediately to document the impact of the project and consider potential alternative sources of funds for post-MG funds. If the project is able to "take off," and we believe it can with proper staff training and technical assistance, it would need to scale-up and add more communities. This would require additional loan fund capital.

13.5 Thai Ministry of Public Health

- MoPH officials should continue their interest in and support of the project. The support of national level MoPH staff is particularly important as staffing at the Provincial and District levels must be carried out with the project in mind.
- The current project management structure within the MoPH should remain as it is for the present, with an emphasis on preparing the next lower level to assume the responsibilities of the next higher level, i.e. prepare for future decentralization. Village level involvement needs to be emphasized.
- The MoPH is counseled to work through ADRA/Thailand to obtain additional technical assistance and training for this worthwhile project under the MG arrangement. This source of funding for expert technical assistance should not be under utilized, especially in light of the personal and professional interest to the involved MoPH staff.
- The MoPH with ADRA/Thailand should decide whether the health activities should remain an essential component of the project for the rest of the project. This decision should be based on a) time, b) resources, c) expertise, d) commitment and e) priorities. Ideally, the team recommends integrating SED and PHC; however, if by providing PHC assistance the SED component would not be properly supported with training and management assistance, the primary objective of the project will have been lost. In such a case, the PHC support should be considered as a separate activity, apart from this project.

If the decision is made to keep the health activities, the following steps should be taken:

- (a) conduct a baseline study of household assets in a comparative sample of clients/non-clients
 - (b) define two or three simple indicators of improved health
 - (c) improve the adequacy and effectiveness of the health education activities
 - (d) develop a focused plan to educate clients to use their extra money for health purposes
 - (e) reinforce health activities based on selected indicators
 - (f) monitor health activities and indicators
 - (g) evaluate progress monthly, repeat the assets study and analysis of health indicators semi-annually.
- Provincial and District level staff should begin collaboration with officials of the BAAC, the cooperative movement and other potential sources of credit for the poor, small farmer and begin negotiating agreements with one or several loan programs which will accept the philosophy of assisting the poor which underpins this project.
 - There needs to be an understanding that some decisions must be made regarding the future placement of this type of activity within the formal government structure.

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A P P E N D I X A

Scope of Work

ADRA/THAILAND MATCHING GRANT III MID-TERM EVALUATION
SCOPE OF WORK DRAFT

PURPOSE OF EVALUATION:

The Matching Grant was awarded to ADRA/International to "assist the recipient [ADRA/International] in developing a permanent inter-regional capacity for the planning and implementing of community child survival programs". Under the terms of ADRA's agreement with the donor, USAID/Washington, the mid-term evaluation is to be independent in nature. This means that at least one evaluator will be an individual not currently employed by the recipient. The recipient is encouraged to provide at least one evaluator from its permanent staff.

The scope of work for the mid-term evaluation must be developed with, and the evaluator(s) chosen to carry out this activity must be approved in advance, in writing, by the A.I.D./FVA/PVC Project Officer.

In compliance with the Matching Grant contract terms as outlined above, ADRA/International is coordinating a mid-term evaluation of ADRA/Thailand's Matching Grant. This draft represents a basis for discussion, first with the ADRA/Thailand office and secondly with USAID/Washington. Other organizations such as the Ministry of Health in Thailand and USAID/Thailand may be involved as deemed appropriate and beneficial by ADRA/International and ADRA/Thailand.

The evaluation team proposed by ADRA/International will consist of Jeffrey Ashe who will serve as an independent team leader with expertise in small enterprise development; Sharon F. Tobing, MPH, Director of Evaluation who is a permanent staffmember from ADRA/International; Jerald Whitehouse, DrPH, an ADRA/Far Eastern Regional representative with African and Asian PHC and general development experience; and an appropriate representative selected by ADRA's Far Eastern Division office in consultation with ADRA/Thailand (name to be supplied at a later date).

The mid-term is tentatively scheduled during the period March 19-30, 1990.

FRAME OF REFERENCE

This mid-term evaluation will examine the following points:

1. Assessment of the process which evolved from project planning to DIP preparation to the current program at mid-term. How has the current program developed out of its original purpose to "implement findings of the Prigor study in upgrading MOH staff at all levels in an effort to create a greater capacity to implement child survival-type interventions" and to include SED activities? In what ways does the current program respond to the needs of the target areas and the MOH?
2. Review of the overall grant implementation process with particular attention to the effect of manpower training and technical/managerial visits on the project. In this regard, the effectiveness of training and visits on the following grant purposes relevant to ADRA/Thailand's project will be emphasized:
 - a. the creation of village development funds for profit-making projects.
 - b. improved health of young children
 - c. established corps of experienced PHC personnel at the district, sub-district and village levels;
3. Examination and projection of the potential for current project activities to increase the health and economic status of the targeted beneficiaries/participants.

SCOPE OF WORK

- A. Preparatory Work
 1. Review of documents and literature relevant to the ADRA/Thailand Matching Grant
 2. Draft of chronology of the project
 3. Identification of indicators of project success
 4. Identification of information sources and stakeholders
 5. Identification of issues affecting implementation
 6. Preliminary design of investigation protocol
 - a. final team composition
 - b. instruments
 - c. scheduling
- B. Field Work
 1. Clarify approach, roles and schedule with evaluation team members
 2. Finalize on stakeholders, indicators, issues
 3. Finalize on interview and observation guides, number of interviews, observations, focus group meetings, etc. and team assignments
 4. Conduct interviews, focus groups and community meetings; review documents; make observations

5. Debrief country project management, staff, community leaders and relevant others where involved.

C. Reporting

1. All team members to debrief to team leader in-country; team leader to report to relevant ADRA/Thailand staff.
2. Team leader responsible for a written final draft report before team leader departs from Thailand. This draft report is to include at a minimum:
 - a. written summaries of interviews, group discussions (including interview guide or questionnaire used), copies of completed questionnaires including coding procedures and coded data sheets, records of direct observations.
 - b. description of any sampling procedures used and a rationale for the choice
 - c. summary of findings, conclusions, and recommendations.
3. Final report which is accepted by all team members due to ADRA/International Department of Evaluation four weeks after departing from Thailand. The team leader will coordinate with the team members on obtaining needed information before any members leave Thailand, and for compiling all members' reports into one document. If needed, production support assistance will be made available through ADRA/International's Department of Evaluation.

A P P E N D I X B

List of People Interviewed

PERSONS INTERVIEWED

MONDAY, MARCH 23:

Warren Scale, ADRA/Thailand Country Director
 Dr. Jumroon, Chief Medical Officer, MoPH
 Mr. Narin, A.I.D./Bangkok

TUESDAY, MARCH 24:

Visit to Provincial MoPH Offices

Dr. Chai
 Dr. Supachai
 Dr. Sawi, Chief, Provincial Public Health Office
 Dr. Prawit, Director of Siratana District Hospital

Visit to District Hospital

District Health Officer (no name obtained)

Visit to First Village:

Women's Group (three women of group, including teacher-
 advisor; store)
 Two village clients, (both female agriculture)
 Village client, (male agriculture)

Visit to evening health education program (no special interviews)

WEDNESDAY, MARCH 25:

Visit to Village Health Center

Registered Nurse
 Community Health Volunteer
 Mother at health center
 Client (beauty shop owner)

Visit to Second Village

Loan Council (chairman and two members)

Visit to Third Village

Village Loan Committee chairman (male, agriculture)
 Village client (female, agriculture)
 Village client (male, agriculture)

Visit to Fourth Village

Headman/client (male, agriculture)
 Village Loan Committee chairman (female, agriculture)
 Village client (female, small shop)
 Village client (female, silk worms)

Village client (male, bicycle shop)

THURSDAY, MARCH 26:

Dr. Chai
Warren Scale
Mr. Pira

FRIDAY, MARCH 27:

Visit with money lender

Visit with BAAC, Siratana branch manager (deputy director)

Visit to Provincial MoPH

Dr. Sawai

APPENDIX C

List of target villages with number
of clients, gender and loan size and type
first and second loans

ADRA - USAID S&D PROJECT
SRIKATAMA, SISAKET

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FINANCIAL REPORT
As of 27/03/90

NAME	SEX	APPROV	EXPIRE	LATE	LOAN	INTEREST	REPAYMENT	BALANCE
SAN AN HUEY								
1 Miss Ratana Yotee	F	15-01-90	15-10-90		35,000	8563	80.00	85,563.00
2 Mr. Noi Kuntawee	M	02-03-90	02-12-90		85,000	8563	80.00	85,563.00
3 Mr. Perm Kuntawee	M	22-03-90	22-12-90		93,000	8338	80.00	83,338.00
4 Mr. Sombat Aadpae	M	22-03-90	22-12-90		85,000	8563	80.00	85,563.00
5 Mr. Sri Hornjan	M	22-03-90	22-12-90		85,000	8563	80.00	85,563.00
6 Mr. Arn Sarisaard	M	15-01-90	15-10-90		83,000	8338	80.00	83,338.00
7 Mr. Bunpot Kasa	M	30-01-90	30-10-90		85,000	8563	80.00	85,563.00
8 Mr. Leart Kuntawee	M	15-01-90	15-10-90		35,000	8563	80.00	85,563.00
9 Mr. Luern Kuykarn	M	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
10 Mr. Sorn Saisung*	M	15-01-90	15-07-90		36,000	8375	80.00	85,375.00
11 Mr. Sorn Yotee	M	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
12 Mr. Suot Kaensarn	M	15-01-90	15-10-90		84,000	8450	80.00	84,450.00
13 Mr. Thin Yotee	M	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
14 Mr. Tongpan Kurkang	M	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
15 Mr. Wan Nangwong*	M	15-01-90	15-07-90		35,000	8375	81,075.00	84,300.00
16 Mrs. Chawee Kuntawee	F	22-03-90	22-12-90		85,000	8563	80.00	85,563.00
17 Mrs. Jutarat Saisung	F	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
18 Mrs. Lumpai Kuntawee	F	22-03-90	22-12-90		85,000	8563	80.00	85,563.00
19 Mrs. Oun Yotee	F	22-03-90	22-12-90		85,000	8563	80.00	85,563.00
20 Mrs. Poun Sinoun	F	22-03-90	22-12-90		84,000	8450	80.00	84,450.00
21 Mrs. Samut Sinoun	F	22-02-90	22-12-90		85,000	8563	80.00	85,563.00
22 Mrs. Budsadee Sripooi*	F	15-01-90	15-07-90		85,000	8375	81,075.00	84,300.00
23 Mrs. Jan Yotee	F	15-01-90	15-10-90		85,000	8563	80.00	85,563.00
24 Mrs. Supa Hornjan	F	30-01-90	30-10-90		83,000	8338	80.00	83,338.00
25 Mrs. Supan Saisung	F	15-01-90	15-10-90		35,000	8563	80.00	85,563.00
26 Mrs. Phongjen Biron	F	15-01-90	15-10-90		83,500	8394	80.00	83,894.00
27 Mrs. Orat Nantaoud	F	15-01-90	15-10-90		35,000	8563	80.00	85,563.00
28 Mrs. Von Chalourn	F	15-01-90	15-10-90		810,000	81,125	80.00	811,125.00
Village Total	M	F			8135,500	814,692	82,150.00	8**.***.**
	14	14						

SAN HUEY

1 Miss Jankoi Jundaxaew	F	05-02-90	05-11-90		35,000	8563	80.00	85,563.00
2 Mr. Boonlearn Manochart	M	03-01-90	03-07-90		85,000	8375	80.00	85,375.00
3 Mr. Chun Manochart	M	03-01-90	03-10-90		85,000	8563	80.00	85,563.00
4 Mr. Heang Eunleur	M	03-01-90	03-10-90		85,000	8563	80.00	85,563.00
5 Mr. Hoa Eunleur	M	05-02-90	05-11-90		82,000	8225	80.00	82,225.00
6 Mr. Jundee Tingsa	M	05-02-90	05-11-90		35,000	8563	80.00	85,563.00
7 Mr. La Tingsa	M	03-01-90	03-10-90		83,000	8338	80.00	83,338.00
8 Mr. Min Jaipen	M	03-01-90	03-10-90		84,000	8450	80.00	84,450.00

9	Mr. Nai Manochart	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
10	Mr. Uuy Manochart	M	03-01-90	03-07-90	85,000	8375	30.00	85,375.00
11	Mr. Pet Sisrijan	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
12	Mr. Pin Meethong	M	03-01-90	03-07-90	85,000	8375	30.00	85,375.00
13	Mr. Pinit Jaiyen	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
14	Mr. Prakrit Sotthip	M	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
15	Mr. Praneet Sornkaew	M	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
16	Mr. Prapa Sornkaew	M	03-01-90	03-10-90	83,000	8338	30.00	83,338.00
17	Mr. Rapin Manochart	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
18	Mr. Samai Jaiyen	M	03-01-90	03-07-90	85,000	8375	30.00	85,375.00
19	Mr. Samun Tingsa	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
20	Mr. Son Manochart	M	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
21	Mr. Sotsribantoung Sisrija	M	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
22	Mr. Tee Satapan	M	05-02-90	05-11-90	82,500	8281	30.00	82,781.00
23	Mr. Yukee Dankasai	M	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
24	Mrs. Zan Manochart	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
25	Mrs. Lumpoey Jaiyen	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
26	Mrs. Pook Kuntoon	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
27	Mrs. Sonchour Chanchart	F	03-01-90	03-05-90	82,000	8100	30.00	82,100.00
28	Mrs. Banyat Sattapan	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
29	Mrs. Buddee Sornkaew	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
30	Mrs. Jam Nuntasing	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
31	Mrs. Jum Tingsa	F	03-01-90	03-05-90	83,000	8150	30.00	83,150.00
32	Mrs. Krongjit Putpan	F	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
33	Mrs. Lid Chanchart	F	03-01-90	03-05-90	85,000	8250	30.00	85,250.00
34	Mrs. Pin Pawrong	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
35	Mrs. Pong Jaapakaew	F	03-01-90	03-10-90	82,000	8225	30.00	82,225.00
36	Mrs. Prapan Chandra	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
37	Mrs. Sae Lunsin	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
38	Mrs. Sakul Saisijan	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
39	Mrs. Sien Jaiyen	F	03-01-90	03-10-90	83,000	8338	30.00	83,338.00
40	Mrs. Sin Ouyta	F	03-01-90	03-10-90	83,000	8338	30.00	83,338.00
41	Mrs. Sot Sotthip	F	03-01-90	03-02-91	85,000	8813	30.00	85,813.00
42	Mrs. Srithong Chandra	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
43	Mrs. Suee Manochart	F	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
44	Mrs. Suee Manochart	F	05-02-90	05-11-90	85,000	8563	30.00	85,563.00
45	Mrs. Supa Chanchart	F	03-01-90	03-10-90	85,000	8563	30.00	85,563.00
46	Mrs. Surajit Kunpet	F	03-01-90	03-07-90	310,000	8750	30.00	310,750.00
47	Mrs. Surat Sotthip	F	03-01-90	03-07-90	84,000	8300	30.00	84,300.00
48	Mrs. Urai Chanchart	F	03-01-90	03-10-90	83,000	8338	30.00	83,338.00

Village Total M F
22 26 , -8219,500 823,061 30.00 822,263.00

BAN KUEY

1	Mr. Savin Thongdee	M	13-03-90	13-12-90	83,500	8394	30.00	83,894.00
2	Mr. Sagnad Arkarn	M	13-02-90	15-11-90	85,000	8563	30.00	85,563.00
3	Mrs. Kanao Yasri	F	13-03-90	13-12-90	83,500	8394	30.00	83,894.00
4	Mrs. Long Panthong	F	13-03-90	13-12-90	83,000	8338	30.00	83,338.00

1 Mrs. Luapai Praxaew	F	13-03-90	13-12-90	33,500	3394	30.00	33,894.00
2 Mrs. Thum Wroongjansarn	F	13-03-90	13-12-90	33,500	3394	30.00	33,894.00
3 Mrs. Boonsong Yaryod	F	15-02-90	15-11-90	34,000	3450	30.00	34,450.00
4 Mrs. Payad Keurpan	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00
5 Mrs. Rohdee Phosok	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00
6 Mrs. Sai Arkarn	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00
7 Mrs. Souchern Arkarn	F	15-02-90	15-11-90	33,000	3338	30.00	33,338.00
8 Mrs. Sonyod Sourthong	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00
9 Mrs. Sorn Thongkarn	F	15-02-90	15-11-90	35,000	3563	30.00	35,563.00
10 Mrs. Surat Karnlapat	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00
11 Mrs. Tew Lanoon	F	15-02-90	15-11-90	25,000	3563	30.00	25,563.00

Village Total *M F* 2 13 864,000 37,206 30.00 871,206.00

BAN NONG DON

1 Mr. Sunchar Srisaard	M	20-02-90	20-11-90	32,000	3225	30.00	32,225.00
2 Mr. Fueng Sawachai	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
3 Mr. Koon Thosa	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
4 Mr. Leam Kanana	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
5 Mr. Mueng Chuenjampa	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
6 Mr. Thongleang Boathong	M	20-02-90	20-11-90	32,500	3281	30.00	32,781.00
7 Mr. Thongpoon Chainum	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
8 Mr. Ton Maneejan	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
9 Mr. Wichien Nonnoi	M	20-02-90	20-11-90	25,000	3563	30.00	25,563.00
10 Mrs. Perk chuntan	F	20-02-90	20-11-90	24,000	3450	30.00	24,450.00

Village Total *M F* 9 1 343,500 34,897 30.00 348,397.00

BAN NONG KHAM

1 Mr. Chalern Boontaksa	M	10-01-90	10-05-90	25,000	3125	30.00	25,250.00
2 Mr. Neang Jampara	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
3 Mr. Jon Boontaksa	M	10-01-90	10-05-90	30,000	3500	30.00	30,500.00
4 Mr. Kou Lukkana	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
5 Mr. Ling Srisornrong	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
6 Mr. Hoa Srisunrong	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
7 Mr. Na Totee	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
8 Mr. Noi Intanai	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
9 Mr. Fon Lukkana	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
10 Mr. Panna Ranpakdee	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
11 Mr. Poy Jaileurn	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
12 Mr. Sutut Peiparas	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
13 Mr. Pongdang Somsunteea	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
14 Mr. Ven Jaileurn	M	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
15 Mrs. Ean Jaileurn	F	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
16 Mrs. Huy Jaileurn	F	10-01-90	10-05-90	22,500	3125	30.00	22,825.00
17 Mrs. Leurn Burrisut	F	10-01-90	10-05-90	22,500	3125	30.00	22,825.00

13	Mrs. Nupin Pornparao	F	10-01-90	10-05-90	82,500	B125	30.00	32,625.00
13	Mrs. Juy Boonraksa	F	10-01-90	10-05-90	85,000	B250	30.00	35,250.00
33	Mrs. Sungvan Jaileurn	F	10-01-90	10-05-90	82,500	B125	30.00	32,625.00
21	Mrs. Tan Polpalad	F	10-01-90	10-05-90	82,500	B125	30.00	32,625.00
22	Mrs. Van Jaileung	F	10-01-90	10-05-90	82,500	B125	30.00	32,625.00
Village Total					367,500	33,375	30.00	370,875.00

BAN HONG TAO

1	Miss Wantong Horskub	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
2	Mr. Boonpang Intachort	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
3	Mr. Saithong Ponglun	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
4	Mr. Sin Yaowarad	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
5	Mr. Somyod Wanpeng	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
6	Mr. Subin Tunthong	M	19-02-90	19-11-90	84,000	B450	30.00	34,450.00
7	Mr. Surichai Meelaka	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
8	Mr. Fid Oboun	M	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
9	Mr. Boonserm Koonchai	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
10	Mr. Jumnong Patonwong	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
11	Mr. Kaew Kunsean	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
12	Mr. Panua Wrongpituk	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
13	Mr. Paseart Pajan	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
14	Mr. Rod Wanpeng	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
15	Mr. Seng Kasachart	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
16	Mr. Somchai Meeraka	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
17	Mr. Sankid Kaewkar	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
18	Mr. Sompong Meerara	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
19	Mr. Sunee Meeraka	M	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
20	Mrs. Malee Poueban	F	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
21	Mrs. Pei Thongpet	F	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
22	Mrs. Sunlee Oungart	F	19-02-90	19-11-90	85,000	B563	30.00	35,563.00
23	Mrs. Boondee Pongsang	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
24	Mrs. Boonson Yornchai	F	23-01-90	23-10-90	33,000	B338	30.00	33,338.00
25	Mrs. Jan Kaewkar	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
26	Mrs. Jutrong Tanpan*	F	23-01-90	23-07-90	85,000	B375	30.00	35,375.00
27	Mrs. Kim Keurpan	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
28	Mrs. Prondee Tanpan	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
29	Mrs. Soxjai Keungkaew	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
30	Mrs. Sunarai Pasi	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
31	Mrs. Sungworn Intachort	F	23-01-90	23-10-90	85,000	B563	30.00	35,563.00
32	Mrs. Tongpoon Intachort	F	23-01-90	23-10-90	83,000	B338	30.00	33,338.00
Village Total					B155,000	B17,265	30.00	3** ,*** .**

BAN POON

1	Miss Surat Lagoon	F	15-02-90	15-11-90	35,000	B563	30.00	35,563.00
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2	Mr. Churn Doungsri	M	13-03-90	13-11-90	B5,000	B563	B0.00	B5,563.00
3	Mr. Jan Thosok	M	13-03-90	13-12-90	B3,500	B394	B0.00	B3,894.00
4	Mr. Samong Thosok	M	13-03-90	13-12-90	B2,000	B225	B0.00	B2,225.00
5	Mr. Sawin Benbart	M	13-03-90	13-12-90	B5,000	B563	B0.00	B5,563.00
6	Mr. Toi Chursorn*	M	13-03-90	13-09-90	B3,000	B225	B0.00	B3,225.00
7	Mr. Boonleang Songtan	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
8	Mr. Boonma Arkran	M	15-02-90	15-11-90	B3,000	B338	B0.00	B3,338.00
9	Mr. Jit Thosok	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
10	Mr. Orn Silawrong	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
11	Mr. Pet Tienthong	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
12	Mr. Samarn Palee	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
13	Mr. Samran Yodjak	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
14	Mr. Sid Tienchai	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
15	Mr. Sumin Doungden	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
16	Mr. Wichit Hrantang	M	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
17	Mrs. Bouy Palee	F	13-03-90	13-12-90	B3,500	B394	B0.00	B3,894.00
18	Mrs. Bouysorn Thosok	F	13-03-90	13-12-90	B3,500	B394	B0.00	B3,894.00
19	Mrs. Jandee Tasao	F	14-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
20	Mrs. Lanai Hornsong*	F	13-03-90	13-09-90	B3,000	B225	B0.00	B3,225.00
21	Mrs. Orratai Chaisid	F	13-03-90	13-12-90	B3,500	B394	B0.00	B3,894.00
22	Mrs. Pan Thosok	F	13-03-90	13-12-90	B2,000	B225	B0.00	B2,225.00
23	Mrs. Sawas Jantana	F	13-03-90	13-12-90	B3,500	B394	B0.00	B3,894.00
24	Mrs. Somjit Thongsin	F	13-03-90	13-12-90	B2,000	B225	B0.00	B2,225.00
25	Mrs. Boon Thosok	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
26	Mrs. Chaleang Tasao	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
27	Mrs. Sang Hornchart	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
28	Mrs. Janta Kranpat	F	15-02-90	15-11-90	B2,000	B225	B0.00	B2,225.00
29	Mrs. Jeen Waengting	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
30	Mrs. Jeim Palee	F	15-02-90	15-11-90	B2,500	B281	B0.00	B2,781.00
31	Mrs. Kannika Sising	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
32	Mrs. Nong Thosok	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
33	Mrs. Ork Pourpae	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
34	Mrs. Peng Thosok	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
35	Mrs. Pin Jaiboon	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
36	Mrs. Kasanee Bouythong	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
37	Mrs. Saard Sukkasam	F	15-02-90	15-11-90	B3,000	B338	B0.00	B3,338.00
38	Mrs. Salub Doungpan	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
39	Mrs. Saneung Boonta	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
40	Mrs. Samorn Parin	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
41	Mrs. Sombat Thosok	F	15-02-90	15-11-90	B2,500	B281	B0.00	B2,781.00
42	Mrs. Somsai Songthan	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
43	Mrs. Sunlee Bouythong	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
44	Mrs. Suparp Songthan	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
45	Mrs. Thor Thosok	F	15-02-90	15-11-90	B3,000	B338	B0.00	B3,338.00
46	Mrs. Yon Thunthong	F	15-02-90	15-11-90	B5,000	B563	B0.00	B5,563.00
47	Mrs. Young Sising	F	15-02-90	15-11-90	B3,000	B338	B0.00	B3,338.00

Village Total

B198,500 B22,124 B0.00 B**,***.**

BAN SEUNG KAO

1	Mr. Bai Suwanwong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
2	Mr. Boon Chunnara	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
3	Mr. Boonna Thanna	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
4	Mr. Boonsong Churnjan	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
5	Mr. Boonsoun Kunudom	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
6	Mr. Chan Suwanwong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
7	Mr. Chum Lorlean	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
8	Mr. Jan Pornwan	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
9	Mr. John Punneluk	M	13-03-90	13-12-90	B3,500	B394	80.00	B3,894.00
10	Mr. Kaen Songsord	M	13-03-90	13-12-90	B3,500	B394	80.00	B3,894.00
11	Mr. Kan Chairongsa	M	13-03-90	13-12-90	B3,500	B394	80.00	B3,894.00
12	Mr. Kan Horsub	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
13	Mr. Karn Kanana	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
14	Mr. Ked Janmontri	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
15	Mr. Korn Sungsumrid	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
16	Mr. Kulee Kingkarn	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
17	Mr. Kum Kingjanmoon	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
18	Mr. La Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
19	Mr. Lee Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
20	Mr. Li Songsord	M	13-03-90	13-12-90	B3,500	B394	80.00	B3,894.00
21	Mr. Mee Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
22	Mr. Horn Janmontri	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
23	Mr. Nun Wangwong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
24	Mr. Norm Sungsumrid	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
25	Mr. Pairot Prawarn	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
26	Mr. Pasong Narnwichai	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
27	Mr. Peng Songsord	M	13-03-90	13-12-90	B2,500	B281	80.00	B2,781.00
28	Mr. Pet Saita	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
29	Mr. Po Yasri	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
30	Mr. Pray Pilakaew	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
31	Mr. Pry Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
32	Mr. Saneang Chainara	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
33	Mr. Saneang Hallwong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
34	Mr. Sao Lindsud	M	08-03-90	08-12-90	B2,500	B281	80.00	B2,781.00
35	Mr. Satit Songsord	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
36	Mr. Savid Choochid	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
37	Mr. Saweng Boontasin	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
38	Mr. Sawrang Kunmee	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
39	Mr. Sawrang Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
40	Mr. Sopee Saithong	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
41	Mr. Sri Saithong	M	08-03-90	08-12-90	B3,000	B338	80.00	B3,338.00
42	Mr. Suparp Ngomsangad	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
43	Mr. Tawatchai Pornwan	M	13-03-90	13-12-90	B3,500	B394	80.00	B3,894.00
44	Mr. Thongdee Sungsumrid	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
45	Mr. Thongsuk Boonna	M	09-03-90	09-12-90	B3,500	B394	80.00	B3,894.00
46	Mr. Varn Pornwan	M	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
47	Mrs. Chui Boontasin	F	08-03-90	08-12-90	B3,500	B394	80.00	B3,894.00
48	Mrs. Churn Saithong	F	09-03-90	09-12-90	B3,500	B394	80.00	B3,894.00

not
here

49 Mrs. Keam Janmontri	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
50 Mrs. Lea Chumyen	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
51 Mrs. Ne Padtab	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
52 Mrs. Nead Kingjanmol	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
53 Mrs. Porn Janmontri	7	08-03-90	08-12-90	32,500	3281	30.00	32,781.00
54 Mrs. Taeng Sathong	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
55 Mrs. Wassana Tochai	7	08-03-90	08-12-90	33,500	3394	30.00	33,894.00
Village Total				8183,000	320,597	30.00	8**,***.**

 TOTAL 257 81,066,500 8113,217 82,150.00 81,177,567.00

APPENDIX D

Summary of savings by village

SMALL ENTERPRISE DEVELOPMENT

FOR

PRIMARY HEALTH CARE PROJECT

SRIRATANA/SISAKET

February 23, 1990

SUPPORTED BY

ADVENTIST DEVELOPMENT & RELIEF AGENCY

SUMMARY OF REPAYMENT
 SMALL ENTERPRISE DEVELOPMENT FOR PRIMARY HEALTH CARE PROJECT
 FEBRUARY 16, 1990.

NAME OF VILLAGES	AMOUNT OF LOAN	NO. OF CLIENTS	NO. OF REPAY	PRINCIPAL	INTEREST	AMOUNT OF REPAYMENT	BALANCE
1. NONG TAO	99,500.00	40	40	99,500.00	7,473.75	106,973.75	00,000.00
2. HUEY	80,000.00	31	30	77,500.00	5,543.50	83,043.50	2,500.00
3. SEUNG KAO	102,500.00	41	41	102,500.00	8,836.00	111,336.00	00,000.00
4. POON	73,500.00	30	29	71,000.00	5,189.50	76,189.50	2,500.00
5. NONG DON	21,000.00	10	10	21,000.00	1,050.00	22,050.00	00,000.00
6. AH NUEY	39,000.00	18	13	29,500.00	1,607.25	31,107.25	9,500.00
7. THUNG SAWANG	97,000.00	44	39	86,000.00	7,147.25	93,147.25	11,000.00
8. NON THONG	37,500.00	15	15	37,500.00	4,230.00	41,730.00	00,000.00
9. NON GHAM	99,000.00	40	15	36,500.00	3,333.50	39,833.50	62,500.00
TOTAL	649,000.00	269	232	561,000.00	44,410.75	605,410.75	88,000.00

BAN NONG TAO
VILLAGE LOAN FUND COMMITTEES

1. นายสามัญ	กันทอง	ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายบุญเพ็ง	อินทโชติ	รองประธานฯ
3. นายสวาสดี	พะวงษ์	กรรมการ
4. นายสมบัติ	ยอดจักร์	กรรมการ
5. นายสุเนย์	มีราค่า	กรรมการ
6. นายพนัส	วงศ์ธักย์	กรรมการ
7. นางจาลอง	แทนหทัย	เหรัญญิก

REPAYMENT RECORD

BAN NONG TAO : LOAN APPROVAL DATE , JUNE 5, 1989 : EXPIRY DATE, MARCH 5, 1990

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายสิน เขาวาเรศ	2,500.00	17/01/33	2,500.00	235.00	2,735.00
1.2	นายศักดิ์ ออบอ่อน	2,500.00	22/01/33	2,500.00	235.00	2,735.00
1.3	นางนิล แทนพันธ์	2,500.00	07/12/32	2,500.00	188.00	2,688.00
1.4	นายสายทอง พงษ์ลุน	2,500.00	08/02/33	2,500.00	235.00	2,735.00
1.5	นางแจ้ ขอดจักร	2,500.00	07/12/32	2,500.00	172.00	2,672.00
1.6	นางมาลี บุลพันธ์	2,500.00	08/02/33	2,500.00	235.00	2,735.00
2.7	นายลิขิต มีราคา	2,500.00	08/11/32	2,500.00	172.00	2,672.00
2.8	นายประเสริฐ ประจันต์	2,500.00	17/01/33	2,500.00	204.00	2,704.00
2.9	นายสมคิด แก้วกล้า	2,500.00	07/12/32	2,500.00	172.00	2,672.00
2.10	นายสมพงษ์ มีราคา	2,500.00	09/10/32	2,500.00	125.00	2,625.00
2.11	นายจตุชัย ถิ่นทอง	2,500.00	09/10/32	2,500.00	125.00	2,625.00
2.12	นายสมชาย มีราคา	2,500.00	17/01/33	2,500.00	204.00	2,704.00
2.13	นายเสริม คุณชัย	2,500.00	17/01/33	2,500.00	219.00	2,719.00
3.14	นางบุตสม ย่อชัย	2,500.00	28/09/32	2,500.00	93.75	2,593.75
3.15	นางทองพูน อินทโชติ	2,500.00	09/10/32	2,500.00	125.00	2,625.00
3.16	นายสมมาลัย ภาษี	2,500.00	07/12/32	2,500.00	188.00	2,688.00
3.17	นางสมใจ เครื่องแก้ว	2,500.00	07/12/32	2,500.00	172.00	2,672.00
3.18	นายบุญมี มีราคา	2,500.00	03/10/32	2,500.00	125.00	2,625.00

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
4.19	นางจาลอง แทนพันธ์	2,500.00	18/10/32	2,500.00	142.00	2,642.00
4.20	นางสังวรณ์ อินทร์ดี	2,500.00	07/12/32	2,500.00	172.00	2,672.00
4.21	นายพรหมมี แทนพันธ์	2,500.00	17/01/33	2,500.00	188.00	2,688.00
4.22	นางสลี ยอดจักร์	2,500.00	07/12/32	2,500.00	188.00	2,688.00
4.23	นางสาววันทอง ห่อทรัพย์	2,500.00	07/12/32	2,500.00	172.00	2,672.00
4.24	นางกิม เครือพันธ์	2,000.00	09/10/32	2,000.00	100.00	2,100.00
4.25	นายแก้ว คำแสน	2,500.00	07/12/32	2,500.00	188.00	2,688.00
5.26	นายพนัส วงษ์พิทักษ์	2,500.00	07/12/32	2,500.00	188.00	2,688.00
5.27	นายอนงค์ อองอาจ	2,500.00	17/01/33	2,500.00	219.00	2,719.00
5.28	นายชุน แอมชาติ	2,500.00	01/11/32	2,500.00	157.00	2,657.00
5.29	นายเล็ง เกษชาติ	2,500.00	07/12/32	2,500.00	188.00	2,688.00
5.30	นายจามงค์ ประทุมวงษ์	2,500.00	07/11/32	2,500.00	188.00	2,688.00
5.31	นายแก้ว ยอดจักร์	2,500.00	17/01/33	2,500.00	219.00	2,719.00
6.32	นายบุตเพียง อินทร์ดี	2,500.00	17/01/33	2,500.00	219.00	2,719.00
6.33	นายสลับ กันทอง	2,500.00	07/12/32	2,500.00	172.00	2,672.00
6.34	นายสุรชัย มีราคา	2,500.00	07/12/32	2,500.00	188.00	2,688.00
6.35	นางปลิว ยอดจักร์	2,500.00	07/12/32	2,500.00	188.00	2,688.00
6.36	นายสมรงค์ ร่วมทรัพย์	2,500.00	08/02/33	2,500.00	235.00	2,735.00
***	*อนุมัติเงินกู้เมื่อวันที่ 12 กรกฎาคม 32		กำหนดการชำระคืนเงินกู้		12 เมษายน 33*	
7.37	นายสกลิต หาญสู้	2,500.00	12/02/33	2,500.00	250.00	2,750.00
7.38	นายประจิด บุตดา	2,500.00	07/12/32	2,500.00	188.00	2,688.00
7.39	นายอุทัย นิลเพชร	2,500.00	08/02/33	2,500.00	250.00	2,750.00
7.40	นายสมยศ รื่นพิง	2,500.00	14/02/33	2,500.00	250.00	2,750.00
TOTAL		99,500.00		99,500.00	7,473.75	106,973.75

BAN HUEY
VILLAGE LOAN FUND COMMITTEES

1. นายสมัย	วาจเย็น	ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายสภักดิ์	สีแดง	รองประธานฯ
3. นายระพีภัทร์	มะนาชาติ	กรรมการ
4. นางบร็อก	คาทูล	กรรมการ
5. นายบุญเลื่อน	มะโนชาติ	กรรมการ
6. นายเพชร	โสศรีจันทร์	กรรมการ
7. นายลา	ตังละ	เหรัญญิก

REPAYMENT RECORD

BAN HUEY : LOAN APPROVAL DATE JUNE 7, 1989 ; LOAN EXPIRY DATE MARCH 7, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายมนทล บุษเนียน	2,500.00	14/12/32	2,500.00	188.00	2,688.00
1.2	นายลา ดิงสะ	2,500.00	10/10/32	2,500.00	94.00	2,594.00
1.3	นายพินิจ ใจเย็น	2,500.00	25/12/32	2,500.00	219.00	2,719.00
1.4	นางลกุล เสศรีจันทร์	2,500.00	15/12/32	2,500.00	188.00	2,688.00
1.5	นายระพีเทร์ มะโนชาติ	2,500.00	28/09/32	2,500.00	93.75	2,593.75
2.6	นางปรืออก คามูล	2,500.00	25/12/32	2,500.00	219.00	2,719.00
2.7	นายบุญเลื่อน มะโนชาติ	2,500.00	19/12/32	2,500.00	219.00	2,719.00
2.8	นางวิค ชันชาติ	2,500.00	13/12/32	2,500.00	188.00	2,688.00
2.9	นายวิชัย ใจเย็น	2,500.00	22/12/32	2,500.00	219.00	2,719.00
2.10	นางสมเชื้อ ชันชาติ	2,500.00	03/10/32	2,500.00	93.75	2,593.75
3.11	นายสภักดิ์ สีแดง	2,500.00	15/02/33	2,500.00	250.00	2,750.00
3.12	นายเพชรชัย ลิตพันธ์	2,500.00	28/12/32	2,500.00	219.00	2,719.00
3.13	นายมนตรี ใจเย็น	2,500.00	11/12/32	2,500.00	188.00	2,688.00
3.14	นายพิมพ์ มีทอง	2,500.00	13/12/32	2,500.00	188.00	2,688.00
3.15	นายสมัย ใจเย็น	2,500.00	22/12/32	2,500.00	219.00	2,719.00
4.16	นายประสิทธิ์ ศรีแก้ว	2,500.00	01/02/33	2,500.00	219.00	2,719.00
4.17	นายเพชร เสศรีจันทร์	2,500.00	28/12/32	2,500.00	219.00	2,719.00
4.18	นายเนย มะโนชาติ	2,500.00	15/12/32	2,500.00	188.00	2,688.00
4.19	นายลนเม ดิงสะ	2,500.00	28/12/32	2,500.00	219.00	2,719.00
4.20	นายเทียม คงเหลือ	2,500.00	28/12/32	2,500.00	219.00	2,719.00

REPAYMENT RECORD

BAN HUEY : LOAN APPROVAL DATE JULY 14, 1989 ; LOAN EXPIRY DATE APRIL 14, 1990.

No.	Name and last name	Loan	Repayment Date	Principle	Interest	Total
5.21	นางสมิ่ มะโนชาติ	2,500.00	13/12/32	2,500.00	157.00	2,657.00
5.22	นางเส ลุนสิน	2,500.00	14/12/32	2,500.00	157.00	2,657.00
5.23	นางสุรัตน์ ไสตรทิพย์	2,500.00	14/12/32	2,500.00	157.00	2,657.00
5.24	นางบุตรดี ศรีแก้ว	2,500.00	14/12/32	2,500.00	157.00	2,657.00
5.25	นายอ้อน มะโนชาติ	2,500.00	14/12/32	2,500.00	157.00	2,657.00
6.26	นายแหวน พุทธิพันธ์	2,500.00	26/01/33	2,500.00	219.00	2,719.00
6.27	นายชาน มะโนชาติ	2,500.00	15/12/32	2,500.00	157.00	2,657.00
6.28	นายจาด มะโนชาติ	2,500.00				
6.29	นายจันทร์ดี ดิงสะ	2,500.00	20/01/33	2,500.00	219.00	2,719.00
6.30	นายสน มะโนชาติ	2,500.00	13/12/32	2,500.00	157.00	2,657.00
7.31	กลุ่มสตรีบ้านห้วย	5,000.00	03/10/32	2,500.00	125.00	2,625.00
			03/11/32	2,500.00	32.00	2,532.00
	TOTAL	80,000.00		77,500.00	5,543.50	83,043.50

BAN SEUNG KAO
VILLAGE LOAN FUND COMMITTEES

1. นายวาน	พรมารณ์	ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายทองดี	สังข์สมฤทธิ์	รองประธานฯ
3. นายบุญ	ชำนาญ	กรรมการ
4. นายสวัสดิ์	ชูชาติ	กรรมการ
5. นายจร	ภูมิลักษณ์	กรรมการ
6. นายบุญเฟื่อง	สงโรสด	กรรมการ
7. นายเสมียน	ชัยนาม	กรรมการ
8. นายประไพ	เชื้อดี	กรรมการ
9. นายเที่ยง	จักษ์ใหญ่	เหรัญญิก

REPAYMENT RECORD

BAN SEUNG KAO : LOAN APPROVAL DATE JUNE 5, 1989 , LOAN EXPIRY DATE MARCH 5, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายบุญล้วน ค้อยดม	2,500.00	13/11/32	2,500.00	172.00	2,672.00
1.2	นายคาน คณะนา	2,500.00	26/01/32	2,500.00	250.00	2,750.00
1.3	นายพรมมา สังข์สัมฤทธิ์	2,500.00	01/12/32	2,500.00	188.00	2,688.00
2.4	นายเชียร บุฑทะสืบ	2,500.00	04/01/33	2,500.00	235.00	2,735.00
2.5	นายทองดี สังข์สัมฤทธิ์	2,500.00	02/01/33	2,500.00	250.00	2,750.00
2.6	นายนิค สายทอง	2,500.00	29/12/32	2,500.00	219.00	2,719.00
2.7	นายลี สายทอง	2,500.00	26/01/33	2,500.00	250.00	2,750.00
2.8	นายหอน สายทอง	2,500.00	26/01/33	2,500.00	250.00	2,750.00
3.9	นายวาน พรมารรงค์	2,500.00	01/11/32	2,500.00	156.00	2,656.00
3.10	นายฉ่า หล่อหอม	2,500.00	26/01/33	2,500.00	250.00	2,750.00
3.11	นายมี สายทอง	2,500.00	02/02/33	2,500.00	250.00	2,750.00
4.12	นายบุญ ชำนาญ	2,500.00	26/01/33	2,500.00	250.00	2,750.00
4.13	นายใบ สุวรรพงษ์	2,500.00	29/12/32	2,500.00	219.00	2,719.00
4.14	นายชั้น สุวรรพงษ์	2,500.00	29/12/32	2,500.00	219.00	2,719.00
5.15	นายสุภาพ งอมสงัด	2,500.00	05/02/33	2,500.00	250.00	2,750.00
5.16	นางมะโนราห์ โพธิ์สาชัย	2,500.00	29/12/32	2,500.00	219.00	2,719.00
5.17	นายเที่ยง โพธิ์ใหญ่	2,500.00	13/11/32	2,500.00	172.00	2,672.00
5.18	นายโสภี สายทอง	2,500.00	29/12/32	2,500.00	219.00	2,719.00

No.	Name and last name	Loan	Repayment	Principal	Interest	Total
6.19	นายโพธิ์ ยาลี	2,500.00	26/01/33	2,500.00	250.00	2,750.00
6.20	นายหมอน จันทร์มนตรี	2,500.00	26/01/33	2,500.00	250.00	2,750.00
6.21	นายจันท์ พรมารรณ์	2,500.00	04/01/33	2,500.00	235.00	2,735.00
6.22	นายแสวง คุณมี	2,500.00	26/01/33	2,500.00	250.00	2,750.00
7.23	นายเกษ จันมลตรี	2,500.00	26/12/32	2,500.00	219.00	2,719.00
7.24	นายหนอม สัมภักดิ์	2,500.00	04/01/33	2,500.00	235.00	2,735.00
7.25	นายบุญมา ธรรมภา	2,500.00	01/12/32	2,500.00	188.00	2,688.00
7.26	นายเตียง สายทอง	2,500.00	04/01/33	2,500.00	235.00	2,735.00
8.27	นายสวัสดิ์ ชูชิต	2,500.00	13/11/32	2,500.00	156.00	2,656.00
8.28	นายสุกิต สงโสด	2,500.00	01/12/32	2,500.00	188.00	2,688.00
8.29	นายบุญสงค์ ชื่นจันทร์	2,500.00	04/01/33	2,500.00	235.00	2,735.00
9.30	นายจร ภูมิลักษณ์	2,500.00	05/02/33	2,500.00	250.00	2,750.00
9.31	นายแก่น สงโสด	2,500.00	05/02/33	2,500.00	250.00	2,750.00
9.32	นายธำชชัย พรมารรณ์	2,500.00	01/11/32	2,500.00	156.00	2,656.00
10.33	นายบุญเพ็ง สงโสด	2,500.00	29/12/32	2,500.00	219.00	2,719.00
10.34	นายลี สงโสด	2,500.00	01/11/32	2,500.00	156.00	2,656.00
10.35	นายเคน ชัยวงษ์ลา	2,500.00	29/12/32	2,500.00	219.00	2,719.00
10.36	นายแสวง สายทอง	2,500.00	04/01/33	2,500.00	235.00	2,735.00
10.37	นายเสมียน ชัยนาม	2,500.00	04/01/33	2,500.00	235.00	2,735.00
11.38	นายกุลี กิ่งก้าน	2,500.00	01/12/32	2,500.00	188.00	2,688.00
11.39	นางวาสนา โตชัย	2,500.00	02/02/33	2,500.00	219.00	2,719.00
11.40	นายคา กิ่งจันมล	2,500.00	13/11/32	2,500.00	125.00	2,625.00
11.41	นายทองสุข บุญมา	2,500.00	13/11/32	2,500.00	125.00	2,625.00
	TOTAL	102,500.00		102,500.00	8,836.00	111,336.00

BAN POON
VILLAGE LOAN FUND COMMITTEES

1. นายสมันท์	ดวงเด่น	ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายสมาน	พาลี	รองประธานฯ
3. นายสิทธิ์	เทียนชัย	กรรมการ
4. นางจันทิ	ทาสาร์	กรรมการ
5. นางเอียง	หอมชาติ	กรรมการ
6. นายวิชิต	หาญตั้ง	กรรมการ
7. นายบุญเพ็ง	ดวงเด่น	เหรัญญิก

REPAYMENT RECORD

BAN POON : LOAN APPROVAL DATE JUNE 6, 1989 ; LOAN EXPIRY DATE MARCH 6, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายสมาน พาลี	2,500.00	28/08/32	2,500.00	62.50	2,562.50
1.2	นายเพชร เทียนทอง	2,500.00	30/01/33	2,500.00	218.75	2,718.75
1.3	นายสัน เบ็ญมาศ	2,500.00	30/01/33	2,500.00	218.75	2,718.75
1.4	นางเจียม พาลี	2,500.00	30/01/33	2,500.00	218.75	2,718.75
1.5	นางยัง ศรีสิงห์	2,500.00	30/01/33	2,500.00	218.75	2,718.75
2.6	นายสราวุธ ยอดจักร์	2,500.00	29/09/32	2,500.00	94.00	2,594.00
2.7	นางรัศมี บัวทอง	2,500.00	30/01/33	2,500.00	218.75	2,718.75
2.8	นางจันทา กาลพัฒน์	2,500.00	30/01/33	2,500.00	218.75	2,718.75
2.9	นางลาลี บัวทอง*	2,500.00	01/08/32	500.00	31.00	531.00
			28/08/32	500.00	25.00	525.00
			29/09/32	500.00	19.00	519.00
			31/10/32	500.00	12.50	512.50
			29/11/32	500.00	6.25	506.25
2.10	นายสิทธิ์ เทียนชัย	2,500.00	29/11/32	2,500.00	156.25	2,656.25
3.11	นายบุญเลี้ยง ทรงทัน	2,500.00	30/01/33	2,500.00	218.75	2,718.75
3.12	นางบุญ โทศก	2,500.00	30/01/33	2,500.00	218.75	2,718.75
3.13	นางย่น กันทอง	2,500.00	30/01/33	2,500.00	218.75	2,718.75
3.14	นางพิน ใจบุญ	2,500.00	31/10/32	2,500.00	125.00	2,625.00
3.15	นางจันดี ทาสาว์	2,500.00	02/01/33	2,500.00	187.50	2,687.50

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
4.16	นายสมันท์ ตางเด็ม	2,500.00	30/01/33	2,500.00	218.75	2,718.75
4.17	นายเสวย มนตรีวงศ์	2,500.00	30/01/33	2,500.00	218.75	2,718.75
4.18	นายบุญมา อากว	2,500.00	30/01/33	2,500.00	218.75	2,718.75
4.19	นายสมอง โทศก	2,500.00				
4.20	นายริม บุคตา	2,500.00	30/01/33	2,500.00	218.75	2,718.75
5.21	นางสาสุรัตน์ ละมูล	2,500.00	30/01/33	2,500.00	218.75	2,718.75
5.22	นางนวล โทศก	2,500.00	14/02/33	2,500.00	219.00	2,719.00
5.23	นางเกื้อ โทศก*	1,500.00	01/08/32	200.00	19.00	219.00
			28/08/32	300.00	16.00	316.00
			29/09/32	200.00	12.50	212.50
			29/11/32	400.00	20.00	420.00
			02/01/33	200.00	6.00	206.00
			30/01/33	200.00	3.00	203.00
5.24	นางสมบัติ โทศก	2,000.00	30/01/33	2,000.00	175.00	2,175.00
5.25	นางเอียง หอมชาติ	2,500.00	29/11/32	2,500.00	156.25	2,656.25
6.26	นายชื่น ดวงศรี	2,500.00	30/01/33	2,500.00	218.75	2,718.75
6.27	นายวิชิต หาญตั้ง	2,500.00	30/01/33	2,500.00	218.75	2,718.75
6.28	นายจิตต์ โทศก	2,500.00	28/08/32	2,500.00	62.50	2,562.50
6.29	นายสมศักดิ์ พาลี	2,500.00	30/01/33	2,500.00	218.75	2,718.75
6.30	นายอ่อน ศรีลาวงศ์	2,500.00	28/08/32	2,500.00	62.50	2,562.50
	TOTAL	73,500.00		71,000.00	5,189.50	76,189.50

BAN NONG DON
VILLAGE LOAN FUND COMMITTEES

1. นายเฟื่อง สวัสดิ์ชัย ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายเหลี่ยม คดะนา เหนรัฎุฎิก

REPAYMENT RECORD

BAN NONG DON : LOAN APPROVAL DATE JUNE 6, 1989 ; LOAN EXPIRY DATE MARCH 6, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายบรรชา ศรีสะอาด	1,000.00	09/11/32	1,000.00	50.00	1,050.00
1.2	นายวิเชียร โนน้อย	1,500.00	09/11/32	1,500.00	75.00	1,575.00
1.3	นายเฟื่อง สวัสดิ์ชัย	2,500.00	10/11/32	2,500.00	125.00	2,625.00
1.4	นายเหมื่อน ชื่นจำปา	2,000.00	10/11/32	2,000.00	100.00	2,100.00
1.5	นายทองพูน ชัยนาม	2,000.00	09/11/32	2,000.00	100.00	2,100.00
2.6	นายเหลี่ยม คณา	2,500.00	31/10/32	2,500.00	125.00	2,625.00
2.7	นายคร ชื่นตัน	2,500.00	09/11/32	2,500.00	125.00	2,625.00
2.8	นายทองเหรียญ เป้าทอง	2,000.00	31/10/32	2,000.00	100.00	2,100.00
2.9	นายทอง มณีจันทร์	2,500.00	21/10/32	2,500.00	125.00	2,625.00
2.10	นายคุณ โพธา	2,500.00	06/11/32	2,500.00	125.00	2,625.00
	TOTAL	21,000.00		21,000.00	1,050.00	22,050.00

BAN AH NUEY
VILLAGE LOAN FUND COMMITTEES

- | | | |
|-------------|---------|----------------------------------|
| 1. นางยม | ใจเรือง | ประธานคณะกรรมการสินเชื่อหมู่บ้าน |
| 2. นายมนตรี | คาทวี | รองประธานฯ |
| 3. นายคำ | โยธี | กรรมการ |
| 4. นายวิชัย | คาทวี | กรรมการ |
| 5. นายบุญมี | อัดแบ | กรรมการ |
| 6. นายบรรพต | เกษะ | เหรัญญิก |

REPAYMENT RECORD

BAN AH NUEY : LOAN APPROVAL DATE JULY 11, 1989 ; LOAN EXPIRY DATE APRIL 11, 1990.

No.	Name and last name	Loan	Repayment	Principal	Interest	Total
1.1	นายคา หอมจันทร์	1,500.00	13/11/32	1,500.00	75.00	1,575.00
1.2	นางจันทร์ ภัยธิ	2,000.00	13/11/32	2,000.00	100.00	2,100.00
1.3	นางสุพรรณ สายสังข์	2,500.00	13/11/32	2,500.00	125.00	2,625.00
1.4	นางยม ใจเรือง	2,500.00	13/11/32	2,500.00	125.00	2,625.00
1.5	นายเลิศ ศาทวี	2,500.00	13/11/32	2,500.00	125.00	2,625.00
2.6	นายบุญมี อัดแบ	2,000.00				
2.7	นางสาวรัตนา ภัยธิ	2,500.00	27/11/32	2,500.00	125.00	2,625.00
2.8	นางฉวี ศาทวี	2,000.00	01/02/33	2,000.00	175.00	2,175.00
2.9	นายมนตรี ศาทวี	2,500.00				
2.10	นางสาวจตุรรัตน์ สายสังข์	2,500.00	13/11/32	2,500.00	125.00	2,625.00
3.11	นายบรรพต เกษะ	2,500.00	13/11/32	2,500.00	125.00	2,625.00
3.12	นายสี หอมจันทร์	2,500.00	10/01/33	2,500.00	188.00	2,688.00
3.13	นายวิง สารทอง	2,500.00				
3.14	นายวัน นางางษ์*	2,500.00	30/08/32	500.00	31.25	531.25
			02/10/32	500.00	25.00	525.00
			31/10/32	500.00	19.00	519.00
			01/12/32	500.00	13.00	513.00
			07/12/32	500.00	6.00	506.00
4.15	นายสฤษดิ์ สาขาชัย	1,000.00				
4.16	นายทองพันธ์ ครักกลาง	2,000.00	07/12/32	2,000.00	125.00	2,125.00
4.17	นายนอน จิตรมณี	1,500.00				
4.18	นายเพิ่ม ศาทวี	2,000.00	27/11/32	2,000.00	100.00	2,100.00
	TOTAL	39,000.00		29,500.00	1,607.25	31,107.25

BAN THUNG SAWANG
VILLAGE LOAN FUND COMMITTEES

1. นายสอน	ไชยชาญ	ประธานคณะกรรมการสินเชื่อหมู่บ้าน
2. นายจิตร	ประคองสุข	รองประธานฯ
3. นายอ่อนสา	จันทกรณ	กรรมการ
4. นายไสว	จรรยากรณ	กรรมการ
5. นายทองสุข	ศรีเสมอ	กรรมการ
6. นายทอน	นารี	กรรมการ
7. นายสันติ	ธรรมาวงศ์	เหรัญญิก

REPAYMENT RECORD

BAN THUNG SAWANG : LOAN APPROVAL DATE JUNE 6, 1989 ; LOAN EXPIRY DATE MARCH 6, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นางนาง กาละพัฒน์	2,500.00	05/02/33	2,500.00	219.00	2,719.00
1.2	นายสนอง เพ็ญแผ้ว	1,500.00				
1.3	นางก้อน ชัยชาตุ	2,500.00	05/02/33	2,500.00	219.00	2,719.00
1.4	นางอุบลรัตน์ จันทศรี	2,000.00	05/02/33	2,000.00	175.00	2,175.00
2.5	นายอินทร์ ราชภักดี	2,000.00	29/12/32	2,000.00	150.00	2,150.00
2.6	นางอุบล พิษหาพัฒน์	2,000.00	05/02/33	2,000.00	175.00	2,175.00
2.7	นางหนู เพ็งกะทาภ	2,500.00	13/02/33	2,500.00	219.00	2,719.00
3.8	นายชู แจแจจ	2,500.00	02/01/33	2,500.00	188.00	2,688.00
3.9	นายสายทอง เพ็ญแผ้ว	2,500.00	02/01/33	2,500.00	188.00	2,688.00
3.10	นายนิล เพ็ญแผ้ว	2,500.00	17/01/33	2,500.00	187.50	2,687.50
3.11	นางประกอบ แก้วธรรมสอย	2,500.00	17/01/33	2,500.00	187.50	2,687.50
3.12	นายบัวรอง เพ็ญแผ้ว	2,500.00	17/01/33	2,500.00	187.50	2,687.50
4.13	นายแสง จันท	1,000.00	29/12/32	1,000.00	75.00	1,075.00
4.14	นางอูตร เพ็ญแผ้ว	1,000.00	10/01/33	1,000.00	75.00	1,075.00
4.15	นายอัมพร เพ็ญแผ้ว	2,000.00	13/02/33	2,000.00	175.00	2,175.00
4.16	นางกิตติมา เพ็ญแผ้ว	1,500.00	10/01/33	1,500.00	112.50	1,612.50
4.17	นางแก้ว รุ่งแสง	1,500.00	29/12/32	1,500.00	112.50	1,612.50
5.18	นายภู แลอมทอง	2,500.00	17/01/33	2,500.00	188.00	2,688.00
5.19	นายสาย กลางค์	2,000.00	17/01/33	2,000.00	150.00	2,150.00
5.20	นายผาย สาอาด	2,000.00	17/01/33	2,000.00	150.00	2,150.00
5.21	นายบุญเพ็ง พรหมชาติ	2,500.00	17/01/33	2,500.00	187.50	2,687.50

No.	Name and last name	Loan	Repayment	Principal	Interest	Total
6.22	นายเสกกีร จันทา	2,500.00	02/01/32	2,500.00	188.00	2,688.00
6.23	นายพร นารี	2,500.00	05/02/33	2,500.00	219.00	2,719.00
6.24	นายหมุแดง จันทากรณ์	2,500.00	02/01/33	2,500.00	187.50	2,687.50
6.25	นายวิรัตน์ จันทากรณ์	2,000.00	02/01/33	2,000.00	150.00	2,150.00
อนุมัติเงินกู้วันที่ 13 กรกฎาคม 32 กำหนดชำระคืนเงินกู้ 13 เมษายน 33						
7.26	นางประภัสสร เผื่อแผ่	2,500.00	17/01/33	2,500.00	218.75	2,718.75
7.27	นางจันทร์ สายพะวงค์	2,500.00	29/12/32	2,500.00	218.75	2,718.75
7.28	นางจอมศรี เอกวัง	2,500.00	29/12/32	2,500.00	218.75	2,718.75
8.29	นายจิตร ประคองสุข	2,500.00	13/01/33	2,500.00	218.75	2,718.75
8.30	นายทองคำ เผื่อแผ่	2,000.00				
8.31	นายบุญมี ศรีเสมอ	2,500.00	13/02/33	2,500.00	250.00	2,750.00
9.32	นายสันติ ธรรมวงศ์	2,000.00	04/01/33	2,000.00	175.00	2,175.00
9.33	นายสมศักดิ์ ศรีภิรมย์	2,000.00	02/01/33	2,000.00	175.00	2,175.00
9.34	นายสมพร คำเพราะ	2,500.00	29/12/32	2,500.00	218.75	2,718.75
10.35	นางทองลา งามสมเนตร	2,500.00				
10.36	นายฉนวน เจริญรักษ์	1,500.00	10/01/33	1,500.00	131.50	1,631.50
10.37	นางนิต จันทา	2,500.00	05/02/33	2,500.00	250.00	2,750.00
10.38	นางทอน นารี	2,500.00	04/01/33	2,500.00	219.00	2,719.00
10.39	นายสมพงษ์ ธรรมวงศ์	2,500.00	29/12/32	2,500.00	218.75	2,718.75
10.40	นายณรงค์ชัย แก้วคะตา	1,500.00	17/01/33	1,500.00	131.25	1,631.25
11.41	นายทองสุข เผื่อแผ่	2,500.00	17/01/33	2,500.00	218.75	2,718.75
11.42	นายสุวรรณ จันทา	2,500.00	17/01/33	2,500.00	218.75	2,718.75
11.43	นายทองสุข ศรีเสมอ	2,500.00				
11.44	นายเสร์ไทย อินธิเดช	2,500.00				
TOTAL		97,000.00		86,000.00	7,147.25	93,147.25

BAN NON THONG
VILLAGE LOAN FUND COMMITTEES

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|---------------------|-------------------------------|
| 1. นายสมทรง ชูชื่น | ประธานกรรมการสินเชื่อหมู่บ้าน |
| 2. นายสุรีย ศรีแก้ว | รองประธานฯ |
| 3. นางสุภาพ ศรีชาติ | เหรัญญิก |

REPAYMENT RECORD

BAN NON THONG : LOAN APPROVAL DATE JUNE 7, 1989 ; LOAN EXPIRY DATE MARCH 7, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายสมทรง ชูชื่น	2,500.00	19/02/33	2,500.00	282.00	2,782.00
1.2	นางบัวศร เบ็ญมาศ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
1.3	นางสมบัติ ใสดกิมย์	2,500.00	19/02/33	2,500.00	282.00	2,782.00
1.4	นางสร้อย เบ็ญมาศ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
1.5	นายลิตร เบ็ญมาศ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
2.6	นายสุริย์ ศรีแก้ว	2,500.00	19/02/33	2,500.00	282.00	2,782.00
2.7	นายเอิ้น กวางลา	2,500.00	19/02/33	2,500.00	282.00	2,782.00
2.8	นายชัย ชับดิน	2,500.00	21/02/33	2,500.00	282.00	2,782.00
2.9	นายชิต ใสศรีจันทร์	2,500.00	21/02/33	2,500.00	282.00	2,782.00
2.10	นายใส กวางกลาง	2,500.00	21/02/33	2,500.00	282.00	2,782.00
3.11	นางสุภาพ ศรีชาติ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
3.12	นายวิเชียร กันยาบุตร	2,500.00	19/02/33	2,500.00	282.00	2,782.00
3.13	นางบัวลา ใสดทิพย์	2,500.00	19/02/33	2,500.00	282.00	2,782.00
3.14	นางน้อย ชูเชื้อ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
3.15	นายเสมียน ชันชาติ	2,500.00	19/02/33	2,500.00	282.00	2,782.00
	TOTAL	37,500.00		37,500.00	4,230.00	41,730.00

BAN NON GHAM
VILLAGE LOAN FUND COMMITTEES

1. นายคามิ น้อยพรม ประธานกรรมการสินเชื่อหมู่บ้าน
2. นายทองวัน ทาบุญ รองประธานฯ
3. นายผล ยาศรี กรรมการ
4. นายนา บริสุทธิ์ กรรมการ
5. นายจากรอง สุธสนธ์ กรรมการ
6. นายสวัสดิ์ นพศรีธา กรรมการ
7. นายทองดี มิ่งขวัญ กรรมการ
8. นายตัน าจเรือง กรรมการ
9. นายประดิษฐ์ มิ่งขวัญ เหนรัญญิก

REPAYMENT RECORD

BAN NON GHAM : LOAN APPROVAL DATE JULY 6, 1989 ; LOAN EXPIRY DATE APRIL 6, 1990.

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
1.1	นายพันธ์ บริสุทธิ์	2,500.00				
1.2	นายณรงค์ คีลารักษ์	2,500.00				
1.3	นายบิน ทองบาง	2,500.00				
2.4	นายทองวัน ทาบุญ	2,500.00				
2.5	นายเทือง เพ็ชรเมืองจันทร์	2,500.00				
2.6	นายพรมมา แก้วใส	2,500.00				
3.7	นายสาคร มะโนธรรม	2,500.00				
3.8	นายสลัด บุญรักษา	2,500.00				
3.9	นายถาวร มะโนธรรม	2,500.00	16/02/33	2,500.00	250.00	2,750.00
4.10	นายจำลอง สุธสนธ์	2,500.00				
4.11	นายสนม มณีนิล	2,500.00	25/01/33	2,500.00	219.00	2,719.00
4.12	นายบัว ศรีลาวงศ์	2,500.00				
5.13	นายนา บริสุทธิ์	2,500.00	22/02/33	2,500.00	281.00	2,781.00
5.14	นางสมคิด รักโสภา	2,500.00				
5.15	นายพนม คีลารักษ์	2,500.00	22/02/33	2,500.00	281.00	2,781.00
5.16	นายดา สุกี	2,500.00				
6.17	นางสะหลี สีเหลือง	2,500.00				
6.18	นายหนู สายสังข์	2,500.00				
6.19	นายเนา ทัตราช	2,500.00	01/02/33	2,500.00	219.00	2,719.00

No.	Name and last name	Loan	Repayment Date	Principal	Interest	Total
7.20	นายบุญมี รัตนพันธ์	2,500.00	12/02/33	2,500.00	219.00	2,719.00
7.21	นายสวัสดิ์ บุญศรีธา	2,500.00				
7.22	นายพั้ว บุญเพิ่ม	2,500.00	06/02/33	2,500.00	219.00	2,719.00
8.23	นายทอง มิ่งขวัญ	2,500.00				
8.24	นายพล ยาศรี	1,500.00	03/01/33	1,500.00	112.50	1,612.50
8.25	นายสมบูรณ์ สุนันท์	2,500.00	05/02/33	2,500.00	219.00	2,719.00
8.26	นายสุบิน ศรีลาวงค์	2,500.00	05/02/33	2,500.00	219.00	2,719.00
9.27	นายประติษฐ์ มิ่งขวัญ	2,500.00				
9.28	นายบุญมี มิ่งขวัญ	2,500.00	05/02/33	2,500.00	219.00	2,719.00
9.29	นายแก้ว ทรงเครื่อง	2,500.00				
9.30	นายบุญมา ศรีกระชา	2,500.00	25/01/33	2,500.00	219.00	2,719.00
10.31	นายคามิ น้อยพรม	2,500.00				
10.32	นายสฤติย์ สงสาร	2,500.00				
10.33	นางทองวัน ทาบุญ	2,500.00				
11.34	นายเปี้ย ศิลารักษ์	2,500.00	29/01/33	2,500.00	219.00	2,719.00
11.35	นางบุญมี มนพรมมา	2,500.00	05/02/33	2,500.00	219.00	2,719.00
11.36	นางด้วง บุตรทะนา	2,500.00	25/01/33	2,500.00	219.00	2,719.00
12.37	นายทองดี มิ่งขวัญ	2,500.00				
12.38	นายเกษ ใจเรือง	2,500.00				
12.39	นายเม็ค มนพรมมา	2,500.00				
12.40	นางพา โพนปลัด	2,500.00				
	TOTAL	99,000.00		36,500.00	3,333.50	39,833.50

APPENDIX E

Summary of Team Activities in Chronological Sequence

TEAM ACTIVITIES

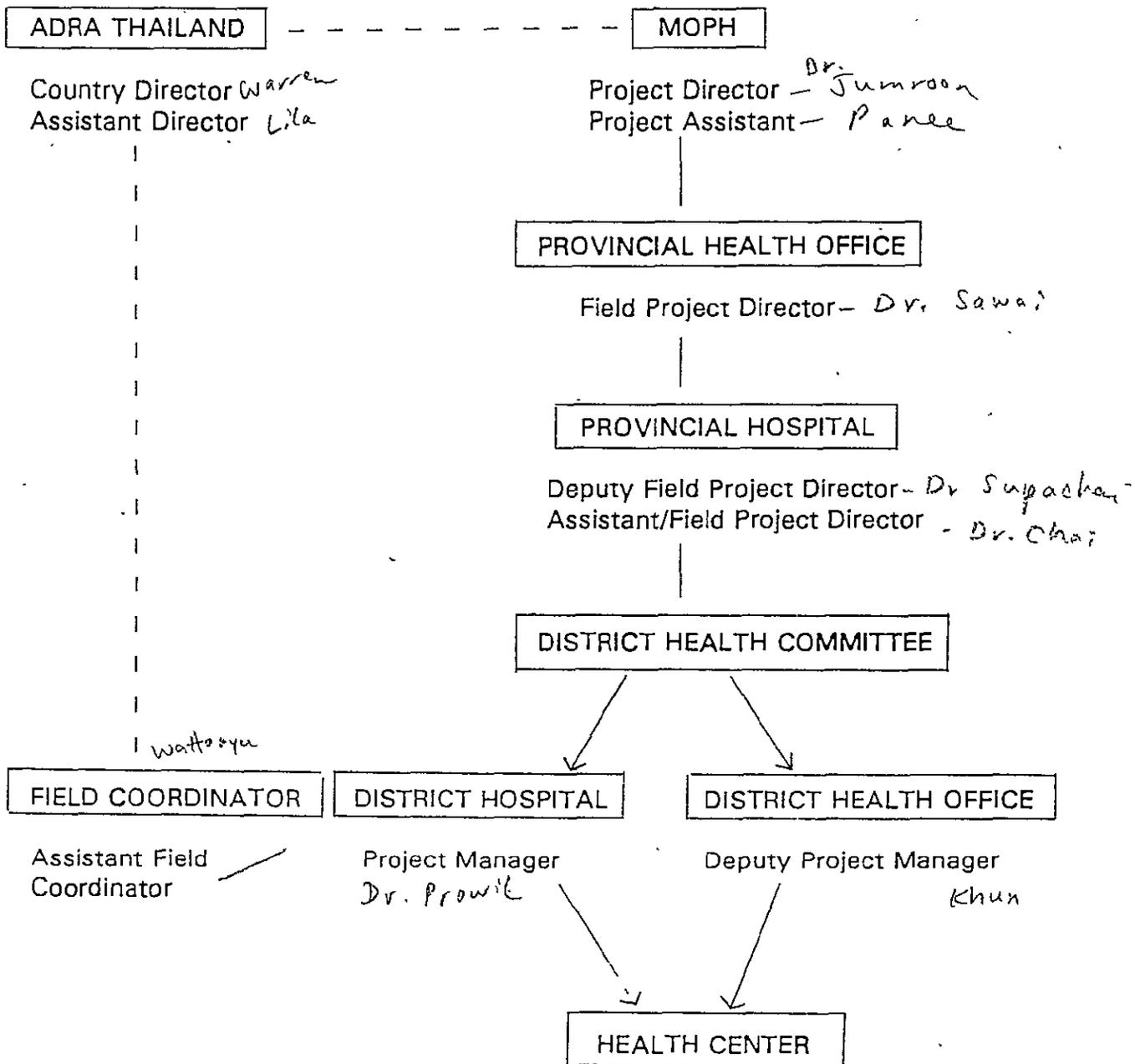
Sunday	3/23-25		Arrival in Bangkok
Monday	3/26	AM/PM:	Briefing of team Planning of evaluation Meeting with National MOH, Bangkok.
		Night:	Travel to Sisaket
Tuesday	3/27	AM	1) Team meeting 2) Briefing by Dr. Chai
		PM	Visit to District Hospital: Dr. Lee, Mr. Pira, visit/interview in Ban Huey: Grocery shop
		7:00 PM	Health education program
Wednesday	3/28		Arrival Dr. Jumroon (Nat'l MOH)
		AM	JPH/Dr. Chai: Visit to Village Health Center: RN interview of Beauty Shop owner. SB/SFT/LT
		PM	JPH/LT: Interviews of 1. Headman, CHV, female client 2. Loan council (chairman and 2 members) SB/SFT 3. Loan recipients
Thursday	3/29	AM AM/PM 3:00 PM	Meeting with Dr. Chi Team meeting JPH - Airport
Friday	3/30		SB Final interviews SFT Debriefing of MoPH (Provincial) LT

(Note: Debriefing of ADRA/Thailand, National MoPH, and report drafting took place during the next two weeks.)

JPH = Jean-Paul Heldt
SB = Shirley Buzzard
SFT = Sharon Flynn Tobing
LT = Lila Tidwell

APPENDIX F

Project Organizational Chart



APPENDIX G

C.V. of External Team Members

ADVENTIST DEVELOPMENT AND RELIEF AGENCY--THAILAND
 SMALL ENTERPRISE DEVELOPMENT PROJECT
 STATEMENT OF FINANCIAL ACTIVITY
 For 15 Months Ended December 31, 1989

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Notes to the Statement of Financial Activity	
Note 1 - Purpose of Project	7
Note 2 - Summary of Significant Accounting Policies	7
Equipment	8

GENERAL CONFERENCE OF SEVENTH-DAY ADVENTISTS
FAR EASTERN DIVISION

Cable "Foreast" Singapore
Telex RS 21987 FEDEX

800 THOMSON ROAD
SINGAPORE, 1129.

Telephone
2531155

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We have audited the Statement of Financial Activity of the Adventist Development and Relief Agency, Thailand--Small Enterprise Development Project under a grant made by the United States of America Agency for International Development (USAID) (Cooperative Agreement, Number OTR-0158-A-008162-00) for the period of fifteen months ended in December 31, 1989. This Statement of Financial Activity is the responsibility of the Adventist Development and Relief Agency, Thailand. Our responsibility is to express an opinion on the Statement of Financial Activity based on our audit.

Except as discussed in the following paragraph, we conducted our audit in accordance with the auditing standards generally accepted by the Seventh-day Adventist denomination. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the Statement of Financial Activity is free of material misstatement. An audit includes examining evidence supporting the amounts and disclosures in the Statement of Financial Activity. An audit also includes assessing the accounting principles used and significant estimates made by Management as well as evaluating the overall Statement of Financial Activity presentation. We believe that our audit provides a reasonable basis for our opinion.

We were not able to examine the original agreement with the USAID which was prepared and filed in the United States of America. We only had in our disposal a photocopy of that agreement and a copy of the detailed implementation plan.

In our Management Letter dated January 17, 1990 to the ADRA Thailand Board, we noted a number of items which are of importance to this report.

In our opinion, as internal auditors of the General Conference of Seventh-day Adventists, except for the matters raised in the Management Letter and the effects of such adjustments, if any, as might have been determined to be necessary had we been able to examine the original agreement, the Statement of Financial Activity referred to above presents fairly, in all materials respects, the cost of the Small Enterprise Development Project in Thailand for fifteen months ended December 31, 1989 in conformity with the accounting principles generally accepted by the Seventh-day Adventist denomination.

The accompanying Statement of Financial Activity was prepared for the purpose of reporting the cost-to-date of the Small Enterprise Development Project in Thailand as described in Note 1.

This report is intended solely for the information and use of the controlling committees, Management of the Adventist Development and Relief Agency and the USAID and should not be used for any other purposes.

A handwritten signature in black ink, appearing to be 'A. G. S.', followed by a horizontal line.

General Conference Auditing Service, FED

Bangkok, Thailand
January 17, 1990

ADVENTIST DEVELOPMENT AND RELIEF AGENCY
 SMALL ENTERPRISE DEVELOPMENT PROJECT
 Statement of Financial Activity
 For 15 Months Ended December 31, 1989

	<u>A C T U A L</u>		<u>B U D G E T *</u>		<u>V A R I A N C E</u>	<u>OVER (UNDER)</u>
	<u>USAID</u>	<u>ADRA</u>	<u>USAID</u>	<u>ADRA</u>		
<u>Income</u>						
USAID Grant	73,540.00		70,131.60		3,408.40	
ADRA Matching Grant		60,127.90		88,602.37		(28,474.47)
TOTAL INCOME	<u>73,540.00</u>	<u>60,127.90</u>	<u>70,131.60</u>	<u>88,602.37</u>	<u>3,408.40</u>	<u>(28,474.47)</u>
 <u>EXPENSES</u>						
<u>Salaries</u>						
Regional Director		1,696.68		4,000.00		(2,303.32)
Country Director		12,174.75		12,380.50		(205.75)
Associate Director		2,511.68		1,900.50		611.18
Project Director		2,556.00		5,807.50		(3,251.50)
Provincial Chief Medical Officer		709.20		5,050.00		(4,340.80)
Expert in Preventive Medicine		4,051.73		4,040.00		11.73
Project Assistant	2,448.00		2,452.20		(4.20)	
Field Coordinator	3,600.00		3,751.50		(151.50)	
Field Assistant	1,800.00		1,884.90		(84.90)	
Accountant	(3,768.75)		4,035.00		(266.25)	
TOTAL EXPENSES	<u>11,616.75</u>	<u>23,700.04</u>	<u>12,123.60</u>	<u>33,178.50</u>	<u>(506.85)</u>	<u>(9,478.46)</u>
 <u>Travel & Perdiem</u>						
TOTAL TRAVEL & PERDIEM	<u>3,565.48</u>		<u>2,880.00</u>		<u>685.48</u>	
 <u>Communication</u>						
TOTAL COMMUNICATION	<u>1,503.44</u>		<u>1,972.50</u>		<u>(469.06)</u>	

ADVENTIST DEVELOPMENT AND RELIEF AGENCY
 SMALL ENTERPRISE DEVELOPMENT PROJECT
 Statement of Financial Activity
 For 15 Months Ended December 31, 1989

	<u>A C T U A L</u>		<u>B U D G E T *</u>		<u>V A R I A N C E</u>	<u>O V E R (U N D E R)</u>
	<u>USAID</u>	<u>ADRA</u>	<u>USAID</u>	<u>ADRA</u>		
<u>Training Workshops</u>						
Training Facilities				2,500.00		(2,500.00)
Supplies	1,368.14		1,067.75		300.39	
Travel and Perdiem	<u>4,267.32</u>		<u>3,550.00</u>		<u>717.32</u>	
TOTAL TRAINING WORKSHOPS	<u>5,635.46</u>		<u>4,617.75</u>	<u>2,500.00</u>	<u>1,017.71</u>	<u>(2,500.00)</u>
<u>Villagers</u>						
Supplies	180.84		1,018.00		(837.16)	
Travel	<u>2,190.91</u>		<u>3,375.00</u>		<u>(1,184.09)</u>	
TOTAL VILLAGERS	<u>2,371.75</u>		<u>4,393.00</u>		<u>(2,021.25)</u>	
<u>Equipment</u>		<u>15,822.76</u>		<u>15,350.00</u>		<u>472.76</u>
TOTAL EQUIPMENT		<u>15,822.76</u>		<u>15,350.00</u>		<u>472.76</u>
<u>Office Supplies</u>	<u>1,672.00</u>	<u>893.86</u>	<u>1,672.00</u>	<u>1,000.00</u>		<u>(106.14)</u>
TOTAL OFFICE SUPPLIES	<u>1,672.00</u>	<u>893.86</u>	<u>1,672.00</u>	<u>1,000.00</u>		<u>(106.14)</u>
<u>Immunization</u>						
Vaccines		1,427.86		20,452.50		(19,024.64)
Syringe/Needles				<u>1,921.37</u>		<u>(1,921.37)</u>
TOTAL IMMUNIZATION		<u>1,427.86</u>		<u>22,373.87</u>		<u>(20,946.01)</u>

ADVENTIST DEVELOPMENT AND RELIEF AGENCY
 SMALL ENTERPRISE DEVELOPMENT PROJECT
 Statement of Financial Activity
 For 15 Months Ended December 31, 1989

	<u>A C T U A L</u>		<u>B U D G E T *</u>		<u>V A R I A N C E</u>	<u>O V E R (U N D E R)</u>
	<u>U S A I D</u>	<u>A D R A</u>	<u>U S A I D</u>	<u>A D R A</u>	<u>U S A I D</u>	<u>A D R A</u>
<u>Vehicles</u>						
Isuzu Pickup		14,084.00		14,200.00		(116.00)
Insurance	714.68		850.00		(135.32)	
Fuel/Maintenance	1,536.90		2,297.75		(760.85)	
TOTAL VEHICLES	<u>2,251.58</u>	<u>14,084.00</u>	<u>3,147.75</u>	<u>14,200.00</u>	<u>(896.17)</u>	<u>(116.00)</u>
<u>Small Enterprise Dev Fund</u>	34,097.77		36,625.00		(2,527.23)	
TOTAL SM ENTERPRISE DEV FUND	<u>34,097.77</u>		<u>36,625.00</u>		<u>(2,527.23)</u>	
<u>Monitor & Evaluation</u>	528.88		2,300.00		(1,771.12)	
TOTAL MONITOR & EVALUATION	<u>528.88</u>		<u>2,300.00</u>		<u>(1,771.12)</u>	
<u>Surveys</u>	388.44		400.00		(11.56)	
TOTAL SURVEYS	<u>388.44</u>		<u>400.00</u>		<u>(11.56)</u>	
TOTAL EXPENSES	<u>63,631.55</u>	<u>55,928.52</u>	<u>70,131.60</u>	<u>88,602.37</u>	<u>(6,500.05)</u>	<u>(32,673.85)</u>
EXCESS OF FUND	<u>9,908.45</u>	<u>4,199.38</u>	<u>0.00</u>	<u>0.00</u>	<u>9,908.45</u>	<u>4,199.38</u>
REPRESENTED BY:						
CASH	9,908.45	5,205.19				
FUND OWED BY ADRA THAILAND		95.09				
INTEREST OWING TO USAID		(1,100.89)				
	<u>9,908.45</u>	<u>4,199.38</u>				

* Representing Budget for First Year & Three Months of Second Year

This State of Financial Activity should be read in conjunction with the attached Management Letter.
 The Notes to the Statement of Financial Activity are an integral part of this Statement.

ADVENTIST DEVELOPMENT AND RELIEF AGENCY
 SMALL ENTERPRISE DEVELOPMENT PROJECT
 Notes to the Statement of Financial Activity
 For 15 Months Ended December 31, 1989

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NOTE 1 - PURPOSE OF PROJECT

The purpose of this project is to improve access to credit, increase in family income, improve health status and quality of life of poor villagers who live in Sisaket province, by providing access to credit through a revolving loan fund, establishing village loan fund committees, reducing dependency on local money lenders, improving PHL management and access to health service and health education, and training District Health Officers and Health Centre staff.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- (a) Accounting Principles - Accounting records and financial reports are maintained by generally accepted accounting principles as enunciated by the Seventh-day Adventist denomination. The full accrual method of accounting for revenue and expense recognition is employed. By this method, income is recorded in the period it is deemed to have been earned and expenses in the period incurred.
- (b) Special Reporting Techniques - There are some specific reporting techniques that have been applied in compliance with the terms of the grant:
- (i) Reporting Period - The report is for the period of 15 months since October 1, 1989, the date of inception, to December 31, 1989.
 - (ii) Definition of Expenses - The definition of expenses is more on the basis of governmental accounting as compared with denominational accounting. Under the terms of contract, funds may be used as expenses for depreciable assets and revolving funds.
- (c) Reporting Currency - The Statement of Financial Activity is presented in United States Dollar. The Adventist Development and Relief Agency administrators have chosen to use this currency for reporting. However, all records are kept in Thai Baht.

The average exchange rate used in this Statement of Financial Activity has been based on average of Bahts received for the U.S. dollars forwarded to Thailand at different dates. That rate is USD 1.00 equals Baht 25.

ADVENTIST DEVELOPMENT AND RELIEF AGENCY
SMALL ENTERPRISE DEVELOPMENT PROJECT
E q u i p m e n t
For 15 Months Ended December 31, 1989

Description	Manufacturer's Serial Number	Date of Acquisition	Total		Title Vested in	Location	Condition	Country of Origin
			US AID	Cost ADRA				
Isuzu Spacecup TRF SYNP	7920087	May 4, 1989		352,100.00	ADRA	Sisaket	Good	Japan
ARC Computer with Hard Disk & Epson Printer	810074/ 44007150	Apr 14, 1989		100,000.00	ADRA	Sisaket	Good	Thailand
"Quasar" Uninterrupted Power Supply Drive	36037059	Apr 14, 1989		22,500.00	ADRA	Sisaket	Good	Thailand
Canon Copy Machine	D.S.Z. 01050	Jul 21, 1989		55,000.00	ADRA	Bangkok	Good	Japan
2 Meeting Tables	-	Jun 14, 1989		920.00	ADRA	Sisaket	Good	Thailand
Red Chair	-	Jun 18, 1989		1,350.00	ADRA	Sisaket	Good	Thailand
Show Case	-	Jun 8, 1989		4,500.00	ADRA	Sisaket	Good	Thailand
2 Cabinets	-	Jun 20, 1989		2,825.00	ADRA	Sisaket	Good	Thailand
Typing Table	-	Jun 20, 1989		1,000.00	ADRA	Sisaket	Good	Thailand
Olympia Typewriter	-	Jul 11, 1989		8,500.00	ADRA	Sisaket	Good	Thailand
Neurotech AT Computer with Hard Disk	M3565	Oct 13, 1989		80,000.00	ADRA	Bangkok	Good	Thailand
Epson Printer LQ1050	OFL0009064	Oct 13, 1989		13,905.00	ADRA	Bangkok	Good	Japan
Minolta Copy Machine	-	Sep 12, 1989		87,000.00	ADRA	Sisaket	Good	Japan
National VB-2411 Telephone Set	146356	Oct 17, 1989		4,952.00	ADRA	Bangkok	Good	Japan
Table & Chair	-	Jul 17, 1989		6,812.00	ADRA	Bangkok	Good	Thailand
Table & Chair & Glass	-	Dec 15, 1989		6,305.00	ADRA	Sisaket	Good	Thailand

Bahts 747,669.00 + 25 = 29,906.76

APPENDIX H

Latest Audit

Shirley Buzzard

8126 Lockney Avenue / Takoma Park, MD 20912 / (301) 439-3257

Summary of Experience

- Eight years as a professional consultant
- Expertise in project management including planning, organizational development, monitoring and evaluation.
- Sector expertise in health, family planning, water and sanitation, small enterprise development, and gender issues.
- Professional experience in 25 countries in Africa, Asia, Latin America, the Caribbean, and S. Pacific.
- Expertise in anthropological research methods as applied to social service projects.
- Formal training in anthropology and community development.
- Ten years university teaching experience.
- Prior employment as health project evaluator for a major international private voluntary organization.

Consulting Experience

Private Agencies Collaborating Together (PACT) - 1 Feb. - 30 May, 1990 - intermittent

- Design and implementation of an evaluation of PACT's cooperative agreement with A.I.D.
- Facilitation of discussions among PVO evaluation officers leading to a workshop on evaluation issues in July, 1990.

Salvation Army World Service (SAWSO) - 1 Aug. 1989 - Jan. 1991, intermittent

- Technical advisor on the design and implementation of a midterm evaluation of an A.I.D./FVA/PVC matching grant.
- Team leader on two field trips to write case studies.

Center for Immigration Studies 1 Sept. - 1 Oct. 1989

- Research on the impact of the Immigration Reform Control Act (IRCA) on the availability of labor in Yakima Valley, Washington.

Illinois State University, International Studies Program, 1988 - present; ongoing, intermittent.

- Technical advisor on expansion of the program and training faculty in consulting skills.

POPTech & AID/S&T/POP, 8 June - 1 Aug., 1989

- Team leader for an evaluation of the Centre for Development and Population Activities (CEDPA) cooperative agreement projects.

Shirley Buzzard

Checchi & Company and USAID/Philippines, 10-20 May, 1989

- Designed and facilitated an evaluation planning workshop in the Philippines attended by the evaluation team and senior staff of the ESF Secretariat.

Peace Corps/Washington 10 March, 1988 - 1 November, 1989

- Technical assistance in the design of a new evaluation system for Peace Corps world-wide and the establishment of a new evaluation office. Wrote a new evaluation manual and 10 "how-to" Field Guides on evaluation issues.

Peace Corps/Washington 1 Dec. 1988 - 1 April 1989

- Technical assistance in the design of training sessions in small enterprise development for PCVs and Counterparts.
- Team leader on a planning trip to Mali

A.I.D./Africa Bureau and Devres, 1 Sept. - 15 Nov., 1988

- Carried out a needs assessment for a revised management information system within the Bureau and with Missions.

Centre for Development Education and Population Activities

1-5 August, 1989

- Planned and implemented training sessions on qualitative research for the CEDPA "Supervision and Evaluation Seminar" for 45 senior managers from 18 countries.

A.I.D./PPC/CDIE, 11 July - 1 Dec., 1988, part-time

- Wrote a paper on key informant interviews for the Program Design and Evaluation Methodology series.

Water and Sanitation for Health Project, May & June, 1988

- Wrote a monograph on the integration of health education, community development and engineering components of a water and sanitation project.

Pearl S. Buck Foundation, 6-9 June, 1988;

- Designed and implemented an institutional development and strategic planning workshop for country directors from five countries. Workshop held at Asian Institute of Technology in Bangkok, Thailand.

Medical Care Developments and USAID/Belize, 1-15 May, 1988

- Designed and implemented a workshop on community development skills to improve participation in water and sanitation projects. Prepared six "how-to" skills manuals.

Medical Care Development and USAID/Belize 1 Nov. - 1 Dec., 1987

- Technical assistance on the community development components of a rural water project.

Office of Technology Assessment, U.S. Congress, 1-30 Sept., 1987

- Evaluated the African Development Foundation (ADF), field visits to ADF funded projects in Kenya and Tanzania.

Shirley Buzzard

USAID/Lesotho and Water and Sanitation for Health (WASH), July, 1987.

- Carried out a feasibility study of the privatization of a country-wide, rural water project in Lesotho.

International Science and Technology Institute (ISTI) and AID/FVA/PVC, May, 1987

- Team leader on an evaluation of Lutheran World Relief projects in Peru. Part of ISTI's Institutional Development Series.

USAID/Belize and Water and Sanitation for Health (WASH), April, 1987

- Evaluated a CARE water project in northern Belize.

Private Agencies Collaborating Together (PACT) July, 1985 - Sept., 1987

- Technical Coordinator for the Small Enterprise Evaluation Project (SEEP).
- Wrote Monitoring and Evaluating Small Business Projects: A Step by Step Guide.
- Field tested the book in India and the Solomon Islands
- Designed and carried out a workshop in Annapolis, Md. for 30 PVOs in how to use the Step by Step guide.

International Science and Technology Institute (ISTI) and AID/FVA/PVC, 15 Aug.-15 Sept., 1986

- Evaluated World Vision projects in the Philippines and Indonesia as part of ISTI's Institutional Development series.

A.I.D./PPC/CDIE, July 1986 - Feb. 1988, part time.

- Wrote a monograph on the sustainability of A.I.D. health programs for the Program Evaluation Discussion Paper series.

Primary Health Care Operations Research (PRICOR), April - May, 1986.

- Technical assistance for a review of community organizational aspects of the 49 operations research projects funded under PRICOR I.

University Research Corporation and A.I.D./PPC/CDIE, Feb. - March, 1986.

- Wrote a monograph reviewing the issues in health impact sustainability.

USAID/Sri Lanka and Private Agencies Collaborating Together (PACT), Jan. 6-23, 1986

- Designed and implemented a workshop on project evaluation for 30 PVOs participating in the Sri Lanka Co-financing project.

A.I.D./FVA/PVC, November, 1985

- Prepared a reply to the U.S. Congress on the strengths and weaknesses of PVO small-enterprise projects.

Shirley Buzzard

Foster Parents Plan International (PLAN), 22-23 May, 1985

- Designed and implemented a two-day workshop on issues in the planning and evaluation of small-enterprise projects. The workshop was held in Rhode Island and was attended by 45 senior staff from 18 Latin American countries.

Foster Parents Plan International (PLAN) Oct. 1984 - March, 1985.

- Designed and carried out research on alternative approaches to urban development by small-scale development organizations. Research included visits to 54 projects in Guatemala, Honduras, Panama, Ecuador, Peru, Egypt, India, and Thailand.

World Education, Aug. - Sept., 1984

- Designed and carried out a baseline study to measure the impact on participants of the Tototo women's projects in Coastal Province, Kenya.

Foster Parents Plan International (PLAN), Sept. 1983 - June, 1984.

- Designed and carried out research on small-enterprise projects carried out by small-scale development organizations. The research involved visits to 25 small-enterprise projects in the Philippines, Sierra Leone, Kenya, India, and Indonesia.

Education

- Ph.D. (Development Anthropology) 1982 The American University; Washington, D.C.
 M.Sc. (Community Development) 1978 U. of Missouri, Columbia.
 M.A. (Physical Anthropology) 1968 U. of Missouri, Columbia.
 B.A. (Psychology) 1965 U. of Missouri, Columbia.

Countries of Professional Experience

-Belize	-Haiti	-Lesotho	-Sierra Leone
-Columbia	-Honduras	-Mali	-Solomon Islands
-Ecuador	-India	-Panama	-Sri Lanka
-Egypt	-Indonesia	-Peru	-Tanzania
-Guatemala	-Kenya	-Philippines	-Thailand

Residence in Kenya, Germany, Italy, Greece, Spain, Belgium, and Turkey.

Teaching Experience

University of Nebraska at Omaha; 1968-1970
 California State University at Los Angeles; Summer 1969
 University of Northern Arizona, Flagstaff; Summer 1970
 University of Maryland; European Division 1971-1974
 University of Maryland; Adult and Weekend Division; 1978
 University of the District of Columbia; 1979

Shirley Buzzard

Other Skills & Professional Experience

- Review of matching grant proposals for AID/FVA/PVC
- Lecturer at the Foreign Service Institute
- Trained to use the Harvard Case Study as a teaching method
- Facilitation of team planning meetings
- Invited speaker at various universities on women's issues, development strategies, and sector specific topics.
- Reviewing editor of two publications for the American Public Health Association
- Review of proposals for the National Science Foundation
- Review of papers for Social Science and Medicine

Publications and Conference Papers

1982 Women's Status and Wage Employment in Kisumu, Western Kenya. Dissertation for The American University, Anthropology Department. Ann Arbor: University Microfilms.

1982 The Use of Divorce Courts by Luo Women in Western Kenya. Paper Read at AAA meetings; Washington, D.C.

1982 The PLAN Primary Health Care Project; Tumaco, Columbia: A Case Study. Warwick, RI: Foster Parents Plan International Headquarters (Available in Spanish).

1982 The PLAN Primary Health Care Project; Guayaquil, Ecuador: A Case Study. Warwick, RI: Foster Parents Plan International Headquarters.

1983 The role of Research in a Private, Voluntary Organization. International Consortium of Voluntary Agencies Bulletin: Geneva. January (with Chris Rice).

1983 The Use of Quantitative and Qualitative Data in a Primary Health Care Project. Paper read at the International Congress of Anthropological and Ethnological Sciences, Quebec City, August. (With Tony DiBella).

1984 Appropriate Research in Primary Health Care Projects. Social Science and Medicine 19:273-277

1984 The Devil Made Me Do It: Anthropologists, Ethics, and Private Voluntary Agencies. Paper read at a symposium on Anthropologists in PVOs, Society for Applied Anthropology Meetings, Toronto, March.

1984 Constraints to Family Planning Programs among the Luo of Western Kenya. Paper given at the National Council of International Health meetings, Washington, D.C., June.

Shirley Buzzard

1984 Income-generating projects of Small-Scale Development Organizations: A Field Study. Warwick, RI: Foster Parents Plan International Headquarters (available in Spanish).

1985 The Role of Small-Scale Development Organizations in Urban Slums of Developing Countries. E. Greenwich, RI: Foster Parents Plan International.

1986 Look, Listen, and Learn: Preparing the Ground for Primary Health Care. World Health Forum (WHO), March.

1986 "PVO Effectiveness in Small-Enterprise Promotion," IN Development Effectiveness of Private Voluntary Organizations (PVOs). A report to the Congress. Washington: AID/FVA/PVC.

1987 Monitoring and Evaluating Small Business Projects: A Step by Step Guide for Private Development Organizations. New York: PACT (Editor; with Elaine Edgcomb).

1987 Development Assistance and Health Programs: Issues of Sustainability. A.I.D. Evaluation Discussion Paper No. 23. Washington: A.I.D./PPC/CDIE.

1988 The CDIE Health Impact Evaluations, 1976-1985: A review of the Issues. A.I.D. Program Evaluation Discussion Paper. A.I.D./PPC/CDIE.

1989 Conducting Key Informant Interviews. A.I.D. Program Design and Evaluation Methodology Report No. 11. Washington, D.C.: A.I.D./PPC/CDIE.

1989 Towards Community Management: A Guide to Integrating Behavioral Sciences and Engineering Technology in Water and Sanitation Projects. WASH Field Report No. 62; a collaboration between the World Bank, UNDP and WASH. With May Yacoob and Phil Roark. Washington, D.C.: Water and Sanitation for Health Project.

1989 "Professional Consulting" In Stalking Employment in the Nation's Capital: A Guide for Anthropologists. Edited by Adam Koons, Bea Hackett and John Mason. Washington, D.C.: Washington Association of Professional Anthropologists.

1990 Survey Research: Avoiding Common Problems. IN Fitting Projects: Methods for Social Analysis of Projects in Developing Countries. K. Finsterbush, J. Ingersoll, and Lynn Llewellyn, Eds. Westview Press (in press).

Jean-Paul A. HELDT, MD, MPH.

2212 Wild Canyon Dr., Colton CA 92324, U.S.A., Phone [714] 824-3345

Q U A L I F I C A T I O N S

Professional skills and consulting experience gained in
AFRICA, ASIA & LATIN AMERICA

HEALTH PLANNING, LEADERSHIP AND ADVISORY ACTIVITIES

- Planning of a national Blindness Prevention program (Africa)
- Organization of a university-based center of community ophthalmology (Mexico)
- Coordination & management of a district refugee eye care program (Pakistan)
- Collaboration with and training of national counterparts
- Participation in 3 international programs of technical cooperation
- Consultations (program planning, training workshop) in developing countries

MANAGEMENT, FINANCIAL AND ADMINISTRATIVE ABILITIES

- Management of personnel, finances (budget) and public relations
- Personnel recruitment, management, supervision, and evaluation
- Grant proposal writing; fund raising
- Management of information systems & statistical data

COMMUNICATION AND PUBLIC RELATIONS SKILLS

- Writing, speaking, and computer skills
- Media design and development; development of PR materials
- Initiation of media coverage of program activities
- Liaison with W.H.O., governments, P.V.O.'s, and donor agencies at all levels

TEACHING ACTIVITIES AND TRAINING SKILLS

- Teaching of public health & ophthalmology at all levels
- Design, development and writing of training materials
- Coordination of post-graduate residency training program
- Initiation of 3 graduate programs in public health (Mexico)
- Training of physicians, nurses, and community health workers

CAREER PLANNING & MANPOWER DEVELOPMENT EXPERIENCE

- Academic teaching of human resources development
- University-based research & survey on career planning services
- Counseling of health students & professionals in career planning skills
- Seminars on career opportunities in international health & blindness prevention

COMMUNITY PLANNING, DEVELOPMENT AND OUTREACH ACTIVITIES

- Planning & implementation of primary eye care activities
- Coordination of refugee eye health program
- Participation in rehabilitation program
- Program planning, development and innovation

LANGUAGE ABILITIES AND INTERNATIONAL EXPERIENCE

- Full fluency in English, Spanish, French, and German
- Exposure to several other languages and dialects
- Prolonged stay in 8 countries (minimum 6 months) & extensive travel in 26 countries of North & Central America, Europe, Asia and Africa

CONSULTING EXPERIENCE

- Management, Training, Research & Information Consultant
- International health, community development, & blindness prevention
 - Africa: Malawi (83), Gambia (83), Mali (87), Cameroon (90)
 - America: Barbados/PAHO (89), Washington/PAHO (89);
 - Asia: Singapore/ICO (90); Thailand/ADRA (90)

EMPLOYMENT HISTORY

- MEXICO - Universidad de Montemorelos, N.L.: 10/1987 - 2/1989
 Director, *International Center of Community Ophthalmology*
 Professor of *Ophthalmology and Public Health (School of Medicine)*
 Senior ophthalmologist, *Hospital La Carlota*
 Coordinator, *post-graduate residency training programs*
- PAKISTAN - League of Red Cross Societies, Geneva: 1984 - 1985
 Medical director, *Afghan Refugee Eye Care Program*
 Senior ophthalmologist and eye surgeon, *Mardan Eye Hospital*
- GUINEA - International Eye Foundation: 1982 - 1983
 Director, *National Blindness Prevention Program, Conakry*
 Ophthalmic Consultant to the *Ministry of Health*

EDUCATION HISTORY

- Master of Public Health - 1987: *Health Administration and International Health*
 Loma Linda University School of Public Health, Ca.
 Project: "*Principles and practices of eye care planning and management: A curriculum for senior health planners in Developing Nations.*"
- Diploma in Community Eye Health - 1986
 Institute of Ophthalmology, University of London, U.K.
- Certification in Ophthalmology - 1980: residencies & fellowship
Johann-Gutenberg University, MAINZ/Germany & McGill University, MONTREAL
- Master of Arts - 1982: *Religion & Cross-Cultural Studies*
 Loma Linda University Graduate School, Ca., USA
- Doctor of Medicine - 1976
 School of Medicine, Louis-Pasteur University, Strasbourg/France

HONORS AND AWARDS

- Delta Omega, *Honorary Public Health Society*, 1987
- Vision Care Outstanding Student: *American Public Health Association* 1987
- Visiting Fellowship: *University of London*, 1986
- Scholarship: *British Council for Prevention of Blindness*, 1986
- Dean's Fellowship: *Loma Linda Univ. School of Public Health*, 86-87
- Governor's Award: *Pakistan Red Crescent Society*, 1984
- Post-Doctoral Fellowship: *France-Quebec Exchange*, 1979-80

MEMBERSHIP

- National Council for International Health, Washington, D.C.
- American Public Health Association Washington, (Intern. Health & Vision care)
- International Review of Trachoma: Paris, France (corresponding member)
- American Academy of Ophthalmology, San Francisco, Ca.



General Conference of Seventh-day Adventists¹⁰⁹

Far Eastern Division

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Auditing Service

January 17, 1990

Members of Small Enterprise Development Project Committee
Members of ADRA Thailand
THAILAND

MANAGEMENT LETTER

Dear Members:

We conducted an audit on the Statement of Financial Activity of the Small Enterprise Development Project in Thailand for the fifteen months ended December 31, 1989. During the course of audit, we noted a number of items that require the attention of the Project Management and the Management of ADRA Thailand.

1. CASH

The petty cash accounts do not follow the imprest system. The float held fluctuates from month to month. During the time of audit, there was a cash long of Baht 3,076.31. It can only be assumed that there has been an error in accounting for the expenses of cash.

Cash for the project is deposited in interest-bearing savings accounts which has yielded Bahts 27,522.37 for the period ended December 31, 1989. This amount has not been remitted to the USAID in accordance to Section A of Circular No. A-110 requirements for NGO's.

* Interest generated from the loans to villagers have not been deposited to the villagers controlled loan-revolving fund. Instead, it has been comingled with the SED project fund and has been used for making new loans to villagers. The amount as of December 31, 1989 was Baht 20,747.45.

Vouchers supporting reimbursement checks are not marked, "Paid" nor were the check numbers indicated on them.

Members of Small Enterprise Development Project Committee
 Members of ADRA Thailand
 January 17, 1990
 Page 2

Cash receipt voided is not attached to the receipt books and the sequence number of the receipt books is not accounted for. Besides, many receipt books are used concurrently for different projects. This results in a serious weakness in internal accounting control for it is relatively simple for irregularities to happen and be concealed.

Recommendation

That the petty cash follow an imprest system. The amount of petty cash held should be fixed and amount expensed should be replenished based on receipts furnished.

That the interest from the savings accounts be remitted to USAID as outlined in Circular No. A-110.

That interest generated from the loans to villagers be put to the villagers controlled loan-revolving fund as agreed in the agreement.

That all vouchers supporting reimbursement checks be marked, "Paid" and that the check numbers be indicated on them.

That voided receipt be attached to the receipt book and all receipt books be accounted for.

2. MATCHING GRANTS

Only limited documentation has been developed to support the matching grants by ADRA Thailand. As a result, the matching grants amount in the audited Statement of Financial Activity is considerably understated.

Recommendation

That Small Enterprise Development Management and ADRA Thailand develop supporting documentation for the matching grant as a matter of priority.

3. RECORDS FOR EMPLOYEE REMUNERATION

Record-keeping for employee remuneration is not in accordance with paragraph 4 of Circular No. A-122 or USAID requirement for NGO's.

Recommendation

That the requirements outlined in Circulars A-110 and A-122 be studied and followed.

Members of Small Enterprise Development Project Committee

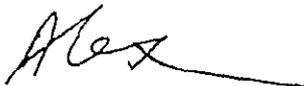
Members of ADRA Thailand

January 17, 1990

Page 3

We wish to thank all ADRA and Project personnel for their excellent help in providing information for this audit.

Sincerely,



Alex Lan

General Conference Auditing Service, FED

xc O C Edwards, FED President
 I E Grice, FED Treasurer
 G C Johnson, SAUM President
 T G Staples, SAUM Treasurer
 M A Di Pinto, ADRA, FED
 Romy Gainer, ADRA International
 Wayne Vail, GCAS -
 USAID