

XB APPROX. A
BN 27326

**FINAL EVALUATION OF THE
COOPERATIVE PROGRAM SUPPORT GRANT WITH
THE COOPERATIVE HOUSING FOUNDATION**

**Prepared for:
Office of Private and Voluntary Cooperation
Bureau of Food and Human Assistance
Agency for International Development
and
Cooperative Housing Foundation**

By Garfield R. Stock, Ph.D., Consultant

**Evaluation Team
Dick Owens, Cooperative Development/Training Advisor, CHF
Frank Mertens, AID/FHA/PVC
Garfield R. Stock, Ph.D., Consultant**

FINAL EVALUATION OF AID
COOPERATIVE PROGRAM SUPPORT GRANT WITH
THE COOPERATIVE HOUSING FOUNDATION

TABLE OF CONTENTS

Executive Summary	i
I. Introduction	1
A. The Organization	1
B. The Cooperative Program Support Grant	1
C. Purpose of the Evaluation	2
II. Findings	2
A. Scope of Work, Implementation Plan, and Projected Outputs	2
B. Effectiveness and Appropriateness of Principal Activities	5
C. Impact on Quality of Life	12
D. Relationship of the Project to Other Activities in Lesser Developed Countries	12
E. Effectiveness and Value of "New Initiatives Program"	13
F. Unanticipated Issues and Circumstances of Program Planning	14
G. Financial Procedures, Management, Administra- tive Functions and Coordination with AID	15
H. Assumptions, Constraints and Performance Indicators	16
I. Recommendations as to Improvements Should the Project be Duplicated in the Future	17
J. Economic Efficiency of the Program	19
K. Follow-On Activities Required to Make the Program More Successful	20
L. Incorporation of Recommendations of Midterm Evaluation	21
Appendix	23

EXECUTIVE SUMMARY

In January of 1989, the Cooperative Housing Foundation (CHF) signed a five year Cooperative Agreement with U.S. Agency for International Development, Bureau for Food and Humanitarian Assistance, Office of Private and Voluntary Cooperation (AID/FHA/PVC) in the amount of \$2,625,000 under AID's Cooperative Program Support Project.

The goal of the Cooperative Program Support Grant (CPSG) is to develop better housing and related community services that will enhance the quality of life for low and moderate income families in the developing world and to promote equity and broad participation through application of the U.S. democratic model of cooperative housing. The purpose of the project is to strengthen CHF's capability to: develop, refine and promote its Cooperative Development System (CDS); conduct studies/assessments and design projects; carry-out effective training and educational programs, evaluation, and networking; mobilize resources; and provide short-term technical assistance.

The evaluation of the CPSG was carried out during July and August of 1993. The purpose of the evaluation is to carry out a comprehensive examination of the performance and implementation of the CPSG with CHF under AID Cooperative Agreement No. OTR-0192-A-00-9145. This is in accordance with the Scope of Work of the Cooperative Agreement. The evaluation is to determine the capability of the project to strengthen and expand CHF's international capabilities through program and organizational development, resource enhancement and limited program services.

The following methodology was used in order to perform this evaluation: (1) review of background information, (2) visit the CHF main office and interview personnel, (3) interview personnel in FHA/PVC and other AID offices with whom CHF had buy-ins initiated through the project, and (4) contact per fax personnel from Missions and other organizations where the project worked or is presently working.

The project has been successful as measured by the Scope of Work, implementation plan and projected outputs. The evaluation found that CHF has met or surpassed nearly all projected or revised indicators for the grant period.

The evaluation found that the project was instrumental in strengthening and expanding CHF's international operations. The project has had a very positive impact and improved organizational effectiveness at CHF headquarters.

A number of activities that CHF has undertaken have resulted in a strengthening of its institutional capacities. These included:

- Further refinements and improvements to its Cooperative Development System (CDS) model were made as a result of project implementation and experience. The CDS provides for the application of a focused, tested, documented and refined methodology.
- Standardization of procedures and approaches which allow for more efficient handling of a greater volume of activities.
- Use of the CDS system to share technologies and lessons learned across countries and regions.
- On-going training and development of staff, including training in the CDS approach.
- Networking which has enabled CHF to promote the CDS approach.
- An enhanced CHF image which increased the number of requests for assessments and projects.
- Improved monitoring and evaluating system.

All recommendations from the midterm evaluation were addressed by CHF.

Through activities resulting from the CPSG, CHF was able to develop better housing and related community services that enhance the quality of life for low-and moderate-income families in the developing world. For example, in El Salvador CHF coordinated the design and construction of 300 new homes, infrastructure, and community facilities for low-income families. The communities now have piped water, sewers, rainwater drains, and electricity as well as recreational areas for children and a community and child care center. Decent housing and infrastructure provide safer, healthier living conditions.

No problems surfaced during the evaluation. Should the project be duplicated in the future, the following recommendations are made to enhance program efficiency and effectiveness.

1. The issue of increased leveraging should be addressed. One method may be through coordination of programs with other international agencies. CHF should continue to explore non-core grant funding resources and other donor organizations (e.g., Inter-American Development Bank, World Bank, etc.), mission buy-ins, etc.
2. Increase the number of integrated projects with other members of the Overseas Development Council such as the World Council of Credit Unions. There is always a need for financing to increase the housing stock availability in all parts of the world.
3. The CDS should continue to be promoted to attract additional private funds for cooperative housing development.
4. Project evaluation should be expanded to include social and economic impact. Project directors should be given training on the evaluation of projects to determine this impact.

5. Publications should increasingly emphasize the integrated approach to cooperative housing development. This should include an emphasis on the environmental, health, and economic benefits. An increased public awareness may positively affect contributions to the Shelter the World fund.

6. Increased emphasis should be given to involving individuals who will benefit from cooperative housing in the lesser developed countries in project planning. Involvement in plans produces a sense of ownership which can increase results.

7. Coordination with AID could be improved with the adoption of E-mail linked to the AID/Washington office.

Lessons Learned:

During the implementation of the CPSG, it became evident that CHF had proven that its CDS approach is feasible, but also that it needed to be revised to take into account the lessons learned and experience gained from projects. CHF has initiated the process of revision of the CDS in accordance with lessons learned in its application.

Other lessons learned are:

1. Take an open approach to development, "learn by doing", and build on success.
2. Remain flexible in accordance with on-going events and client priorities.
3. Keep all staff informed of the CDS approach.
4. Maximize the allocation of CPSG funds to help as many organizations as possible.

FINAL EVALUATION OF AID
COOPERATIVE PROGRAM SUPPORT GRANT WITH
THE COOPERATIVE HOUSING FOUNDATION

I. INTRODUCTION

A. The Organization

The Cooperative Housing Foundation (CHF) was founded in 1952 as a non-profit organization dedicated to the development of better housing and related community services for low and moderate income families. CHF was initially known as the Foundation for Cooperative Housing and worked primarily in the United States. Over the years, the foundation developed more than 55,000 housing units for American families and sponsored cooperative housing communities in more than 30 states.

In the 1960s, the United States Agency for International Development (USAID) recognized that housing solutions in the developing world required the beneficiary involvement found in CHF's cooperative housing programs, and CHF began to work overseas. Since beginning international work, CHF has provided shelter-related technical assistance and training in more than 80 developing countries.

B. The Cooperative Program Support Grant

In January 1989 CHF received a five-year Cooperative Program Support Grant (CPSG) from USAID. The total amount of the grant is \$2,625,000.

Since 1984, CHF has focused on the development, refinement, and promotion of its Cooperative Development System (CDS). The CDS grew out of the staff's more than 25 years of experience in assisting public and nonprofit, private institutions work with programs to help lower income communities improve their environment. The CDS is based extensively on the feedback from the beneficiaries themselves.

The project, supported by AID/FHA/PVC's program support grant (CPSG), is to further develop and implement CHF's CDS approach in developing countries.

The primary long range goal of the program is to develop better housing and related community services that will enhance the quality of life for low and moderate income families in the developing world and to promote equity and broad participation through the application of the U.S. democratic model of cooperative housing.

/ /

In order to reach this goal, CHF divided the program purpose into four broad categories:

- (1) Program development
- (2) Organizational development
- (3) Resource mobilization
- (4) Short-term technical assistance

C. Purpose of the Evaluation

The purpose of this evaluation is to carry out a comprehensive examination of the performance and implementation of the CPSG with CHF under AID Cooperative Agreement No. OTR-0192-A-00-9145. This is in accordance with the Scope of Work of the Cooperative Agreement with CHF. The evaluation will determine the capability of the project to strengthen and expand CHF's international operations through program and organizational development, resource enhancement and limited program services. The project was to focus on the development and improvement of housing and related community services that will enhance the quality of life for low and moderate income families in the developing world.

The project was last evaluated in 1992.

II. FINDINGS

A. Scope of Work, Implementation Plan, and Projected Outputs

The project goal is to develop better housing and related community services that will enhance the quality of life for low and moderate income families in the developing world and to promote equity and broad participation through application of the U.S. democratic model of cooperative housing.

The purpose of the project is to strengthen CHF's capability to develop, refine and promote the CDS; conduct studies/assessments and design projects; carry-out effective training and educational programs, evaluation and networking; mobilize resources; and provide short-term technical assistance.

Projected outputs include: on-going revision and adaption of CDS; country assessments; workshops and training of cooperative leaders; technical assistance missions including program design; training and educational materials and information dissemination; evaluation system; and diversified funding.

These outputs were projected to be achieved by inputs such as strategic management and planning, technical advisors, funding for international travel, and educational and training materials.

The objective verifiable indicators, which are the measures of goal achievement, include the levels of improved housing and community services, the number of private sector cooperative systems and/or components thereof in place, and the number of democratically controlled cooperatives. These were to be verified by surveys, monitoring country programs, examining national policies, and reviewing legislation and cooperative by-laws.

Measures of whether the project strengthened CHF's capability include, by the end of the grant period: (1) a trained staff, (2) additional and improved educational and training materials in place, (3) increased use of private sector cooperative systems, (4) policy shifts made; credit available, and (5) new contracts. Means by which these items are verified include performance reviews, utilization in the field, baseline studies and evaluation, and the number and amount of AID and non-Aid grants and contracts.

Items that can be used as a means of verification of outputs are travel, technical assistance, assessments, evaluation and financial reports. Means of verification of inputs include CPSG reports and reports to the Board of Trustees.

The program was generally found to be on target in areas that were identified to be measured within the five-year grant period, of which some time remains at the time of this evaluation. Based on the examination of the means of verification, nearly all the objective indicators have been met and based on past grant performance, nearly all of the projected outputs will have been attained by the end of the grant period.

In general, the objectives that were achieved for each project show improved housing, community services, and large numbers of private sector cooperatives, or component parts, in place. All cooperative housing units developed are democratically controlled cooperatives. CHF's publications, Building a Better World and CHF Newsbriefs, document the many accomplishments.

For example, CHF has continuously been involved throughout Central America. As reported in the February 1991 Newsbriefs, nearly 9,000 families in six countries are enjoying the benefits of improved housing and communities, and more than 100 small businesses are producing building materials and creating jobs in low-income neighborhoods. Nearly 45,000 individuals in the region now have a safer, healthier, improved quality of life.

All of conditions indicate the project purposes will have been met by the end of the grant period.

Outputs projected included three annual assessments completed, seven annual missions, and three annual workshops. CHF did not conduct any workshops that were funded by the grant. However, the grant funds were used to cover a variety of training activities. In addition, CHF participated in and presented papers on one or more components of its CDS approach at more than 20 conferences. The rationale for the revised outputs was that given the limited available resources, a decision was made to participate in international and regional conferences rather than design and conduct workshops. CHF is of the opinion that this decision enabled them to

reach a larger number of people to present its message of the CDS system approach.

Assessments often result in funding for projects. For example, CHF participated in an assessment of housing capacity in Namibia. The Ford Foundation later provided a \$250,000 grant to CHF to assist the government of Namibia to address the housing crisis. CHF also conducted a housing assessment in the West Bank and Gaza. The purpose was to provide data for use by USAID in preparing future development strategies. A project was designed and submitted to AID.

CHF also assessed the housing situation in Poland in 1990. AID then encouraged CHF to prepare a proposal for a cooperative housing project in Poland which was funded for \$1.5 million. As a result of an assessment in Nicaragua, CHF was asked to submit a proposal for the design of a home improvement loan project for democratic trade union members in Nicaragua.

The midterm evaluation was completed and the final evaluation is in process and will be completed in December 1993. In addition, there were to have been four annual news briefs and Concept and Method Series, three fact sheets annually, three training modules annually, and two technical papers per year.

CHF revised the outputs to produce four newsletters annually, two brief documents annually about CHF activities, two substantive documents during the grant period about an important concept and its application, and one international program report annually. The four newsletters annually were produced except in FY92 when resources were temporarily allocated to other activities. The original projection to produce three case studies/fact sheets annually and six issues in the Concepts and Methods Series was found to be unrealistic because the documents either required ongoing projects in a sufficiently advanced stage or substantive research. The revised outputs have been achieved or will be achieved by the end of the grant period.

Other indicators of projected output achieved include local and other international funding made available and five country projects begun annually.

All of the projected outputs of the revised log frame for the life of the project have been achieved within the professional standards expected.

As indicated in the Scope of Work in the grant proposal, the grant resources were utilized in all geographic regions. The major areas of work included Central and South America and Asia. Africa has great needs but this area has not been as receptive as other parts of the world. Missions in Africa did not place housing as a priority.

As a result of the end of the Cold War and the movement toward privatization and democracy, new opportunities became available for work in Eastern Europe and the Newly Independent States (NIS). In all of these areas, the environment was considered along with housing development. An integrated and sustainable housing development approach was the mode of

implementation.

Nearly all of the activities were completed as described in the implementation plan. There was continuous intermittent activity in program and cooperative planning and management, based on the yearly annual plan of work. Other activities carried out at headquarters as a part of the effective implementation of the plan included networking, evaluation, staff training and development of training materials.

In each of the regions of the world, the implementation plan activities included program management, country assessments, technical assistance, major workshops, and CDS adaption and refinement for specific areas of the world.

In addition CHF completed "train-the-trainer" types of activities. These provide a sustainable multiplier effect for cooperative housing development.

B. Effectiveness and Appropriateness of Principal Activities

All of the activities were both effectively and efficiently implemented. This high level of professional activity continually enhances the image of CHF as the leading housing development organization in the world. This is evidenced by the fact that the United Nations Centre for Human Settlements (HABITAT) awarded CHF the 1991 Habitat Scroll of Honour. This is awarded to organizations and individuals who have made outstanding contributions to the development of human settlements.

1. Program Development

One of the major activities of program development was to design and produce cooperative housing training modules for adoption for regional and country workshops. This includes thematic modules for CDS components and specific modules for cooperative housing board training, pre- and post-occupancy education and portfolio management. It was projected that two modules would be completed each year.

CHF designed and produced four training modules for CDS components: training module for self-help housing cooperatives; training module for cooperative housing technical service organizations; training module for credit mechanisms; and training module for neighborhood improvement cooperatives. CHF also designed and produced a training module for home improvement loans. This module was prepared because of CHF's assistance to credit union federations in the design of home improvement and expansion loans for members of affiliated credit unions.

The decision was made to focus on design and preparation of training modules for the CDS approach rather than those for housing cooperatives. This decision was made because of the importance of the CDS in CHF's international work with private, nonprofit organizations.

CHF felt that the proposal to design and produce two training modules annually was not realistic given the resources required to produce a single module of the quality and depth required. A better goal was to design and produce one training module per year during the grant period which would help ensure modules of high quality.

In addition, the CHF monograph on a partnership model for urban environmental improvements, Partnership for a Livable Environment, can be, with minor modification, used as a training module.

The CDS was developed and revised as needed and has been a major factor in the high level of success achieved by CHF. The CDS provides for a structured, rational approach to sustained, efficient housing management. It was continuously revised and adapted to countries in Central America and the Philippines. Further benefits are derived from the CDS because urban issues, environmental issues, health, and housing were incorporated as a part of the expansion of the CDS.

CHF continues to promote its CDS approach. For example, a recent proposal to AID/FHA/PVC for an innovative grant for a cooperative housing program for a South American region is an outgrowth of the CDS through the strengthening of some of the components, specifically the technical service organization and the self-help housing cooperatives.

The CHF staff has been trained in the concept and use of the CDS in various countries, through the preparation of feasibility studies, assessments and the actual project assignments.

Under the CDS strategies, which reflect that of the United Nations Centre for Human Settlements (HABITAT) and which were adopted by HABITAT and USAID, the government's role changes from a traditional "provider" of housing to that of "enabler" of the production of housing. As an enabler, the government works to mobilize the resources of all participants, especially the private sector, in the housing development process. The government's role includes legislation, institutional arrangements, and creating access to credit in order that individuals and groups who need housing can purchase it or build housing through self-help.

The CHF program development has been very effective because its CDS strategy fits into this enabler strategy extremely well. Through the vehicles of nongovernment organizations, technical service organizations, and housing cooperatives, CHF encourages development through private sector institutions. This brings about replicable, sustainable housing delivery systems in developing countries.

Countries in which CHF has implemented the CDS and variations include El Salvador, Ecuador, Honduras, Costa Rica, the Philippines, Namibia and Kenya.

Another activity of CHF is that of networking. CHF gives high priority to sustaining its affiliations, which bring strength to the housing movement. The CPSG allowed CHF to maintain and strengthen relationships with affiliated national and international cooperative

organizations, international development agencies, and banks. This has been used successfully to promote awareness of CHF capabilities. This has been accomplished through attending and making presentations at various international seminars and workshops. These opportunities were used to present the CDS approach and describe its successful implementation in various countries.

For example, during a seminar in Chile, CHF staff, created interest and inquiries from Argentina and Uruguay for CHF's help in assessing the application of CDS in those countries.

Other countries expressing interest and requesting follow-up include Bulgaria, South Africa, Mozambique and Russia. As a result of a mission to Poland, the Ministry of Construction has asked CHF to help reorganize the cooperative housing development mechanism in that country.

2. Organizational Development

CHF provides on-going training for its organizational personnel, which in turn assures that field training is more effective. Continuous training and development is part of the strategic planning process which ensures a professional, high-quality activity resulting in continuous organizational development. The more professional and expert the members of the organization, the greater and more highly valued are the outputs achieved.

Staff training includes training in the areas of curriculum design, implementation, and skillful use of audio-visual materials, aids, and equipment. The proper selection and use of training aids is essential to achieve a high level of participant development.

Another area which is crucial to success in the growing and developing organization is in providing training and developing instruments for systematic evaluation. Unbiased evaluation is needed to provide feedback for the adjustment and the development of curriculum. Evaluation can develop personnel expertise to carry out the CDS. This builds the program needed to maintain continuous organizational growth and development.

A major component of the CHF organization is the financial section. Trained personnel must occupy financial positions if the organization is to function in the most efficient manner possible. Continuous training in process and procedure is encouraged, which keeps the organization's accounting procedures at industry standards. The organization has provided the staff with opportunities which are utilized. The nature of the accounting area is complex when one considers the large number of contracts, buy-ins, and other sources of income which are used to leverage the core grant.

The technical aspect of the integrated approach to housing requires appropriate training opportunities to share, as well as for exposure to, new methods. Exposure to discussions of relevant housing and development issues brings about greater understanding of new techniques necessary for sustained housing development. CHF is a recognized world leader in the field of training and developing new approaches to integrated and sustainable habitat development.

3. Resource Mobilization

Resources have been very efficiently mobilized during the five-year CPSG period. Leveraging of the core funds has been achieved in many parts of the world. For example, CHF was granted AID/Washington and mission funded buy-ins to undertake CDS related work. In the Baltics, CHF carried out an assessment of potential housing cooperatives in Lithuania. In Haiti, CHF is engaged in a substantial project involving solid waste management. This project was suspended and interrupted because of the military take-over, but it is anticipated it will be resumed in the near future.

A proposal was approved for "An Innovative Regional Approach to Housing Delivery for the Informal Sector Through Housing Cooperatives in South America" by FHA/PVC with the support of USAID/Ecuador, RHUDO/SA and Peace Corps missions in Ecuador and Paraguay. This project will help low income, informal sector families to improve their living conditions through application of the CDS. It will help to strengthen the technical service organizations and the development of self-help housing cooperatives.

Country assessments often result in follow-up funding. CHF's reputation has been a major factor in the ever-increasing number of requests for cooperative housing assessments and for the funding of projects.

Some of the organizations that have provided leveraged funds as a result of the core grant include Inter-American Development Bank, Ford Foundation, SUM Consult, Settlements and Urban Management, Vector Biology Control Project in Bolivia, Peace Corps in Tunisia, and UN Development Programs-Swaziland.

CHF made progress towards achieving its projected revenue goal.

PROJECTED NON-CPSG FUNDING DURING THE GRANT PERIOD

1989	\$ 2,280,526
1990	2,685,598
1991	2,879,466
1992	3,271,334
1993	3,661,102
TOTAL	\$14,778,026

Actual buy-ins and other monies leveraged with the CPSG was \$16,752,448 through July 30, 1993.

4. Short-Term Technical Assistance

CHF is recognized worldwide as being an expert in providing technical assistance in the cooperative housing area. The number of requests for technical assistance are greater than can be responded to and still maintain a balanced program development. CHF has been able to maximize the CPSG resources by combining their technical assistance activities with other grant categories, such as networking, country assessments, and project management.

In such areas as assistance to local public and private organizations, CHF has responded using grant funds for short-term technical assistance.

The projected outputs of seven technical assistance missions annually and three annual workshops were achieved. Countries reached with technical missions include Tunisia, Poland, Haiti, Ecuador, Paraguay, the Philippines, Namibia, Thailand, and many others.

The technical assistance area is an example of leveraging CPSG funds. Technical assistance training is provided to Peace Corps volunteers who then provide training and technical assistance to others, resulting in a multiplier effect. This practice should be expanded and used whenever possible. In addition to leveraging financial resources, it also has the potential for providing sustainable cooperative housing. This also takes the environment into account because the technical assistance given is part of the integrated CDS approach to cooperative housing development and long-term sustainability. The CDS is an excellent tool that improves the efficiency and long-term sustainability of the technical assistance function of CHF.

5. Country Specific Activities

CHF's country assessments have resulted in the consideration of CHF's involvement in the design of a project for low- and moderate-income members of democratic trade unions in Nicaragua to improve their shelter conditions and a proposal for a large scale pilot housing improvement loan program in Mexico. Both of these projects will incorporate private sector institutions and components of the CDS approach.

CHF conducted workshops and seminars in many countries. The training, education, and evaluation is enhanced through the continuous development of the various sections of the CDS system, i.e., technical service organizations, self-help housing cooperatives, building material production center, neighborhood and village improvement cooperatives, and a credit mechanism.

All five components of the CDS are important and must function in a country program for maximum benefit to be realized.

The CDS starts with the establishment of a cooperative technical assistance service organization which develops a credit mechanism and self-help cooperative housing development plan. The

CDS includes additional innovative components such as solid waste disposal and management, urban agriculture, health and housing, sanitary service production, women in development and environmental activities. These CDS components provide a valuable life saving service to the urban informal population sector.

The CDS is an excellent way to develop CHF staff as well as participants of projects in various developing countries. Countries where some variation of the CDS has been implemented include El Salvador, Ecuador, Honduras, Costa Rica, the Philippines, Namibia and Kenya.

CHF attended and made presentations at a seminar sponsored by the Housing Committee of the International Cooperative Alliance. The seminar was held in Santiago, Chile in September, 1992. The significance of this activity is that it was attended by ministers of government, board members, and managers of housing cooperatives from South America, Europe, and the United States. The President of CHF described the organization's worldwide housing assistance activity and trends in the housing sector as it affects the world community.

The presentation made to these international cooperative leaders gave them an opportunity to assess the seminar, training, education, and evaluation functions of CHF. These groups have always evaluated this program as excellent. The program serves as a catalyst for leaders to explore the feasibility of CHF help in solving critical housing shortages which exist in all developing countries of the world community. The participants are always very impressed with the CDS approach and its many success stories relating to sustainable cooperative housing solutions.

Another important activity in this area included hosting, each year, delegations from the University of Wisconsin which included cooperative leaders from Central America, Asia, and Africa. The explanation of the capabilities of CHF has prompted a request from the Zambia Federation of Cooperatives to explore cooperative housing in response to a critical housing shortage. The Zambia Federation of Cooperatives is working with the World Bank to explore private sector cooperative housing programs.

The "Role of the City and Environmental Management" was a conference that CHF participated in during September 1992 in Bangkok. CHF's monograph, Partnership for a Liveable Environment, was featured as a resource document for the conference. AID regional office for Housing and Urban Development for Southeast Asia provided the sponsorship.

As a result of this exposure, more requests for assistance are received than can be filled with existing staff.

CHF has been developing a monitoring and evaluation system for its international programs. The system incorporates socio-economic baseline studies; targeted research for project planning purposes; collection of information for project management purposes; descriptive-analytic case studies; and impact evaluations at interim points or following completion of a project. This system ensures that there are adequate early warning systems which will allow for timely

changes and corrections as needed. This system will allow housing cooperative workers to gauge impacts as well as learn valuable lessons, incorporate them in changes, and share the experience in a meaningful way.

Such tools as the Define the Purpose Worksheet, Evaluation Structuring Worksheet, and Responsibility Worksheet are excellent to ensure that a project fulfills the results for which it was designed. This structured step-by-step approach which includes implementation, evaluation, and follow-up meeting/action provides the mechanism for large numbers of projects to be successfully completed. This is another example of CHF's leveraging of core grant funds for a continuous multiplier effect to improve and respond to the shelter needs of the world.

6. Program Adaptation

CHF has been responsive in providing assistance by adapting programs to Eastern Europe and the New Independent States (NIS). These events were unanticipated at the beginning of the CPSG, but through the flexibility of staff and a desire to provide superior service, the needs in these countries are being addressed. For example, a mission to NIS was just completed prior to this evaluation. It is projected that this activity will generate a request for a proposal.

For example:

Czechoslovakia--conducted an assessment of the appropriateness of housing cooperatives for low- and moderate-income families and the relationship between housing cooperatives and local governments.

Hungary--Carried out an assessment of the housing delivery system in Hungary that focused on the status of cooperative housing and the role of the local government and private sector institutions in providing housing in a market economy.

Poland--Conducted an assessment of cooperative housing and identified its role in the shelter sector. Prepared a report on the assessment titled "Cooperative Housing in Poland: Issues and Potential."

Russia--Conducted an assessment of the application of CHF's CDS with local authorities and USAID.

Lithuania--Conducted a study mission to assess its housing sector, with particular emphasis on the role of cooperative housing. The findings will be used to develop proposals to assist the shelter sector as it makes the transition to private ownership and a market-based economy.

These types of activities are in response to the expressed need for cooperative housing development in unserved areas of the world. Based on staff interviews, it is apparent that all of the staff work very hard to address as many new needs as possible.

CHF has demonstrated an ability to adapt its program to variable conditions throughout the world.

C. Impact on Quality of Life

This area can best be addressed by reviewing the yearly international publication, *Building a Better World*. Programs throughout the world are described in this publication.

In Botswana, CHF provided the services of a housing and community development specialist on a team that provided practical on-the-job training to local government employees to increase their efficiency in carrying out their day-to-day responsibilities in the area of administration, finance, social welfare and housing and community development.

In Helwan, a suburb of Cairo, Egypt, CHF assisted a local organization in construction scheduling, loan disbursement, and project monitoring. In addition, research was conducted on credit for low-income housing, land title cost, and cost recovery in unregulated settlements. The stage was set for local continuation of these activities, providing a multiplier effect.

As these activities continue, they provide improved quality of life for thousands of low- and moderate-income families. CHF provides the opportunity for families to have a solid roof over their heads and a decent neighborhood for their children to grow up in and have a better life than was possible in prior years.

In Belize, for example, in close collaboration with the Credit Union League, CHF developed a loan program for the construction of 60 modest homes. These homes were designed so that additions could easily be added as the need arose and income permitted. As a result, the Belize Credit Union League has become one of the largest housing finance providers in the country, improving the quality of life for low- and moderate-income families.

Loans and technical assistance programs have improved the quality of life in many countries in Asia, Africa, South America, and Eastern Europe through buy-ins, add-ons, and other donor agency support. The continuous expansion of these activities is one indication of the effectiveness and value of the program and its impact on quality of life.

D. Relationship of the Project to Other Activities in Lesser Developed Countries

The CPSG made it possible for CHF to submit proposals for projects in lesser developed countries. The grant resulted in the strengthening of CHF so that it could effectively carry out activities in these countries.

Other activities that CHF provided to lesser developed countries included an Inter-American Development Bank contract to investigate the role of nongovernmental organizations in a housing

program that the bank is considering in Bolivia. The Ford Foundation awarded a grant to CHF to assign an advisor to the Government of Namibia to develop a system for the participation of nongovernmental organizations in the development of financing of housing for low-income families.

Other examples include a Settlements and Urban Management project in Namibia, a subcontract to the Vector Biology Control Project in Bolivia which is managed by Medical Service Corporation International, Peace Corps training project in Tunisia, UN Development Programme in Swaziland, Organization of American States in Antigua, and USAID concept paper for housing finance in India.

There were numerous other proposals prepared during the reporting period for funding from AID, World Bank and UNICEF. Other solicited proposals included the countries of Costa Rica, Poland, Ivory Coast, Haiti, Paraguay, Cambodia, Philippines, and Ecuador. Unsolicited proposals included Mozambique, Ivory Coast, West Bank and Gaza.

In summary, CHF's activities were very productive and successful in lesser developed countries, but would not have been possible without the CPSG funding.

E. Effectiveness and Value of "New Initiatives Program"

The proposal that CHF prepared for AID for a planning assistance/new program grant to develop a capability to monetize P.L. 480 commodities and utilize local-currency sales in shelter and micro-enterprise development was funded for \$50,000 in 1991. The program was successful and provided information and experience useful for successful delivery of many other projects.

The new initiatives program funding received to address environmental issues worldwide was very successful. The major output was a publication which is widely used. This output was of high value because all housing projects, by their very nature, affect the environment. Taking into account the clean water needs, solid waste disposal, liquid waste disposal, and cooking fuel needs, all areas must be properly planned for within the sustainable environment. The information from this new initiatives program has also been incorporated in the CDS, which is being applied to housing development issues on a worldwide basis. Reports were given at several conferences on results.

Another project funded under the new initiatives program addressed credit and loan issues. This project was with the collaboration of the World Council of Credit Unions. This project developed procedures and a format for new housing loans and home improvement loans for low- and moderate-income families. The loan procedures were incorporated in the CDS and are being used on a worldwide basis. One aspect of this project did not materialize. A proposed guaranty offered by COLAC to be used for long-term loans was not approved. High inflation made this aspect of the program impractical. In future years, if inflation is brought under control in Central and South American countries, this aspect of the program could be revived.

F. Unanticipated Issues and Circumstances of Program Planning

Unanticipated issues and circumstances of program planning arose out of the changes in Eastern Europe and NIS. These unanticipated changes brought new targets of opportunity. CHF is responding in a professional manner and has already achieved noteworthy results.

For example, in Hungary, CHF is providing training to condominium associations to support private ownership and management of formerly state-owned apartment buildings. The work focuses on providing an understanding of the rights and responsibilities of condominium ownership, as well as the skills needed to manage the property, operations, and finances of condominium associations. CHF's work is funded by USAID and is one element of a larger contract under which the Urban Institute, the Federal National Mortgage Association, and CHF are assisting the newly democratic nations of Eastern Europe to develop revised housing and shelter finance policies.

CHF has also implemented a project in Poland to demonstrate that democratically organized, privately owned cooperatives can effectively develop housing for their members.

CHF's response to the opportunities in Eastern Europe was prompt and professional.

In March of 1993, CHF conducted a five-day study mission in the Baltic country of Lithuania. The cooperative housing groups formed were comprised 90% of residents of formerly state-owned apartment buildings. There is a need for training and technical assistance that would help them establish policies, prepare budgets, set and collect maintenance fees, and manage the cooperatively owned property.

In addition to the unanticipated demand for CHF's housing development and management expertise, there is also the increased concern for shelter development and management to take the environment into account. There is a need for programs to promote affordable approaches to increasing the energy efficiency of housing in many countries. Clean water is needed to maintain health, as well as proper sewage disposal. In addition, solid waste disposal must be addressed in order that a shelter can exist in a healthy environment. CHF has addressed these issues in a professional manner to ensure a healthy habitat even in unanticipated areas of demand for housing expertise.

There was an unexpected development which did impact CHF's performance under the core grant. CHF put a great deal of effort, in conjunction with ACDI, to define a project that would fit within the overall umbrella program of the Overseas Cooperative Development Council in West Bank/Gaza. The project was approved for funding under a Cooperative Agreement between USAID and ACDI and was commenced in September 1992. Shortly after the commencement of the project, CHF was informed that USAID had reconsidered its overall direction in West Bank/Gaza and that this subcontract was cancelled.

Actions taken to readdress this target of opportunity included meeting with AID to determine

what could be done to have the project reconsidered. The results of a housing needs assessment had demonstrated very clearly that housing is a high priority need and that demand for a project, such as the one developed by CHF, was very high. In spite of a second effort made by CHF, at the time of this evaluation the West Bank/Gaza project status remains unchanged.

In a similar situation, a project developed for Mozambique involving possible leveraged funding by the World Bank was not funded. An effort was made to impact shelter needs through the submission of this proposal. All projects do not materialize. CHF's record on the whole is excellent during the five-year period of the CPSG.

In Haiti and Somalia, projects were suspended due to unsafe conditions created by governments that were unfriendly to the program. Conditions have recently changed in Haiti; this project received additional funding and is projected to demonstrate sustained development in the area of solid waste disposal. This was accomplished by promoting involvement of community members and private sector groups. Excellent planning and the return to a stable government made it possible for the continuation of this project to the benefit of a needy population.

G. Financial Procedures, Management, Administrative Functions and Coordination with AID

Financial procedures have been improved since prior evaluations. CHF reorganized the CPSG cost centers to correspond with the outputs specified in the original proposal. Staff time is allocated by individual staff member to each cost center within the CPSG. This allows management and individuals to monitor the budget carefully; each person is responsible for managing his/her time against mutually agreed targets. There is mutual agreement between the CPSG managers and individual staff members of products and work level required to produce the product for each cost center. There is delivery of a product for each discrete activity undertaken in connection with the CPSG.

The grant management system fits within CHF's overall program, so that each staff member's time is accounted for against specific cost centers in the CPSG and other grants and projects. CHF's goal is to maximize the resources, consistent with CHF priorities and staff input.

A change in personnel in the Director of Finance position had a positive impact in strengthening the financial management area.

Financial accounting procedures are clearly defined and professionally executed. Financial reports were found to be timely and accurate. There is clear identification of the various sources of funds and these were reported accurately.

The financial procedures, management, administrative functions, and coordination with AID are satisfactory. The CHF staff functions in a highly professional manner and provides prompt responses to additional requests from AID. CHF uses strategic planning to develop long-term programs and budgets needed to support those programs.

This planning system allows for management to make decisions and initiate administrative functions which are clear and concise. This facilitates timely reporting and coordination with AID. The high volume of project proposals is a further indication that the traditional hierarchical decision-making organizational model is an efficient system for CHF. The management style is very business-like and professional and results in a highly motivated staff.

The CHF organization is small enough that the executive vice-president of international programs is able to maintain a high level of coordination both within and outside organizational activities. Administrative functional procedures are clear and concise which facilitates organizational communication. The excellent organizational communication further facilitates accounting.

It has been suggested by AID that an improvement in written communications between AID and CHF could be accomplished by installing an E-mail system. This is under consideration and study by CHF staff at this time. The E-mail system has the advantage of written communications being clearly transmitted from computer to computer. This could eliminate errors particularly when transmitting budgets. When fax is used, the transmission may be difficult to read. In situations where timing is important, it becomes more expensive to use a delivery service in carrying out the coordination function.

The coordination with AID/FHA/PVC has been improved with the addition of a staff person at AID headquarters to support CPSG administrative details. When the Project Officer is not available, this allows for immediate replies and assistance to cooperative development organizations. It makes possible the processing of reports and requests when the Project Officer is not available.

H. Assumptions, Constraints and Performance Indicators

A number of assumptions were identified in the log frame. The assumptions identified for achieving goal targets were: acceptance by host countries of CDS concepts, availability of technical assistance and capital assistance, and national governments facilitate shelter and urban development programs for low-income sectors. These were the assumptions identified for achieving goal targets.

There is ample indication from reviewing documents that the assumptions were correctly identified. No problems developed as a result of the assumptions not holding true.

The assumptions for achieving the project purpose were: CHF awarded CPSG funding at the appropriate level, willingness of local institutions to adopt cooperative systems, and national governments and in-country institutions demonstrate willingness to adopt changes. These assumptions were on target. All three of these were important to the success of the housing program. There is no reason to believe that these assumptions will not be important in future projects.

The assumptions for achieving outputs included: adequate number of local institutions to sponsor programs, national government cooperation and support, local staff available to train and develop new programs, and adequate funding for technical and capital assistance. Again, in this category the assumptions were accurate allowing for CHF staff to achieve the projected outputs.

The assumptions for providing inputs were: CHF professional staff will be available pursuant to AID and non-AID funding, missions and RHUDOs will continue to support program objectives, and resources are available for advisors, materials and travel.

These assumptions proved to be accurate. The professional aspects of CHF allow efficient performance by the various staff members. Missions vary with their support of programs. This may be an uncontrollable factor, possibly reducing outputs.

Another limiting factor is financial resources. Although increased staff efficiency can offset a reduction in financial support, a certain mass is needed in staff to maintain a high level of efficiency. The CPSG is important to allow CHF's international work. It is important that CHF leverage the grant as highly as possible through innovations that influence donor agencies.

Outputs indicated in the revised log frame have nearly all been reached or surpassed. For example, for fiscal years 1991 and 1992, twice as many brief documents were produced as called for under the revised outputs. All outputs in the area of substantive documents and international program reports were achieved. One additional output produced was a video tape, *In Their Hands* (VHS format, 15 minutes).

Generally the performance indicators were appropriate. Some performance indicators were adjusted during the grant period. For example, the proposal projected more publication and training module outputs than CHF was able to actually produce given production time and costs. CHF went on to reach or surpass all of the revised indicators.

I. Recommendations as to Improvements Should the Project be Duplicated in the Future.

No problems arose during the evaluation. However, should this project be duplicated in the future, the following recommendations are made to enhance program efficiency and effectiveness:

1. Increased leveraging should be addressed. This is the basic premise of the CPSG. CHF should continue to explore non-core grant funding resources and other donor organizations (e.g., Inter-American Development Bank, World Bank, etc.) mission buy-ins, etc.

Increased leveraging may also be accomplished by increasing coordination activity with other cooperative development organizations and foundations, and by developing an even closer relationship with UN agencies.

For example, habitats need utilities. The major utility is electric power. The possibility of joint projects with the international program division of the National Rural Electric Cooperative Association could be explored. Another linkage that is recommended is with Volunteers in Overseas Cooperative Assistance. As the retirement population grows and many persons retire at a younger age, this provides a large pool of volunteers available to help carry out programs of social and economic development overseas.

Another volunteer organization which has already been utilized on some projects is the Peace Corps. Increased use of this organization can provide an added dimension for sustainable technical assistance. This has the potential for providing an increase in the leveraging of the core grant.

The Overseas Cooperative Development Council is a mechanism through which CHF could explore the possibility of an integrated project approach focussing on a specific area. Integrated programs have the potential for greater results at increased efficiency. This would also further the principal of cooperatives cooperating with cooperatives.

2. An increase in the number of integrated projects with the World Council of Credit Unions (WOCCU) is recommended. There is always a great need for financing to increase the housing stock availability in all parts of the world. Credit unions, as they rapidly develop, have surplus funds and are experienced in the administration of loan funds to finance housing. In many parts of the world, surplus funds are going unused in areas of great need. It is estimated that the world housing stock could be greatly increased through increased efforts in coordination of the work of CHF and WOCCU, both of which have expertise in providing educational and technical services. This could have a great impact in providing sustainable housing development.

3. The CDS should continue to be promoted to attract additional private funds for cooperative housing development. The CDS is an excellent tool as a basis for increased coordination with in-county organizations. This increased coordination is possible because of the improvements and fine tuning which has made the CDS a structured approach which integrates the concerns of the environment, health, utilities, small enterprise, and financing.

4. Project evaluation should be expanded to include data on the social and economic impact of projects. Project directors should be given training on the evaluation of projects to determine this impact. This could provide the information for publications which are a vehicle for attracting additional funds.

5. Publications should increasingly emphasize the integrated approach to cooperative housing development. This should include an emphasis on the environmental, health, and economic benefits.

For example, in Honduras CHF implemented the Cooperative Neighborhood Improvement and Job Program. In addition to 1,600 home improvement loans disbursed and 860 basic houses built, there were 55 community improvement loans provided and more than 120 small businesses

were assisted.

Increased public awareness of the integrated approach may significantly affect contributions to the Shelter the World fund.

6. Increased emphasis should be given to involving individuals who will benefit from cooperative housing in the lesser developed countries in project planning. Involvement in plans produces a sense of ownership which can increase results.

7. Coordination with AID could be improved with the adoption of E-mail linked to the AID/Washington office.

J. Economic Efficiency of the Program

One indication of the economic efficiency achieved by CHF is the development of the Shelter The World fund. Through this fund, CHF continues to solicit program funds from individuals, corporations and foundations. A continuous effort is being made to become affiliated with agencies to combine fund raising efforts. For example, CHF Shelter The World fund participated in the Combined Campaign for federal employees. As the information about the Shelter The World fund and its objectives are disseminated and understood in an ever-expanding manner through the press and person to person, this fund has the potential to generate a significantly large amount of donations. Funds donated to the Shelter The World fund are used for revolving loan funds. Efficient, professional administration of the fund will have a long-term impact.

The economic efficiency now realized by CHF is important to attract large donors. Additional funds could be expected as a result of a broader public awareness of CHF.

Over the course of the past 4.5 years, CHF has used the CPSG to leverage almost \$17 million in additional direct technical and capital assistance. These are resources that would not have been available if CHF had not had the CPSG.

In addition to these quantifiable resources leveraged, there have been considerable indirect benefits to low-income beneficiaries as a result of CHF's work and the resources leveraged directly by the CPSG. These results have occurred from both the example of CHF's work (e.g., Costa Rica, where the Government of Costa Rica emulated the CHF model) and the effect (e.g., Lesotho, where the Government of Lesotho actively implemented policies that enhanced home ownership opportunities of low-income households as a result of the national policy advice provided by CHF). Thus, in addition to the direct leveraging of \$17 million, the CPSG had a considerable impact on housing delivery and the access of poor people to improved housing in the developing world.

Recent examples of leveraging to increase funds which demonstrate economic efficiency of the program include: Inter-American Development Bank contract to complete a project in Bolivia; a Ford Foundation grant to work with non-government organizations in Namibia; a SUM Consult contract for a feasibility study in Namibia; a Vector Biology Control contract in Bolivia; and a Peace Corps contract for the evaluation of self-help and community development programs in Tunisia.

The development of training modules has proven very effective as a tool to attract buy-ins, additions, and grants from other organizations. The training modules have brought economic efficiency to the program by attracting funding which otherwise would not have been offered.

Economic efficiency of a program is affected by the overall results of a program. Therefore, it is important to have relevant and effective training materials and structured systems which provide sustainable results. These are tools that can be implemented on a continuing basis with local indigenous populations. It is like the old saying, if you teach people how to fish they can feed themselves and be independent; if you give people fish, they remain dependent and very likely there is a limited number you can help. Providing the skills for self-help can theoretically give an agency the possibility of helping all people within countries that have shelter problems. This is an economically efficient program because the tools for self-help housing are using training packages and the CDS, which are continuously evaluated, adapted to specific countries, and improved. This translates into continuous improvement of CHF's economic efficiency, producing more outputs per increment of economic resources.

K. Follow-On Activities Required to Make the Program More Successful

In order to be certain that the full value is received from the program, it is suggested that those projects which were not funded should be followed up on. Conditions change, staff at missions may change, and priorities may shift. Particularly, if proposals are adjusted based on lessons learned from experience or new information is presented, these proposals may be reconsidered and funded. This is one of the reasons for strong results-oriented evaluation systems to remain in place and strengthened through research findings. There is a strong relationship between informational results and new understanding and changed priorities.

For example, the Mozambique proposal was practical and was projected to deliver housing and economic development through the CHF process. Perhaps with an investment of time to propose some changes, this could have a payoff by being accepted with passage of time and changes in country conditions.

Follow-up on proposed projects in African countries should be considered at this time. In the past, government policies were such that housing had a low priority. With elections being held in many countries and governments becoming more democratic, the window of opportunity may be at hand.

It is suggested that a follow up or a repeat of the Worldnet television presentation be pursued. In July 1991, CHF discussed a community-based environmental improvement project in Abidjan in the Ivory Coast, on an hour-long edition of Worldnet, an international television program sponsored by the U.S. Information Agency. The program, whose theme was preserving the urban ecosystem, included a question-and-answer format in which CHF responded to inquiries from municipal officials in the Ivory Coast. The value of such a broad distribution of information can be extremely high. Improved understanding of urban ecosystems is becoming more important as time passes. Population increase is placing a greater urgency on sustainable environments.

L. Incorporation of Recommendations of Midterm Evaluation

The midterm evaluation report stated that no significant problems had surfaced and that the few recommendations made were an intention to enhance potential. The major recommendation made was to develop an evaluation strategy featuring comprehensive evaluation planning and more relevance and applicability to CHF's activities. This was addressed in a memo dated June 22, 1993. In the memo an expanded monitoring and evaluation system is reported to CHF headquarters and field staff. The system was developed by CHF's evaluation officer.

CHF takes the position that the evaluation process is an integral part of the development process. It is related to the mission of helping low-income families obtain adequate shelter and a healthy environment with and through the help of public and private housing and/or development institutions in viable, democratically controlled communities.

Monitoring is considered an on-going process to see if the project is being implemented in accordance with project plans and budget. If any problems arise, corrective action is taken. Achievements and lessons learned are documented. Evaluation is a review and measurement of the actual versus the planned achievements, and lessons learned are taken into account in future project decision making.

This approach to the monitoring and evaluation system is based on 30 years of experience as expressed in the CDS integrated approach to housing work. CDS has five major components which interact and reinforce each other. These five components can function together or individually. Each component is monitored and evaluated through the "Project Monitoring and Evaluation Control Form" which has been developed to structure and improve the process.

Monitoring is achieved through time sheets, status reports, trip reports and financial reports.

There are two types of evaluations, process and impact evaluation. An evaluation at CHF must be useful to participating parties, effective and efficient. To ensure this, the evaluation must be well-planned and managed. The evaluation design must define the purpose, define the focus and be structured. CHF has designed a form for this purpose. To assist in planning the evaluation, a responsibility worksheet has been developed. A project monitoring and evaluation control

sheet has been developed for the implementation of the evaluation and follow-up meetings and actions.

The follow-up on this recommendation has been very effective and professional. The monitoring and evaluation system covers both recommendations of the midterm evaluation.

CHF has increased its collaboration and networking with other cooperative development organizations. There has been an increase in activity to more aggressively pursue funding from the more resource abundant, private voluntary organizations. Progress has been made in this area. CHF is continuing to expand its networking system both in the U.S. and worldwide. A concerted effort is being made to constantly improve the networking system.

CHF has reassessed its resources reduced its cost of publications and outreach. The communications position had to be reduced from full-time to part-time. Efforts are being made to increase efficiency through methods improvement. CHF continues to publish and distribute Newsbriefs and other publications to a large U.S. and international audience. This results-oriented information is important to keep supporters informed and provide information to an audience that is important in identifying needs and locating funding that can produce more shelter worldwide.

During the grant period, CHF produced an additional output, a video tape about CHF's approach to improving housing and communities entitled, In Their Own Hands. This innovative information tool contributes to the overall goal of demonstrating results of programs. The improved evaluation system developed as a result of the midterm evaluation can provide the content which would make it possible to develop more video tapes to tell the story of CHF's contribution to sheltering the world.

APPENDIX

A. Methodology

The following methodology was used in order to perform this evaluation:

1. Review of background information.
2. Visit the CHF main office and interview personnel.
3. Interview personnel in FHA/PVC and other AID offices with whom CHF had buy-ins initiated through the project.
4. Contact per fax personnel from Missions and other organizations where the project worked or is presently working.

B. MISSION EVALUATIONS

10/1

To: John A. Fasullo@FHA.PVC@AIDW
Cc:
Bcc:
From: Flora Ruiz@GDO@SAN JOSE
Subject: CHF EVALUATION
Date: Tuesday, September 21, 1993 10:15:10 EDT
Attach:
Certify: N
Forwarded by: John A. Fasullo@FHA.PVC@AIDW

Comments by: John A. Fasullo@FHA.PVC@AIDW
forwarded to: Frank E. Mertens
Comments:

This came in from Costa Rica for Gar Stock

----- [Original Message] -----

Hi John: Do you still remember me? I am still working for the Mission in Costa Rica after 27 years. I need to send a message to someone who is a consultant for your Office and his name is not listed in the E-Mail list. Would you mind passing this information on to him? Thank you. How is your family, say hello to them for me. Flora

TO: GAR Stock, Consultant
AID/FHA/PVC
FROM: Flora Ruiz, USAID/COSTA RICA
SUBJECT: FINAL EVALUATION OF CHF'S CPSG

Following are Mission responses to your E-Mail to Ronald Venezia.

- 1) Project Development and Design: Somewhat effective.
COMMENTS: The project was well designed, but it did not have a very large impact because it was seen as a fairly minor part of a whole social housing program, promoted and implemented by the GOCR and the private sector.
- 2) Personnel Selection and Support: Somewhat effective.
COMMENTS: Project staff were capable and effective. No direct support from the CHF/W Office was received, since the Resident Advisor provided all support required by the Project.
- 3) Management and Administration: Somewhat effective.
COMMENTS: Management and administrative functions were handled satisfactorily. However, Mission was concerned about the percentage of grant funds used to cover administrative expenses.
- 4) Limited Program Services: N/A.
COMMENTS: No studies were conducted. No formal training was offered.
- 5) Overall Effectiveness of CHF: Somewhat effective.
COMMENTS: Project targets were achieved and CHF was particularly effective in attracting women's groups. However, CHF was slow in establishing a relationship with a local NGO to manage the project after its withdrawal on the PACD, which had to be extended.

C. OTHER BACKGROUND INFORMATION

BUY-INS AND OTHER MONIES LEVERAGED WITH CHF'S
 COOPERATIVE PROGRAM SUPPORT GRANT
 (6/1/89 to 7/30/93)

SOURCE	PURPOSE	AMOUNT
a. Buy-Ins		
FHA/PVC	Environmental improvement	\$200,000
PRE/H	Informal sector study	50,000
PRE/H	Housing resources, development publications	172,451
PRE/H	Co-op housing assessment, Poland	32,000
PRE/H	Informal sector seminar	30,860
FHA/PVC	CHF TA costs, Honduras	87,500
USAID Haiti	Solid Waste management	352,940
FHA/PVC	Co-op sector housing, Ecuador	240,000
FHA/PVC	Co-op housing, Baltics	99,998
	sub-total	1,265,749
b. Leveraged contracts, grants, loans		
Mac Arthur Foundation	Worldwide, loan	1,000,000
Mac Arthur Foundation	Institutional grant	100,000
Plan International	Post disaster construction, Sudan	632,488
AID	Environment, Ivory Coast	15,000
Peace Corps	Project design, worldwide	74,109
RHUDO/NE	Project design/training, Tunisia	37,000
Peace Corps, Tunisia	Training, Tunisia	3,000
Ford Foundation	Technical assistance, Namibia	250,000
AID	Commodity management planning	50,000
RHUDO/WA	Building materials costing, Togo	10,000
UNCHS (HABITAT)	Evaluation, Namibia	20,000
USAID/El Salvador	Post disaster construction, El Salvador	1,462,300
World Bank, GOL	Technical assistance, Lesotho	221,762
USAID/Costa Rica	Low-cost housing	1,600,000
United Nations	Housing policy, Kiribati	59,051
USAID/Philippines	Technical assistance to TSO	300,000
USAID/Philippines	Technical assistance to TSO	450,000
Urban Institute	Assistance, Eastern Europe	1,800,000
AID	Co-op Housing model, Poland	1,479,704
Inter-American Development Bank	Project design, Bolivia	54,450
Sum Consult	Community development, Namibia	84,000
Organization of American States	Project design, Antigua	21,000
CHP International	Training Peace Corps, Paraguay	12,500
UNICEF	Sanitation, Honduras	2,000,002
ACDI	Housing needs study, West Bank/Gaza	110,450
World Bank, GOS	Institutional assessment, Swaziland	10,000
USAID/Philippines	Post disaster construction, Philippines	100,000
Vector Biology Control	Assessment, Bolivia	15,000
GTZ	Technical assistance, El Salvador	21,609
GTZ	Capital assistance, El Salvador	182,184
World Bank, Japan Fund, GOES	Technical assistance, El Salvador	646,092
World Bank, Japan Fund, GOES	Capital assistance, El Salvador	3,127,588
	sub-total	12,821,699
c. Pending committed contracts, grants, loans		
FHA/PVC, USAID/Haiti	Solid waste management, Haiti	1,400,000
Ford Foundation	Continuation TA, Namibia	250,000
FHA/PVC, RHUDO/SA, USAID/Ecuador	Co-op housing, S. America	455,000
AID	Training, Central & E. Europe	560,000
	sub-total	2,665,000
	GRAND TOTAL	\$16,752,448

11