

End-of-Project Evaluation

Southern Thailand Coastal Community Rehabilitation Project (STCCRP)

Social Assistance, Infrastructure and Livelihood Program (SAIL)

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The evaluation was completed between November 21st and December 13th 2007

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A. EXECUTIVE SUMMARY

The STCCRP and SAIL projects span a period from **March 2005 to June 2008**, representing a budgetary investment of almost **US\$3million**¹. They are multi-sector projects involving five non local partners of international standard². The projects are in response to the 2004 Indian Ocean tsunami focusing in four provinces of Southern Thailand. The two projects are likely to finish within the extended time frames and within the budgetary parameters³.

The project is located in a relatively wealthy area with diverse sources of income⁴. Recovery in the area has been significant with most infrastructures, businesses and the tourism industry recovered. The operational area in Southern Thailand has a diverse array of religious and ethnic groups as well as community level social structures. The affected women and men, not including tourists, were located in both rural and peri-urban settings⁵. **Marginalized and disadvantaged groups** are characterized by sea gypsies (Mongen, Maui Thai's and other groups) as well as people without local community support - migrants, Burmese and contract workers. Vulnerable groups, located in peri-urban settings as well as rural communities include the elderly, landless⁶, long term sick, households with high levels of dependency, single income households, and people with low levels of education.

People and communities who benefited from the two projects range from those directly and heavily impacted by the tsunami to people and communities indirectly or lightly affected⁷. The beneficiaries ranged from the highly vulnerable women and men to people who were asset rich, employed and well educated. There remains a case load of vulnerable affected households in areas heavily affected by the tsunami.

The **evaluation**, using a number of participatory tools and selection criteria, sampled approximately one third of all geographic and individual sector activities. A special focus was given to impact and sustainability, as consistent with end-of-project evaluations and the evaluation team's initial directives⁸.

The two projects had a **positive impact**, changing people's lives for the better and contributing to the recovery process. Initial activities, mainly under **STCCRP** in replacing productive assets, destroyed housing stock as well as educational sponsorships had high impact. The projects experienced initial delays during implementation during 2005, with a higher level of resources allocated to people and communities in 2006 and 2007. A six-month extension project has been granted for 2008, to continue support to livelihood activities and include disaster risk reduction activities

The **SAIL project** positively impacted on the people targeted, most markedly with improvements in housing stock, quality of life⁹ as well as contributing to people's financial health and economic outlook. The project also significantly contributed to increasing social cohesion as well as improving both the negotiating power and the networks of livelihood groups. The impact of the water component was low with little evidence of behavioral change in water usage.

There was a marked change in approach in the province of Krabi, where communities were indirectly affected by the tsunami. This **shift in geographical focus** was deliberate and based upon the rationale of assisting communities who have received little assistance from others. This decision

¹ This includes a six-month extension for livelihood component, including exchange rate gains for that extension and excluding non-budgetary expenditure by partner organizations and communities.

² World Concern, ADRA, HFH, Siam Care and WLT (a two-year church based vehicle)

³ STCCRP was extended till December 2007, SAIL to June 2008 – HFH may be delayed and finish 1 month late in January 2008.

⁴ Relative to Aceh, this is a mid ranking country with economic activity in the area focusing on tourism, agri-business, fishing, rubber and small businesses.

Foreign tourists accounted for a high percentage of deaths from the tsunami.

⁵ Including seasonal tourist towns and island, plus suburbs of mid sized towns

⁶ For housing and income sources especially in rubber growing areas

⁷ Lightly affected regarding no loss of life, main assets and limited damage (flooding) to productive assets

⁸ Meeting/workshop on first day, November 21st

⁹ Social inclusiveness in groups and changes in livelihood practices.

reduced the impact of the project relative to the recovery process, as people targeted were indirectly and more lightly affected by the tsunami.

The **targeting** of existing livelihood groups, with multiple support bases, and relatively wealthy beneficiaries¹⁰ increased the success rate of livelihood groups but reduced the impact of alternative targeting relative to the recovery process. Targeting of higher risk but more vulnerable people and groups with a higher possibility of failure would have had a higher impact relative to the projects stated objective. This balance between risk and impact deserved greater consideration, noting that higher risk strategies, involving highly vulnerable beneficiaries require more intensive (though not necessarily expensive) assistance.

The main programmatic sector choices¹¹ were and are **relevant** to both project objectives and affected communities. Communities, groups and people targeted, that were directly affected by the tsunami derived benefit of higher relevance to the recovery process as opposed to women and men who were indirectly affected by the tsunami. There remains a case load of directly affected households and marginalized groups.

The activities from the two projects are largely **sustainable**, where designed to be so¹², with the exception of the water component. A robust exit strategy will increase the level of benefit people continue to receive from the projects, especially for water component. The projects are largely built upon local capacities and knowledge¹³. They are largely compliant with national and local policies¹⁴ and have largely adapted to local cultural needs¹⁵. For relevant livelihood groups there exists the institutional management capacity as well as the financial support base for most activities to continue and grow. Within the communities there is neither sufficient institutional management capacity nor technical knowledge to maintain the water systems.

The projects were largely **effective** in achieving the projects goals and purposes, most notably in housing and livelihoods. The assumption that marginalized and vulnerable groups reside in small communities needs further clarification with an identified case load in peri-urban settings. The relevance and effectiveness of the SAIL project was reduced by targeting people indirectly affected by the tsunami, thus having a limited impact on the recovery process (as people were only indirectly affected). The decision to diversify geographically rather to concentrate assistance on the most vulnerable, marginalized and directly affected reduced the effectiveness of the project to the stated purpose.

The program was largely **efficient**. The quality of work was mid-cost¹⁶ in comparison to activities of other agencies and of relatively high quality. It should be noted that most SAIL livelihood groups and housing were funded and supported, in addition to the projects' contributions, by the communities and households themselves, as well as other government and non-governmental organizations. The water systems were expensive and complex relative to the enhancement of existing community based systems such as seasonal rainwater catchments, shallow wells and boreholes.

The level of **partnership** between the projects' implementing agencies, in terms of sharing and collaboration, gradually improved over time. The partnership is characterized now through MoU's and regular progress reporting. Informal mechanisms for real time information sharing¹⁷, which affect decisions and programming, were evidenced but limited¹⁸. Significant synergies in programmatic areas, targeting and shared decision making were limited and represented an opportunity cost. It was difficult, especially in 2005, to build strong and sustainable external

¹⁰ Relative to remaining case load of highly vulnerable persons

¹¹ Infrastructure, livelihood, and psychosocial care.

¹² For example, education sponsorship support was designed to be finite.

¹³ With the exception of water systems

¹⁴ Some houses built on the shore front (against national policies of a 200m danger zone) flood.

¹⁵ For example, some houses have inappropriate designs for sea gypsies.

¹⁶ From reports, observation and anecdotal information

¹⁷ Joint assessment, joint planning, and targeting information such as household surveys (HFH), intimate targeting knowledge (Siam care) etc...

¹⁸ Sharing of beneficiary information in casual meetings, and feedback from communities.

relationships and networks, given the coordination arena and the number of actors present after the tsunami. Collaboration with private sector and government was positive, most notably in the livelihood component. Deeper partnerships with government and non governmental agencies should form part of the exit strategy¹⁹.

The **selection criteria** and management rules for beneficiaries in the housing, livelihood and water components often excluded the marginalized and vulnerable. These exclusionary criteria can be reviewed with communities as part of an exit strategy. It is recommended that as a matter of process the criteria be established with communities and other stakeholders.²⁰ Community based solutions to criteria that exclude the poorest community members or those most in need (land-ownership, income levels) should be sought at community level. It was found that community leaders and other power brokers significantly controlled the selection process. Renters and landless, often the poorest members of a community, were not able to benefit from replacement houses or alternative assistance. Landless, poorest, uneducated and marginalized were not able to participate significantly and actively in livelihood groups due to the cost of the contribution necessary to join a group or their non-ownership of land. Some communities have found locally inclusive alternatives.

There was a notable improvement in the use of **participatory tools** in the livelihood component, during the course of the project. It was found that the process neither allowed, to a significant level, the marginalized and vulnerable nor the community as a whole to contribute to key decision making especially with regard to the selection of beneficiaries and allocation of funds. The process was heavily influenced by local government and community leaders. In addition the core capacities, and programmatic decisions, of each implementing partner limited the possible range of activities available to the communities.

Building on progress made in the role of gender in key decision making as well as ownership is needed, recognizing the limitations of a project of this duration in an area with deeply ingrained gender inequalities.

Targeting communities indirectly affected by the tsunami reduced the **impact and effectiveness** of the project. This is heavily linked with statement on participation and selection criteria. One of the key decisions affecting this targeting, was the change in geographic location of project to include Krabi province and communities indirectly affected by the tsunami, as opposed to a concentration of assistance on the most vulnerable and marginalized in areas directly affected.

The mechanisms in place for **accountability** were low. This is linked with participation as well as selection criteria. There was no real time formal complaint mechanism inherent in the program management which allowed beneficiaries and other community members to communicate suggestions and complaints. This existed in part through evaluations and the review process of the program cycle. Communities expressed verbally and by actions²¹ their felt need for this mechanism. This mechanism should encompass all sectors and be confidential and constructive in nature.

A significant number of staffs were inexperienced in relief and/or recovery and development. All the implementing organizations, identified lessons to be learnt and showed gradual improvement in their capacity to implement the projects. The projects represent an opportunity for organizational learning in key process areas as well as learning for staff.

The projects compared well with similar observed projects and made an important difference to people's lives.

¹⁹ See recommendations

²⁰ Example government, heads of community etc..

²¹ Changes to rules, criteria and adaptations of programming, outside of the implementation

B. LIST OF ACRONYMS

ADRA	Adventist Development and Relief Agency
CRC	Community Resource Centre
CEA	Community Economic Approach
DRR	Disaster Risk Reduction
FGD	Focus Group Discussion
HFH	Habitat for Humanity
IGA	Income Generating Activity
NGO	Non-Government Organization
M&E	Monitoring and Evaluation
MoU	Memorandum of Understanding
PRA	Participatory Rural Assessment/Appraisal
SC	Siam Care
SAIL	Social Assistance, Infrastructure and Livelihoods Program
STCCRP	Southern Thailand Coastal Communities Rehabilitation Program
SMART	Specific, Measurable, Achievable, Realistic and Timely
SWOT	Strengths, Weaknesses, Opportunities and Threats
THB	Thai Baht (currency)
ToT	Training of Trainers
ToR	Terms of Reference
UNICEF	United Nations Children Fund
WC	World Concern
WLT	We Love Thailand

C. BRIEF HISTORY OF THE STCCRP and SAIL PROJECTS

The southern coastal region of Thailand was one of 12 countries affected by the 2004 Indian Ocean tsunami on the morning of the 26th December. Thailand suffered catastrophic damage with more than 5,000 people killed and homes, infrastructure, water sources and livelihoods destroyed. In addition to the human loss and physical damage, the tsunami left psychological trauma in its wake.

Within hours of the tsunami, World Concern responded, sending a team to assess damage and to begin distribution of emergency relief items, while preparing for a longer-term rehabilitation initiative.

In March 2005, an initial rehabilitation project - called the **South Thailand Coastal Community Recovery Project (STCCRP)** – was launched. This is a 30-month project that was extended until December 2007²². It has a budget of US\$1,534,518 with three components: housing, livelihoods and psychosocial assistance. During the second half of its implementation, the project adopted a more developmental approach.

In July 2006 a second US\$1,311,935 project – called the **Social Assistance, Infrastructure and Livelihood (SAIL) Project** - was launched. This 18-month initiative focused on housing, livelihoods and psychosocial assistance as well as adding two new components, to establish community water supply systems and to equip the local church to better serve the poor in their communities. An extension project was agreed for six-months from January to June 2008 to allow additional support to the livelihood section and inclusion of DRR activities.

The goal of both projects is the physical, economic, psychological and social recovery of tsunami affected communities—in Phang Nga, Phuket, Ranong, and Krabi provinces.

²²Originally scheduled to conclude on September 2007, the STCCRP has been extended until December 2007.

The livelihood component of the STCCRP²³ operates in eight communities in two districts in Phang Nga province while the livelihood component of the SAIL Program²⁴ implements activities in 18 communities in three districts.

Tearfund UK provides funding support to both programs.

Both STCCRP and SAIL work in partnership with other organizations, with **World Concern** providing overall coordination and monitoring, World Concern also implements the livelihood component of STCCRP and SAIL.

The roles of the partners are as follows.

- **Habitat for Humanity (HFH):** A partner of the project since March 2005, HFH implements the housing construction activities of both projects. HFH is a long time partner of World Concern, and has country operations in Thailand.
- **Siam Care (SC):** A partner of both projects since March 2005, Siam Care implements the psychosocial assistance activities. Siam Care has long-term operations in Thailand and has similar work in other parts of the country, with a focus on HIV/AIDS in non humanitarian arenas.
- **Adventist Relief and Development Agency (ADRA):** ADRA became a partner under the SAIL project in July 2006. ADRA implements the construction of community water supply systems. ADRA likewise has country operations in Thailand.
- **We Love Thailand (WLT):** Like ADRA, WLT became a partner under the SAIL Project starting July 2006. WLT was a coalition of Thai Christian churches and NGOs that joined together to help build the capacity of the local church in the project communities to serve the poor in practical ways. WLT closed its operations in December 2006.

D. OBJECTIVES OF THE EVALUATION

The ToR sets an objective to evaluate the activities of the STCCRP and SAIL projects against the outputs and indicators in the logical framework (see Annexes A and B) according to following six criteria and consider how good practices and/or adherence to humanitarian principles and standards have been incorporated into the projects

Criteria	Evidence of Good Practice
1. Relevance	➤ Participation
2. Effectiveness	➤ Vulnerable groups
3. Efficiency	➤ Accountability to beneficiaries
4. Impact	➤ Environmental impact
5. Sustainability	➤ Local capacities
6. Coordination and coherence	➤ Reducing risk

The findings of the evaluation can be used to make recommendations on how World Concern can increase its effectiveness in the future. The evaluation will help determine the following:

1. The degree to which the STCCRP and SAIL projects have achieved the project objectives and whether the original aims and assumptions are valid during the entire duration of these projects.

²³The different components of STCCRP have been implemented in 39 villages in 7 districts located in 3 provinces: Phang Nga, Phuket, and Ranong provinces.

²⁴The housing, water supply, livelihood and psychosocial components of SAIL Program operate in 28 communities in 3 districts in Krabi province. The church strengthening component of SAIL implemented activities in 11 communities in Phang Nga, Phuket, and Ranong. Provinces.

2. The capacity of World Concern, HFH, ADRA and Siam Care staff to implement effectively the planned activities.
3. Significant learning and recommendations that can be made regarding the extension and ultimate phase-out of the STCCRP and SAIL projects, particularly in the context of Thailand's recovery from the 2004 tsunami.

As the housing, water and psychosocial components of the STCCRP and SAIL projects are planned to finish in December 2007, with a six-month extension of the livelihood components, the evaluation will help capture organizational learning and indicate if any necessary programmatic adjustments are needed. It will also ensure accountability to donors and beneficiaries.

E. METHODOLOGY, RESPONDANTS AND DATA GATHERING SCHEDULE

The methodology used in the evaluation was agreed in the ToR and discussed in an evaluation team meeting on the 20th and 21st November. Guide questions, included in annex 3, and priority focal areas were agreed during the same meeting. Approximately 30% of all activities were sampled based upon criteria set by the evaluation team.

Selection criteria for communities were: -

1. All four provinces be represented – Ranong, Phuket, Phang Nga and Krabi
2. Each partner to be represented.
3. One village from each partner in each province is visited.
4. Different geographic (islands, mainland) villages to be chosen
5. A wide sampling of cultural grouping be selected (this includes sea-gypsies)
6. All identified marginalized groups are included.
7. At least, two of the smallest villages be visited (smallest quintile)
8. At least two of the largest villages be visited (largest quintile)
9. Villages with specific criteria or special interest (non fisher people, difference religious background, environmental issues) are visited.
10. Each partner identifies the most challenging and least challenging village, for inclusion.

Tools used are detailed in Annex 1 and were: -

- Documentary reviews.
- Semi-structured interviews with key program, government and community informants
- Focus group discussions with communities and beneficiary groups
- Random sampling in community areas
- Comparative observation
- Participatory listening and observation

The following key staffs were interviewed, including members of the evaluation team. Annex 1 also contains informants that were not available but were requested to be interviewed.

World Concern	ADRA	Siam Care	HFH
Ana Maria Clamor (Project Director) Mr. Taweewat "Boy" Smithapindu (Program Coordinator) Mr. Karun Sriwongrat (Livelihoods Coordinator)	Michael Peach (Regional Coordinator) Chad Clark (Assistant Field Manager)	Adrienne Blomberg(Siam Care director) Ms. Ratre Joomwanta (Project Coordinator) Mrs. Panuwat "Ying" Klubket Ms. Yawaluk "Gif" Yemsit	Mr. Tavorn Paha (Krabi Site Community Development Officer)

Data gathering schedule

The data gathering and validation schedule is detailed in Annex 2.

The data gathering involved undertaking 35 activities (focus group discussions, observation, interviews with beneficiaries) in 17 communities over a ten day period. This was followed with a two day (in two separate areas by two separate teams) validation visiting 10 communities involving 23 activities.

F. RESULTS OF DATA GATHERING

The results of the data-gathering exercise were compiled. An analysis relating to the projects purposes and outputs was undertaken largely based on the information from reports, individual informants and community FDG. Patterns and trends were identified and compared with previous reviews. Exceptions were noted and identified. These are included in the recommendations section or direct feedback was given to the agency involved. The findings were then further analyzed under the headings in the ToR, evaluation criteria.

Preliminary findings were presented to a group of representatives of each of the implementing partners. Issues were discussed in working groups and questions raised. These issues were then validated or changed based on this feedback. Findings were then validated with the communities.

G. FINDINGS

a. Accomplishments of goal, purpose and outputs according to indicators in the logical framework

It should be noted that the evaluation sampled approximately 30% of activities and did not complete a quantities assessment. Indicators are not SMART²⁵ thus the evaluation concentrates on indicative progress. Annex 4 details the accomplishments according to the indicators in the logical framework. The table below details the accomplishments according to the newer logical framework dated September 2007.

Program:	Southern Thailand Coastal Communities Rehabilitation Program	
Date:	Based on Version September 2007	
Narrative Summary	Target / Measurable Indicators	Indicative Progress, December 2007
Goal: 'The physical, economic, psychological and social recovery of tsunami affected communities in the Phang Nga, Phuket and Ranong provinces.'	<ol style="list-style-type: none"> 1. Reduced numbers of families living in sub-standard housing in Phang Nga, Phuket and Ranong. 2. Increased numbers of families with re-established, income-producing occupations: fishing, small business, land-based agricultural activities, and animal husbandry. 3. Increased numbers of families have access to community-based psycho-social care programs. 	<ol style="list-style-type: none"> 1. The number of families living in sub-standard housing has decreased due to efforts of many agencies, only a small number of sub-standard houses remain in these provinces 2. In most communities targeted families had either re-established income-producing occupations or built upon existing businesses. 3. Community based psychosocial care programs were commented upon in sampled areas directly affected by the tsunami, but no respondent noted a psychosocial care program related to the two projects.
Purpose: To facilitate home construction / repair, (re)establishment of sustainable livelihoods, and psychological healing through community-based programs in Phang Nga, Phuket and Ranong Provinces.	<ol style="list-style-type: none"> 1. Re-establishment of 500 permanent houses in Phang Nga, Phuket and Ranong Provinces by April 2007. 2. Re-establishment and diversification of livelihoods as appropriate for 2,700 beneficiaries in Phang Nga, Phuket and Ranong provinces by September 2007. 3. Psychological healing and wellness promoted through appropriate community-based psycho-social care programs for 600 families in Phang Nga, Phuket and Ranong provinces by September 2007. 	<ol style="list-style-type: none"> 1. From reports 507 houses were repaired or constructed, the sampling nature of the evaluation did not intend to quantify the output 2. 298 fishermen and 185 families reportedly benefited from support to livelihood activities, the sampling nature of the evaluation did not intend to quantify the output 3. 313 families are reported to have benefited from psychosocial support and 46 children's groups were facilitated, the sampling nature of the evaluation did not intend to quantify the output

²⁵ Specific, Measurable, Achievable, Realistic and Timely

<p>Output 1: Re-establishment of 500 permanent houses in Phang Nga, Phuket and Ranong Provinces by April 2007.</p>	<ol style="list-style-type: none"> 1. 500 permanent houses have been constructed or repaired. 2. The Community Resource Centre ("CRC") is established, producing building materials at the required quality and quantity, and revolving between different building projects. 3. Level of adherence to HFH guidelines for house construction. 4. Level of participation of community members in brick production and house construction. 5. Nine (9) Fishing Shelters rebuilt to facilitate the re-establishment of the fishing industry. 	<ol style="list-style-type: none"> 1. From reports 507 houses were repaired or constructed, the sampling nature of the evaluation is not able to verify the total number of houses built. The houses observed are permanent in nature. 2. The CRC was established, it moved location a number of times, and produced bricks of suitable quality; some houses used zinc sheets and most cement blocks 3. HFH guidelines were not studied, but construction adhered to Sphere standards in all cases sampled. 4. A high level of participation was not noted as construction was completed some time ago 5. Fishing shelters were not sampled
<p>Output 2: Re-establishment and diversification of livelihoods as appropriate for 2,700 beneficiaries in Phang Nga, Phuket and Ranong provinces by September 2007.</p>	<ol style="list-style-type: none"> 1. Number of fishermen who are 'back on the water' and engaged in fishing again, through provision of new fishing equipment and boat/motors. 2. Number of families that have received Livelihood diversification training. 3. Number of families that have had their livestock replenished. 4. Number of schools provided with rehabilitation supplies. 5. 150 – 200 families have (re)established occupations in fishing, small business, agriculture, or livestock through new or re-established Livelihood Groups. (See below) <p>Specific Indicators for Livelihood Groups</p> <ol style="list-style-type: none"> 1. 70% of occupational groups profit at the end of the first business cycle. 2. 70% of group members report an increased level of personal income by September, 2007. 3. Representatives from all livelihood groups to attend training in accounting, management of revolving fund and group management skills. 4. MoU's in place between every group and World Concern. 5. All occupational groups to have regular meetings. As determined by the group, but as a guide 'monthly.' 6. All groups to donate a percentage of profits or a percentage of the revolving fund to assist vulnerable people within their community – as agreed in the MOU. 	<ol style="list-style-type: none"> 1. All fishermen sampled are back on water or in alternative livelihoods. From reports 298 fishermen received fishing equipment or a new boat to help them re-engage in the fishing industry, the sampling nature of the evaluation did not intend to quantify the output. 2. From sampling, alternative livelihood training was given. From reports 135 families received livelihood diversification training or a small business loan, the sampling nature of the evaluation did not intend to quantify the output. 3. From reports, 60 families had their lost livestock replaced, 1 sampled, the sampling nature of the evaluation did not intend to quantify the output. 4. From reports, 22 schools received rehabilitation supplies, the sampling nature of the evaluation did not intend to quantify the output. 5. From reports 8 livelihood groups are functioning, with some groups sampled <p>Specific Indicators for Livelihood Groups</p> <ol style="list-style-type: none"> 1. Over 70% of groups that were sampled and who had completed their first business cycle reported a profit. Others cited poor weather and poor markets as hindrances; some groups had not completed the first business cycle. 2. Most groups shared profits equally amongst members. 3. All groups attended the training 4. Some MoU sampled and in place 5. Groups met informally during or after working hours 6. Most groups stated that they have or intend donating a percentage (5-10% of profits) to vulnerable members; the Sept 2007 narrative report stated that in SAIL 60vulnerable persons were assisted.
<p>Output 3: Psychological healing and wellness promoted through appropriate community-based psycho-social care programs families in Phang Nga, Phuket and Ranong provinces by September 2007.</p>	<ol style="list-style-type: none"> 1. World Concern and Siam Care representatives trained in community based psychological support. 2. 1000 children under the age of 12, who have been part of one of the Children's Groups and completed the course, understand what a tsunami is all about, are able to function normally in life and know what to do in the event of a tsunami. 3. Counseling provided to 300 families. 4. 200 Children supported through provision of education sponsorships 5. The book titled "The Day the Tsunami Came", and associated activity book and child care worker handbook, are distributed to child beneficiaries and to other NGO's. 6. Individuals or families requiring further psychological help are referred to external service providers 7. World Concern, Siam Care and HFH representatives receive training in HIV awareness and HIV mainstreaming. 	<ol style="list-style-type: none"> 1. A number of staff in both World Concern and Siam Care reported receiving this training 2. From reports 46 children's groups were facilitated involving over 2,000 children, from sampling less than half of schools sampled undertook training, especially in areas indirectly affected by tsunami 3. From reports psychosocial support was given to 313 families – with continuing home visits to those in need. 4. From reports 219 children received educational sponsorship support, sampling indicated continued support 5. From reports - Distribution to children and NGOs of 2,000 copies of the book, "The Day the Tsunami Came," and 600 activity and 100 handbooks for child workers. 6. From sampling - one individual was identified and supported with transport to get further assistance – Siam Care reports over 50 cases referred. 7. Training was given in HIV mainstreaming in December 2006²⁶

²⁶ Based on HIV mainstreaming in SAIL and ST projects report

Program:	Social Assistance, Infrastructure and Livelihoods ("SAIL") Program	
Date:	Based on Version of September 2007	
Narrative Summary	Target/Measurable Indicators	Indicative Progress, December 2007
<p>Goal: 'The physical, economic, psychological, and social recovery of tsunami-affected communities, and the church strengthened for Integral Mission in Krabi, Ranong and Phang Nga provinces.'</p>	<ol style="list-style-type: none"> 1. Reduced numbers of families living in sub-standard housing in target communities 2. An increased number of the target communities with access to local water sources 3. Increased numbers of families with re-established income-generating occupations: fishing, small business, land-based agricultural activities & animal husbandry 4. Increased numbers of families have access to community-based psychosocial care programs 5. Churches strengthened & equipped for integral mission & outwork practical projects in their communities 	<ol style="list-style-type: none"> 1. 49 houses were completed and 41 under construction, this will provide 90 families with better housing. N.B. sub-standard was not defined, nor was it found to be a targeting criterion. 2. 9 (1 still under construction) communities have increased access to water sources. 3. The beneficiaries (families and individuals) have increased income from the IGA activities, some of which were new or re-established but most enhanced existing businesses. 4. WLT counseling and support programs were concluded in December 2006, teachers from 5 schools attended a ToT workshop in basic counseling and trauma healing. 5. Churches were strengthened and equipped for integral missions.
<p>Purpose: To enable families to overcome the physical and psychological trauma of the tsunami through (re)establishment of long-term secure housing, community infrastructure, sustainable livelihoods, psycho-social care and strengthening of the local church for Integral mission.</p>	<ol style="list-style-type: none"> 1. Re-establishment of at least 90 families into permanent housing within the target communities in Krabi province by December 2007. 2. Establishment of 10 village water systems within target communities in Krabi province by Dec 2007 3. Re-establishment & diversification of livelihoods as appropriate for approx. 5,860 beneficiaries in 16 villages in Krabi province by Dec 2007 4. Improved psychosocial wellness achieved thru supporting local schools & training teachers in basic trauma counseling to provide individual counseling, group therapy, children's support groups, & in urgent cases, referrals. 5. Establishment of functioning partnerships for completion of outputs relating to housing, water supply, church equipping & psychosocial care Churches strengthened & equipped for integral mission & outwork practical projects in the areas of housing, school rehabilitation, psychosocial care & counseling in their communities 	<ol style="list-style-type: none"> 1. By early December 2007, 49 permanent houses were constructed or repaired and were 41 under construction. 2. By early December 2007, 8 village water systems were established, 1 near completion and 1 cancelled. 3. As of September 2007, 498 people benefited from the livelihood program. 3,507 people also benefited from 11 special projects. (as this indicator was not in the original ToR it was not fully quantified) 4. 5 schools participated in a TOT training program, 3 completed activities relating to the course – including 3 children's groups. WLT counseling stopped in December 2006. 5. Functioning partnerships were established.
<p>Outputs/results 1: Re-establishment of long-term secure housing and water infrastructure.</p>	<ol style="list-style-type: none"> 1. Re-establishment of at least 90 families into permanent housing within the target communities in the Krabi Province by December 2007. 2. Level of participation of community members in building materials production and house construction. 3. Establishment of at least 10 village water systems within target communities in the Krabi Province by December 2007. 4. All communities that receive a village water system sign an agreement with ADRA for participation in the program that outlines the responsibilities of the community & ADRA. 5. At least three (3) volunteers are provided by each community to assist drilling technicians during water drilling activities. 6. All communities that receive a village water system receive training in management, maintenance, accounting, health / hygiene and the establishment of a functioning Village Water Committee. 	<ol style="list-style-type: none"> 1. By early December 2007, 49 permanent houses were constructed or repaired and a further 41 are under construction. 2. Community members participated in housing construction and production of building materials to a limited degree – level of participation was not defined in the indicator. 3. By early December 2007, 8 village water systems were established, 1 near completion and 1 cancelled. 4. Not known (as this indicator was not in the original ToR it was not evaluated) 5. Not known (as this indicator was not in the original ToR it was not evaluated) 6. Communities visited received training in management, maintenance, accounting, health and hygiene and established a water committee. Indications (further discussed in the report) are that maintenance and management of the water systems will require further support.

<p>Outputs/results 2: Re-establishment and diversification of livelihoods as appropriate for over 5950 beneficiaries in 16 villages in Krabi Province by December 2007.</p>	<ol style="list-style-type: none"> 1. Participation of community to assess needs and appropriate beneficiaries. 2. From community participation, at least 800 direct beneficiaries will be selected to have re-established occupations in fishing, agriculture, tourism and small business. 3. 70% of occupational groups profit at the end of the first business cycle 4. 70% of livelihood group members to report an increase level of personal income by December, 2007 5. All Livelihood Groups to attend training in accounting, management of revolving fund and group management skills 6. MoU's in place between every livelihood group and World Concern 7. All groups to donate a percentage of profits or a percentage of the revolving fund to assist vulnerable people within their community – as agreed in the MOU. 8. All groups to have a functioning revolving fund or business grant model. 9. All occupational groups to have regular meetings. As determined by the group, but as a guide, monthly. 10. 8 special projects assist livelihood development among 12 villages in target area (over 5,000 beneficiaries): 11. 8 Special Projects to be delivered by December 2007. 12. Specific training for Special Projects has been completed 13. 70% of beneficiaries interviewed about Special Projects give high-degree of overall satisfaction with the outcomes of the Special Project. 	<ol style="list-style-type: none"> 1. A PRA was completed in December 2006 and individual groups and community leaders participated in the assessment of needs and appropriate beneficiaries. 2. 498 people in 24 groups were provided with support to existing, new or re-established income generation activities. 3. Approximately, 50% of groups sampled reported a profit. Most occupational groups were not at the end of their first business cycle, others had, due to adverse weather conditions, (veg. farming) made an initial loss. The fish hatchery groups reported a profit. Established business such as the fertilizer group reported reduced production cost. (as this indicator was not in the original ToR it was not fully quantified) 4. Approximately 50% of group members report an increased level of personal income (as this indicator was not in the original ToR it was not Fully quantified) 5. All groups reported that they received and appreciated the training. 6. MoU are in place. 7. Approximately 70% of groups sampled had or intend to (when a profit is made) donate a percentage to assist vulnerable members of their community. This is also reported in the September 2007 narrative reports. 8. Approximately 90% of groups sampled had a functioning revolving fund or business grant model, exceptions are the Phi Phi livelihood group and a business associated with HFH CRC. 9. All groups met regularly, mainly informally, but also had structured meeting where appropriate 10. 11 special projects were completed benefiting 3.507 individuals 11. 11 special projects were delivered by December 2007 12. All groups visited had received specific training or inputs relating to the special projects 13. All Special projects beneficiaries interviewed expressed satisfaction with the special projects (not fully qualified; as this indicator was not in the original ToR it was not evaluated)
<p>Outputs/results 3: Improved psychological wellness achieved through supporting local schools and training teachers in basic trauma counseling to provide individual counseling, group therapy, children's support groups, and (in urgent cases) referrals</p>	<ol style="list-style-type: none"> 1. A needs assessment conducted in each village where World Concern has integrated intervention, including the following areas: Amphur Muang & Phi Phi Island – 9 schools. Koh Lanta – 5 schools; and Sriborya – 6-7 schools. 2. 10 schools selected to take part in the psychosocial training program. 3. 15-20 teachers from selected schools to attend training course in basic counseling and the in use of the children's book "The Day the Tsunami Came." 4. All teachers that attend training are to receive follow-up visits by Siam Care staff to review the program and assess any issues 5. 10 schools equipped for psychosocial counseling with resources, such as the children's books mentioned above. 6. Support peer groups established at each of the 10 schools. 7. Teachers trained to refer individuals requiring further psychological help to external service providers (e.g. Ministry of Mental Health.) 	<ol style="list-style-type: none"> 1. Siam Care completed needs assessments in 21 schools (not fully qualified; as this indicator was not in the original ToR it was not fully evaluated) 2. 10 schools invited and 5 participated in the psychosocial training 3. 13 teachers participated in the TOT course 4. Follow-up visits completed 5. 7 schools received books and associated materials 6. 3 children's focus groups established 7. Training was given on referrals.

<p>Outputs/results: Enhanced local recognition of resources and capacities; and greater skills for self-determination and decision-making.</p>	<p><i>This output is to be reviewed once Livelihood Groups are established and operating and after World Concern has investigated whether there is need for Disaster Mitigation and Preparedness training within communities</i></p>	
<p>Outputs/Results 4: Establishment of functioning Partnerships for completion of outputs relating to: housing, water supply, and psycho-social care.</p>	<ol style="list-style-type: none"> 1. MoU's in place between World Concern and each Partner for the SAIL Program 2. SAIL Partner Meetings are conducted every 3 months. 3. Partners express satisfaction with relationship at end of Program and achieve their own respective targets. 	<p>Overview</p> <ol style="list-style-type: none"> 1. MoU's in place 2. Meeting conducted every 3-months 3. Partners expressed satisfaction with the relationship in December 2007.
<p>Output/Results 5: Churches equipped with knowledge, skills, Biblical foundations, coaching in holistic community service and development</p>	<ol style="list-style-type: none"> 1. Through 'We Love Thailand' at least 10 churches are supported to provide outreach and assistance to tsunami survivors and other vulnerable people within the community. 2. At least 300 beneficiaries assisted through practical projects delivered by the local church, in the areas of housing repair, school support and livelihood support. 3. One care centre established in Khao Lak as a base for counseling teams and a resource centre for other workers. 4. At least 3 counselors or social workers employed to provide counseling within the centre and also provide home based psychosocial care. 5. At least 20 church leaders attend 2 training programs for local church leaders on tsunami recovery 6. One basic counseling training program held for community leaders. 7. Church strengthening coach to meet regularly with at least 20 local churches & 3 cluster groups. 8. At least 10 churches to establish a support and prayer network together 	<ol style="list-style-type: none"> 1. Sampled churches were supported to provide outreach and assistance to tsunami survivors and other vulnerable people within the community. 2. 306 direct beneficiaries were assisted (not fully qualified as this indicator was not in the original ToR) 3. Centre was established and functioned till January 2007 (not fully qualified as this indicator was not in the original ToR) 4. Two counselors and 1 social worker employed (not fully qualified as this indicator was not in the original ToR) 5. Two training programs held with 47 participants (not fully qualified as this indicator was not in the original ToR) 6. One basic counseling program held 7. Not qualified; as this indicator was not in the original ToR it was not evaluated 8. Not qualified; as this indicator was not in the original ToR it was not evaluated

b. Overall progress of the projects according to the following

Relevance

The projects' objectives are relevant to the needs identified. Sector choices livelihood, water, educational sponsorships and housing, were highly relevant to the needs of the target group. The multi sector approach, based on the core capacities of the implementing partners was highly relevant.

The STCCRP project was focused in communities highly affected by the tsunami and in sectors of high relevance to the recovery process and target population. The SAIL project notably and appropriately shifted its approach to more developmental strategies whilst ensuring continued sector relevance. This shift in approach was complemented by additional components, which were relevant to the needs and demands of the beneficiary population, most notably the water component.

It should be noted that the conscious decision to switch *the geographic focus* of the SAIL project to areas and people less affected by the tsunami reduced significantly the relevance of part of the project to the recovery process. The decision to shift the geographic focus of the SAIL project to Krabi province was based on the CEA survey²⁷ showing that Krabi received the least amount of assistance compared to other tsunami affected provinces. There is a remaining case load of people significantly affected by the tsunami which still need assistance in the Phang Na province. These are characterized by people who need longer term assistance and higher per beneficiary investment to recover. This case load includes the most vulnerable, single income households with high levels of dependants, poorest, marginalized, migrants, landless and others. The absorption capacity of funding in targeted areas may have been limited, if constrained by time.

It is also recognized that *staff capacity*, if measured by individual organizations, was low at key time periods. Concerns about staff capacity were commented upon in previous reports and relate to general staff capacity in participatory methodology and tools. Significant steps were taken to address this, with training in participatory methodologies and tools.

Selection criteria such as land ownership (critical for both housing support and rubber groups) and rules concerning membership financial contributions to join livelihood groups, excluded some of the poorest and most vulnerable members of the communities. This reduced the relevance of the projects to the needs and demands of this segment of the community. These criteria excluded some of the most vulnerable people who required high concentrations of assistance to recover from the tsunami.

Targeting of established businesses and people indirectly affected by the tsunami significantly reduced the relevance of the projects to the stated objectives of recovery from the tsunami. This was most notable in schools targeted for psychosocial care, where this need was absent. This is also indicated by the low participation of teachers in the ToT training and low use of the materials provided.

Building upon the PRA, deeper community analysis and participation of the whole community in targeting would have led to higher impact changes more relevant to the stated objectives. This analysis should be defined by depth of information needed by all components not just livelihoods. Combining the knowledge of WLT, Siam Care case loads and HFH surveys could have provided valuable targeting information. Siam Care has identified and supports, through its HIV work, highly vulnerable cases, encompassing some 300 cases in the Phang Nga area. It is noted that not all members of the vulnerable groups would be suitable for livelihood support and that the projects are not poverty-alleviation projects.

²⁷ CEA – Tsunami recovery joint CEA assessment, undertaken in July 2006

Effectiveness

The projects have been effective in achieving the intended objectives. STCCRP was effective in achieving its objectives in housing and livelihood with a focus on the re-establishment of livelihoods through asset replacement and re-establishment of previously existing income generating activities. The SAIL's livelihood component focused on, and was more effective at increasing income and social cohesion.

The STCCRP concentrated on housing replacement whereas the SAIL project was more noted for improvement in housing stock, with increased community contributions through housing loans repayment schemes. The STCCRP concentrated on psychological healing and the SAIL project on improving psychological wellness.

The *most effective activities* included asset replacement and support to livelihood groups which added to social cohesion, reduced risk by increasing communities' resilience and assisted in the economic recovery process. Targeted cash programming (educational sponsorships) and replacement of housing stock significantly contributed to achieving the program purpose.

Targeting in STCCRP contributed more to the stated purpose and goals, especially relating to the recovery process of tsunami affected people, whereas, a switch in the geographic location significantly and consciously changed the target groups from tsunami affected people to people who were indirectly affected. This reduced the effectiveness of the project to the stated goal and purpose.²⁸ The effectiveness of the project to the stated goal/purpose would have been greatly enhanced by targeting remaining vulnerabilities in areas highly affected by the tsunami. The decision to move the SAIL targeted communities away from the areas heavily affected by the tsunami to Krabi, which was less affected by the tsunami but also less served was based on a CEA assessment and other rationale.

The targeting of less resilient communities and vulnerable people in highly affected areas would have increased the projects effectiveness. For the livelihood component, this also requires recognition of the greater risk of livelihood failures and more intensive assistance which comes with targeting vulnerable people and communities. The MoU's between World Concern and the livelihood groups stipulate that the groups must help vulnerable members of the community. This does not address targeting of vulnerable people in less resilient communities and the areas highly affected by the tsunami. This is because of the difference in location and the low numbers of people who will benefit from the livelihood groups vulnerable support.

Assumptions relating to marginalized groups being located in small communities need more support²⁹. There was clear evidence of marginalized groups residing in small communities (transient Burmese, landless farm workers). There was also clear evidence that these same groups and other laborers, from the north east of Thailand worked in towns, especially near tourist centers and construction sites. With clear targeting of sea gypsies with high impact, it should be noted that other groups not originally from the locality (landless, migrants, Burmese) also continue to require assistance, some of which is provided by other organizations.

The integrated nature of the program, based on core capacities from each organization contributed effectively to the needs of the beneficiary groups.

Efficiency

The integrated nature of the project based upon the implementing partners core capacities led to efficient programming. The program costs almost US\$3³⁰ million over three years with approximately 30% in support cost. The organizations and communities also made significant off budget contributions to achieve the results. Off budget contributions refers to community

²⁸ Noting STCCRP purpose statement did not specifically mention the Tsunami but this is taken as inherent to the project

²⁹ Discussion were held with non-locals in Koh Lak and secondary reports of others migrating to similar tourist destinations.

³⁰ Including extension and exchange rate gains.

contributions, for example in the repayment of housing loans as well as resources allocated to the project from management structures of the organizations, such as ADRA's management and technical support teams.

Livelihood activities relating to the re-establishment and diversification of livelihood were efficient in achieving the result. Activities involving the replacement

Quote from a number of groups – ‘the livelihood networking meeting was great and World Concern support in helping us learn to manage conflicts in the group was so important’

of productive assets, technical support as well as support in networking and group formation contributed in an efficient manner to the achievement of the result. Grants supporting, for example, physical space for business as opposed to productive assets are less efficient in contributing to the result. It is difficult to quantify efficiency as most livelihood groups were supported by a number of organizations, both NGO and government, over the course of their existence. STCCRP rightly placed greater emphasis on asset replacement and income generation, whereas the SAIL project was more notable for its developmental approach including increasing income, networks³¹ and knowledge as well as social cohesion and community organization.

Special projects are individual in nature, with little commonalities between projects. Thus, the efficiency needs to be evaluated on a separate basis for each project.

The housing replacement and improvement in housing stock was reported as mid-cost relative to comparable programs in the area. STCCRP concentrated on housing replacement whereas the SAIL project was more noted for improving the existing housing stock. The approach in the SAIL

Raw statements and observations from Lamphoe housing project which will help 58 people in the village. One year ago, people from HFH came and asked who wants to repair or replace their houses. 58 households have signed-up. One big family with grandparents, 8 children and 8 grandchildren and two sources of income have bought two houses. They like the houses which are almost finished and are looking forward to moving in. The grandfather used to be a driver but has an untreated slipped disk and can not drive anymore. They think they may pay 1400THB every month as a housing repayment for the next 5-7 years but are not sure as the house is not finished yet. Another man and his wife are excited about moving into the new house but worried as the laborers have left because of the delays in payments and material supplies. He has bought his own materials and is building the house himself - he is a painter. He does not know how much the house will cost as he does not have a copy of the new contract -only an old one with correction fluid. He is currently living in a shack and his new house is so much better. His brother just built a bigger house in 20 days for 300,000 THB using contractors. There are people without houses or land in the community. They work and live in the mangroves or rubber trees as laborers

project, involved increased financial contributions from the house owners who in effect benefited from low cost loans, was more efficient than a housing grant. Although troubled by delays and lack of clarity in contractual issues at community level, the activities were comparably efficient, to similar housing projects in the area, in terms of cost and quality. However the housing component was not efficient in terms of speed of

delivery, with significant delays and stoppages in communities. The SAIL projects targets were not completed at the time of the evaluation; this was mainly due to the late delivery of materials to communities. It should be noted that communities made significant financial and in kind contributions allowing for a flexible program.

Educational sponsorship and support provided by Siam Care, as with most well targeted cash programming was highly efficient. The book and associated activities in schools was also efficient in nature but targeting of communities indirectly affected by the tsunami and initial high levels of comparable activities in schools led to a low implementation of school based activities³². The SAIL project, having in part changed its target location and thus the psychological wellness profile of the affected population was met with a change in approach concentrating on training of teachers.

The water systems were expensive to construct³³, with extra contributions from households for connections. The systems are comparable to government water supply systems, some of which are dysfunctional. Non-validated information suggests that the ADRA systems are significantly cheaper

³¹ Which included STCCRP communities

³² Phi Phi Island had book in English, UNICEF and WV had similar activities initially, some schools visited stated they did not have time do activities.

³³ Relative to other possible community water systems, single bore hole with no supporting infrastructure, rainwater catchments enhancement and shallow well improvement.

than previous similar government systems. When compared with community based rainwater catchments and shallow wells with household filters and water treatment, costs are significantly higher. Most communities stated that they have good knowledge relating to water treatment, boiling water and using filters, as well as having good hygiene practices. This was in evidence through observation in the communities.

Activities to *equipping churches* with knowledge, skills, biblical foundations and holistic community service and development were effective. This was a cost efficient way to leverage the impact of the church in the targeted communities.

Activities relating to improving *community decision making*, community meetings and other activities were undertaken by all partner organizations. An increased sharing of real-time information and more joint community meetings could have increased efficiency.

The activities relating to *partnership* were effective in establishing functioning relationships to a level of regular information sharing and contractual relationships.

Impact

The program had a positive impact on the lives of the people targeted. In areas which were heavily affected by the tsunami, the projects contributed significantly to the recovery process. In areas both directly and indirectly affected, the projects contributed to improvements in social cohesion and quality of life. It should be noted that there remains a case load of vulnerable people struggling to recover, in areas directly affected by the tsunami³⁴. There also remains an underserved case load of marginalized groups such as landless, migrant workers and Burmese who were directly affected by tsunami. Some migrant workers and Burmese remain in the affected area, however it is uncertain what happened to most of this group after the tsunami.

The *multi-sector approach* has had significant added value to the impact on the targeted population, leaving little unmet needs in the communities targeted. This built upon the core competencies of each agency leading to quality activities.

The *livelihood component* contributed significantly to increased social cohesion and community resilience as well as in most cases economic benefit. A significant number of livelihood groups are built upon existing groups which have support from government and other agencies, thus improving the chance of success of the group. This also reduces the potential higher impact on more vulnerable groups which would have a higher inherent risk of failure, but more life changing impact. For most groups it is still early in the new business cycles to fully assess the impacts of these projects but indications are strongly positive.

The formation of groups with higher negotiating power and support to group management has led to better group decision making, increased risk sharing, improved negotiation with suppliers and markets as well as improving *community cohesion*³⁵. Communities felt that training and support in group management, marketing and networking had the highest impact. Recent networking meetings are indicating greater intercommunity cooperation and sharing, further improving cohesion and resilience. Visible improvements in social cohesion are often centered on the revolving fund and physical assets, which are often used as social meeting places. Indications are that where a percentage of profits go to vulnerable members of the community this will have a good impact. This impact would be increased if aligned with local processes such as

Quote from Koh Nok fish hatchery ‘this is not about making money it is about quality of life – we want to have all members of the group to have the same quality of life. Before the group could not have poor and rich together, as the rich would be afraid of having to take responsibility to the poor’ – statement from group leader with his two-year old son and eighty year old Mongen fellow member.

³⁴ Not quantified, but sample case loads were identified and interviewed.

³⁵ Communities reported more love between members who competed individually before, better quality of life and social gathering based on activities, especially fish hatcheries.

the government led identification of the poorest members of the community and the mosque led identification of those deserving of the mosques charitable contributions.

Initial replacement of productive and other assets contributed to the initial economic recovery³⁶. Group members indicate that current or expected economic gains³⁷ are mainly supplementary forms of income and are diversifying the group's income base. A few members expect the livelihood activities to be their primary source of income in the future, allowing occupational change. A number of groups are, in essence, support to individuals whereas other groups are an additional support to existing functioning business³⁸. Significant economic gains are indicated through horizontal integration allowing groups to expand along the business process³⁹. It is too early in the business cycle to quantify economic gains, with some groups reporting an early loss due to adverse weather and the general economic downturn this year⁴⁰. The fact that groups have multiple sources of assistance make it difficult to assess return on investment but inherently training, key knowledge and productive assets have shown a higher impact return on investment than supporting infrastructure⁴¹.

Special projects were diverse in nature and of those visited the school garden projects impacted on school budgets for lunches and the school curriculum in agri-business. Other activities visited such as school walls and murals had less impact relative to projects objectives. A small mangrove replacement project in Lamphoe acts as a protective legal barrier to a feared, by the community, marina development⁴². The community stated that by rehabilitating the mangrove it would stop the marina development since under Thai law it is illegal to destroy mangrove forests for such developments. It was not possible from sampling to generalize the full impacts of these diverse projects which need a project by project assessment.

The *water component* has solidly constructed water installations but has led to little behavioral change in people's water usage habits. None of the sampled population use water for drinking, citing taste⁴³ and fears of safety. People drink bottled water, boil water from wells or use seasonal rain water catchments units. For cooking, people continue to use boiled water from wells and rainwater catchments. For washing and general purposes running water is used in conjunction with water from other sources. Hygiene and water treatment awareness in communities is historically high. For poorer members of the communities the expense of connection, meters and piping, can be high. Some communities support these people financially in both connection and running costs.

Initial connection rates in communities sampled are low although some water systems are only recently constructed. The additional expense for households in connecting a water meter and piping also contribute to low connection rates.

For the *housing component*, in almost all cases, houses which have replaced those destroyed or damaged by the tsunami have had high impact on people's lives, with reported improvements in housing quality. In other areas, the quality of housing stock has been improved with significant impact on people's quality of life⁴⁴. House-owners have contributed significantly in financial terms, in addition to the HFH base grant and their own labor – this is most notable in the SAIL project. Some serious issues with delays, process, clarity and participation exist but have not overly affected the ultimate impact⁴⁵.

Targeted *educational sponsorships*, which continued to support students over a three-year time frame, have led to increased attendance and reduced drop out amongst school children.

³⁶ Mainly fishing boat replacement, both WC and WLT activities

³⁷ Most groups are on first business cycle

³⁸ Fertilizer plant, some hatcheries, curry paste.

³⁹ Providing rubber processing machines, direct marketing of fish, reducing transport costs.

⁴⁰ Vegetable farming, fertilizer plant and some hatcheries.

⁴¹ E.g. the chilli paste machine has a higher return than a new building

⁴² Information from community leaders in Lamphoe

⁴³ chlorine

⁴⁴ Greater space, no leaks, more solid housing.

⁴⁵ Communication with special need of sea gypsies, delays, community processes and contract issues.

Immediately post tsunami, a significant number of agencies worked in this sector. The decision to extend the sponsorships over a longer time-frame significantly added impact to the directly targeted families.

A large number of agencies worked with schools immediately after the tsunami in *psychosocial care*. Timeliness and targeting of schools in areas indirectly affected by the tsunami reduced the possible impact of school based psychosocial care program and activities surrounding the book. These factors have also led to reduced number of related activities in schools, especially in Krabi area. The excellent book contains knowledge currently known⁴⁶ by the communities but is a long term knowledge asset which will help retain that knowledge for future generations.

WLT completed their work and closed down in December 2006. However from reports, individual interviews with former staff and beneficiaries, it is derived that the WLT component had a high impact and was characterized as a localized integrated project. WLT demonstrated a good understanding of the targeted communities and delivered appropriate and timely assistance to the vulnerable groups. The church institutions which benefited have been equipped with appropriate capabilities and continue to grow.

Individual negative impacts due to group or community conflicts and dynamics were noted on a case-by-case basis but not considered as a programmatic issue⁴⁷.

Sustainability

The benefits achieved by the two projects are likely to continue after the program funding stops. Some benefits need reinforcing or adaptation to increase the likelihood of continuance, especially relating to the water supply systems. Other aspects such as educational sponsorships and school

Raw statements and observations from Lamphoe water tower construction which is almost completed. The community had little impact from the tsunami. The tower is located beside the old government water system which uses a large pond and will cost 3million THB to repair. The water from the ADRA system comes from another village 3km away. The local government thinks it will be expensive to repair the leaks and will replace the ADRA system when they have the money to repair the old system. There is no budget set aside for the ADRA system repairs. People do not drink the water because of the chlorine and have to pay for the meter and water usage. The old piped water system failed, eight years ago, because they could not get enough income to cover the running costs.

based psychosocial support are not designed to continue in a tangible manner but their benefits will continue. There is a high level of ownership by the beneficiaries of the program achievements across all aspects of the program. This is most notable in the livelihood and housing components. Actions are needed to ensure the sustainability of the water supply systems incorporating learning from the failed similar government systems.

Most activities are based on a solid economic and financial footing. Household fees relating to the water systems need additional analysis, especially in planning for the replacement of water filters every two years. It is also likely that some households will default on house re-payments, due to external factors – it is not known what system is in place to deal with this eventuality. It is likely and unavoidable that some livelihood groups will fail due to internal conflicts or external shocks⁴⁸, but a solid exit strategy and the current establishment of networks of support between groups increase the likelihood for continued growth and success. Most groups have demonstrated high capacity, due to World Concern activities relating to management training, savings and revolving funds, to understand, manage and withstand economic and financial factors. The groups are often built upon solid existing foundations which significantly contribute to sustainability. Some groups have been in existence for 8-10 years, others have multiple sources of income and most have previous technical knowledge of the group's activities. Most groups demonstrate the ability to continue to source finance and assistance from multiple sources as well as having self sustaining businesses. Linkages

⁴⁶ Environmental warning and knowledge of tsunami

⁴⁷ Conflicts in some groups, issues with power structures in communities, poor location or inappropriate housing design for small number of sea gypsies.

⁴⁸ Current market prices and poor weather have hampered the initial success of some groups.

with micro finance institutions - credit insurance and other financial services – may be appropriate for some groups as a risk sharing measure.

The benefits are in line with socio-cultural norms with adaptations to revolving fund repayments in Muslim communities, having fees not interest.⁴⁹

The institutional management and capacity of the livelihood groups, in most cases, is high due to training, networking and continued World Concern support to groups. Most groups show an institutional resilience to overcome internal and external shocks⁵⁰.

The institutional management and capacity of the water management groups will have significant challenges in forecasting expenses, covering cost and sourcing appropriate technical support after the funding is finished. For forecasting expenses, little analysis was evidenced of future costs and connection rates and payments varied greatly. The water committees expected continuance of

Quote from Klongtanod water committee ‘if we have problems with the water system, we will call World Concern, the government during the handover speech said they would help us if needed but we have not seen them since’

technical support from ADRA or World Concern, with additional technical support from government in fixing problems if they arise.

The two projects exist within the current policy frameworks for water supply and community based

agri-businesses. The activities have built upon initial work and training with government partners or community initiatives⁵¹.

The church based activities are self sustaining and show significant growth. This is evidenced from meetings with the churches which reported increased activities, alternative sources of funding and expanding memberships.

Coordination/Coherence

There is evidence of linkages of the two projects with activities and priorities of other agencies including government, NGO and the private sector. This is most notable with the livelihood groups which have sourced training from government, banks and technical specialists including suppliers, universities and other private sector actors. World Concern contributed significantly to this and built upon foundations initiated by others.

There is evidence of possible duplication with government in water supply. The government plan large scale water supply systems or alternative systems or repairs in the future.

Siam Care collaborated with government and other organizations in managing educational sponsorships and home based care. Teachers reported that in 2006 a number of agencies sponsored the same children, whereas Siam Care was most notable and commended for continuing assistance over a longer period. UNICEF also supported school based psychosocial care, through government and academic institutions, also using books relating to child rights and recovery processes. Schools preferred Siam Care’s hard-back book as they feared that the UNICEF paperback book would not be as durable. The government also produced a tsunami related manual for teachers. The government manual, which consists of a number of volumes, is largely ignored by teachers. Siam Care and UNICEF collaborated in a number of ways, for example UNICEF (or a UN agency) delivered the English version of the tsunami book in Phi Phi.

Quote from teacher in Koh Nok ‘so many agencies wanted to work with the children, we were too embarrassed to say no and so we have problems finishing the curriculum...can you ask them to do it after school hours or on weekends’

⁴⁹ Transaction fee is charged as opposed to interest

⁵⁰ Some exceptions are noted in Phi Phi, Nafaak and to a lesser extent in other groups

⁵¹ Some groups plan or have included mostly with WC assistance government agencies.

Linkages with the target groups and other partners improved over the life of the project. These improvements and learning are discussed in section I – especially in relation to accountability, targeting and participation.

The program was able to manage multi-purpose partnerships at a contractual and information sharing level. The partnership progressed from informal sharing of information to quarterly formal information sharing with established MoU's. Further possibilities and learning are recommended in section I.

The project was in line with national and local policies as discussed in sustainability section.

Initially after the tsunami there was an armada of organizations working in heavily affected areas. In this arena, with over 60 NGOs and an outpouring of individual support, avoiding duplication was very difficult. As emergency relief became recovery progressed this coordination arena changed. However, no overarching or clustered coordination mechanism was cited as especially effective. No evidence of significant changes in programming from coordination bodies was cited, indicating that coordination was information sharing in nature, and established mechanisms, external to the projects were not collaborative in nature.

Evidence of good practice

The evaluation noted evidence of a significant number of good practices. The project, especially the livelihood component, built upon local capacities, which reduced risk of failure and increased sustainability of the interventions.

Evidence of risk reduction is apparent in providing additional sources for water sources with deeper boreholes (in case of prolonged dry season or drought); increased resilience of communities relating to livelihood groups, notably in increased savings; diversification of income sources; building of human capital; increased community cohesion and risk sharing mechanisms both inside and outside the communities; improved housing stock⁵².

The relevance and impact sections discuss issues relating to participation, vulnerable groups and accountability. The recommendations section provides more information and identifies some lessons for possible future learning. Previous evaluations have also highlighted participation as an issue. There is evidence of improvements in participation through the projects progress, including trainings. The project is characterized by a number of small-scale initiatives which have little negative impact on the environment. Small environmental projects were implemented and informative in nature, such as a school based mini museum and mural on sea life.

c. Capacity of staff to implement effectively the planned activities

It is noted that the majority of staff were relatively inexperienced in emergencies and/or recovery programming. Significant efforts are evidenced in institutional and staff capacity building, most notably in participatory training for World Concern staff. This is an ongoing process.

Amongst partners the level of technical knowledge in each of their components represents a core competency and a high level of technical expertise in this area. This is most notable in the housing sector.

It was noted in previous reviews that leadership issues during STCCRP and program management issues caused delays and problems in delivering assistance. Actions were taken to rectify this in both structure and personnel.

⁵² Noting some issues with housing location on shore line, a small number of housing flooding and a small number of houses which the owners consider inappropriate in design

Further institutional and staff capacity building is needed in participation, targeting and accountability as well as in log frame analysis. Hiring of staff closer and more local to the communities, including from marginalized groups would have significantly increased staff capacity in these areas by increasing local knowledge. It is often difficult to recruit people locally and sometimes changes in job profiles or recruitment practices are necessary to achieve this.

H. **CONCLUSIONS/ANALYSIS OF FINDINGS**

Further analyses of findings are detailed in section G.

Program issues

- It is concluded that the projects had significant impact and are largely sustainable.
- The log frame indicators are not SMART and were changed during the course of the project.
- The projects achieved most of their targets, when measured by the indicators set out in either the original log frame or that of September 2007, details are given in section G
 - The housing component over achieved slightly in the STCCRP project and expects to achieve its output targets late in the SAIL project.
 - The livelihood component did not achieve the target beneficiary numbers in either project. It should be noted that there is a need for further clarity relating to on direct beneficiary numbers, especially whether the targets include entire families or are individual beneficiaries.
 - The water component achieved 90% of its target indicators
 - The psychosocial component, surpassed its most of its indicators in the STCCRP project, but did not meet the heavily revised indicators in the SAIL project.
 - Output four relating to the establishment of functioning partnerships was achieved.
 - Output five relating to equipping Churches with knowledge, skills, Biblical foundations, coaching in holistic community service and development was achieved.
- The livelihood groups contributed greatly to social cohesion and resilience as well as providing economic benefit
- Housing stock was significantly improved
- Education sponsorships increased school attendance as well as contributing to the decision making autonomy and dignity of the beneficiaries.
- The school based psychosocial support, which is based on *'The Day the Tsunami came'* book, provides a knowledge asset for the future, but in most cases duplicated efforts at psychosocial counseling or, as in the Krabi area, targeted school children indirectly affected. In Phang Nga many children were directly affected and received psycho-social support. This support initially started as a group, sometimes in schools but mostly in the community. Those who needed further support, continued as individual cases and they were visited at home with additional support to their families.
- The water systems provide running water to some households but little behavior change was evidenced and need robust commitment to improve sustainability.

Cross-sector issues

- The relevance of the program to the recovery process was reduced by targeting people indirectly affected by the tsunami.
- Methodology in participation and criteria for selection reduced the capacity of the project to directly target the most vulnerable, and in some cases were exclusionary.
- No program wide accountability mechanisms were evidenced outside of semi-external reviews and evaluations. Some M&E systems were in place but a confidential and impartial mechanism for community suggestions and complaints (and other potential beneficiaries) was not evidenced.
- Participation on a community wide scale in key decision making areas and beneficiary selection was different for each organization but the process in general did not allow for full involvement.
- The partnership progressed to a level of information sharing and reporting. This information was shared on a historical basis and some limited informal real time information was shared.

I. GENERAL ASSESMENT/RECOMMENDATIONS

It is recognized that significant progress was made during the life of the two projects relating to some of the following recommendations. Some recommendations are building on recommendations from previous evaluations.

Institutional learning recommendations for implementing partners

Recommendation: Criteria to select beneficiaries should be established within communities with beneficiaries and should not be exclusionary in nature – criteria should be more about who we include rather than who we exclude.

It is recommended, for institutional learning, that a review of selection criteria (land needed for houses, price of water connections, rules on groups identification and membership) be undertaken as learning for future programs. Criteria and rules should be set with the communities, head of the villages and other key stakeholders. Although it is important to include the local head of village and key powerbrokers in criteria setting, they should not be responsible for selecting beneficiaries. Criteria and rules should also be analyzed to avoid exclusion and directly include the most vulnerable and marginalized. Selection of operational areas should be based on a deeper analysis of the area and include marginalized groups.

It is noted that HFH had one rule or criteria relating to poor or landless. The rule is that beneficiaries must have a capacity to save 500-1,500 baht (\$18 - \$50) per month. HFH will remain in the area and include these groups when and if they meet the criteria.

Selection processes in the recovery stage should focus on inclusion of marginalized or disadvantaged – those most in need. This could in some communities include a greater focus on the role of gender, landless, renters, poorest, sick, households with high dependency rates, elderly etc...

Quote from fisherman (sea gypsy) in Phi Phi – ‘I would have liked to have done the boat maintenance training but as I am poor I need to fish every day, so I could not attend’

Criteria should be set with individual communities in such a culturally diverse area. The communities significantly differed in structure, culture and religion from sea gypsies to peri-urban groups. A number of communities have adapted membership rules to be more inclusive or found alternative income sources to include those initially excluded.

It is also recommended that a multi prong approach be considered to address exclusion issues surrounding selection criteria. For example, landless people in rubber plantations could own part of the processing operations; Land could be identified by communities or authorities for landless housing or the most vulnerable members of the communities have connection paid for by community groups⁵³.

Recommendation: The targeting of communities and people should be periodically reviewed at key moments, based upon a good analysis of the environment.

It is recommended for institutional learning that a process of periodic reviews of targeting be considered during the life of similar projects. This should take note that post disaster, target groups are often mobile and change is rapid. This could be done using peer reviews, real time evaluations or other means by experienced members of the organization external to the project. This would allow assumptions to be re-assessed in real time and actions on focusing resources taken to achieve higher impact. In the immediate aftermath of a

Quote from teacher in Klongtanod – ‘no one died here in the tsunami and we do not have time to do the books activities’

⁵³ These suggestions come from communities, some implemented by communities.

disaster, broader targeting is generally appropriate (and specific targeting not always possible) but as recovery to development progresses, more timely focus leads to higher impact. More specific targeting of highly vulnerable people means a higher concentration of resources on specific households and more inherent risk. This should be factored into the programs' log frame indicators.

It should be noted that in this multi-organizational partnership, key information for targeting was present. In this case, HFH had household surveys, Siam Care excellent and more intimate knowledge of highly vulnerable households, ADRA experience from other programs, World Concern

Statement from an educational scholarship beneficiary who is a grandmother living with her daughter and 2 children who are HIV positive. The grandmother cares for a total of eight people in this three generational household. The family lives on the poverty line and has problems buying food and paying for utilities. 'My daughter and grandchildren have HIV, the scholarship helped them stay in school, Siam Care good people and also helped me with a 10,000 loan to sell fish but the fish selling business went bankrupted as I had to look after the children. The motorbike (which was used in the fish selling business) is now pawned to pay back the loan to two organizations. Siam Care visit once a month and help a lot but I can not talk to them about wider problems because of *Thai style* pride. Another agency came but said they could not help as there are poorer people than us in the neighborhood' - 'I am old, what my grandchildren do when I die?'

had good PRA and livelihood information whereas for WLT, it is indicated that they had localized but deep knowledge of vulnerable groups.

It should also be noted that inclusion of local people, organizations and authorities can allow the program to benefit from greater local knowledge, analysis and targeting. This can reduce the time and resource cost in the targeting process.

Recommendation: Processes ensuring accountability should be clearly defined, significantly enhanced and budgeted for in future programs.

Accountability, understood as downward accountability, should be a program wide process encompassing all sectors and actors. The process should encompass the entire timeframe of the program and be used and designed as a quality improvement tool. It should concentrate on

Quote from government official and a community leader 'we do not know how much the houses will cost but when we finish the first ones we will know, and then decide if we finish the rest'

community dynamics and communication with an enhanced decision making and problem solving role for communities. The processes should be built upon local systems for communication and include a confidential complaints mechanism

parallel to program implementation. It should also be noted that, marginalized groups need special consideration to ensure accountability especially relating to language, culture and knowledge of rights.

Recommendation: Processes ensuring participation should be clearly defined, significantly enhanced and budgeted for in future programs.

Recognizing that good examples of participation were evidenced⁵⁴, the learning should be further institutionalized in program processes especially in criteria setting, accountability, targeting, problem solving and decision-making. The program should be designed with clarity on the role of participation, addressing the issue of control by

Raw statements and observations from the Sea gypsy village in Koh Sirey people are grateful for the support given by Habitat for Humanity. However they were disappointed and do not understand why they could not get the stilt designs like Habitat for Humanity provided in a neighboring village and which those who just got just materials, built very fast. It is cooler during the day, their children play safely under the stilts where nets are fixed and chickens and dogs kept. The lady who got the house wonders why people did not come back to collect repayments and if they come back for the 700 baht per month she will collect fish and shells and give that to them for payment. The house is too small so her extended family can no longer stay with them. She would also like less walls and the toilet outside and does not understand why she has to have it like that.

⁵⁴ See relevant section

power holders in the community. The role of women in future projects and the processes of promoting gender equality in future projects needs to be clearly defined, based upon good local gender analysis.

Recommendation: A deeper analysis of the value of the partnership – knowledge, synergies and sharing of core competencies - is undertaken at the start of any future partnership.

Clarity of roles and expectations is important, defining if the relationship is sub-contractual, information sharing, resource sharing or collaborative in nature. It is also recommended that the partnership should not be limited to the leadership of each organization but relationships built at operational levels. The benefits of diverse organizational cultures and values should be conscious and embraced.

Recommendation: The quality of the log frame should be improved, with minimum standards adhered to in future programs.

If the LFA tool is used to design, monitor, manage and learn from the program, it is recommended to further enhance organizational capacity to use that dynamic tool⁵⁵. The log frame should be shorter and simplified. In a partnership, different organizational cultures should be recognized as having a diverse understanding of that tool.

Recommendation: It is recommended to have a program wide M&E system not individual systems for individual components. This would enhance partnerships and prompt synergies between components. This should be resourced and concentrate on impact and include cross-sector quality issues such participation, targeting and accountability.

Recommendation: It is recommended to review the risk framework associated with the selection of livelihood groups.

This should be undertaken as a learning exercise looking at how we can balance the risk of success of livelihood groups with that of the potential impact on the stated target group or project purpose.

Recommendations to Tearfund for organizational learning

In terms of partner selection

- It is recommended that Tearfund be proactive on expectations and potential benefits of partnership approaches. This could include a mandatory section in the proposal based on SWOT and contributions to key focal areas – accountability, targeting and real-time sharing.
- It is suggested to further consider the balance of local NGO from the target area and national or international NGO in a partnership of this nature. This could also form part of the proposal statements, or mandatory inclusion of LNGO in a project of this nature. Siam Care is a National NGO, which had little local knowledge of the operational area and WLT was a short term organization created and promoted from a national level.

In setting minimum standards

- Tearfund should establish and enforce minimum standards or expectations for program accountability, especially mechanisms to allow suggestions and feedback by target communities and if possible other non-targeted groups. This should form part of the contract, be budgeted and clearly defined.
- Tearfund should establish and enforce minimum standards or expectations relating to the quality of a log frame, if it is used as the projects main management tool, this should be supported by training or minimum standards, especially relating to indicators.
- Tearfund should ensure that a problem statement forms a significant part of the proposal. This would have an impacting on relevance from a better analysis. It should be noted that in a rapid on-set disaster this should be reviewed at a predefined moment(s).

⁵⁵ It is noted that for World Concern, the M&E system is based upon the log frame.

- It is also recommended that real time evaluations be conducted early in the program cycle or at pre-defined critical moments.

DEC funding

- DEC has open questions relative to the relief to development continuum. Tearfund could play a more central role in structuring DEC funding – balancing relief and development assistance as well as donor tools, clarifying decision making processes in DEC on targeting (tsunami or non-tsunami affected) and other key criteria such as time-frame.

Raising key and challenging questions

- Tearfund should also take a lead in raising challenging questions such as – ‘what is the projects rationale for exit – what indicators do we look for before we can exit?’

J. RECOMMENDATIONS REGARDING THE CONTINUANCE OR PHASE-OUT OF STCCRP AND SAIL PROJECTS TO THE IMPLEMENTING PARTNERS

The project was granted a six-month extension focusing on livelihood groups and disaster risk reduction. Contributions to this section the evaluation were adapted in the initial workshop by the evaluation management team.

Recommendation: Robust exit strategies should be developed with key stakeholders to ensure sustainability.

Exit Strategies: It is noted that the program is largely coming to a close, with ADRA, HFH, Siam Care remaining in the Southern Thailand with programming external to the projects and World Concern extending the SAIL project for six months. It is recommended that the program as a whole further plan and enhance exit strategies. This process should include key community members and key external organizations. This could be completed in a number of phases, with the initial phase internal to the partnership, defining and identifying key focal areas, sustainability issues and unmet needs. It may also identify key organizations which could be included in the exit strategy. The following stage, building upon exiting work, could be done at a sector level involving key community informants, key government and other organizations that have capacity and longer term commitments in the program arena.

World Concern, exit strategy: A number of the livelihood groups are expanding and benefiting greatly from existing marketing and networking support by World Concern. World Concern is currently facilitating network building and it is recommended to build upon this. This could include the identification of government or non-government organizations to support further work in cooperative building and out-reach support. These exist, cited by communities and staff, and they require the groups to attain a higher level of organizational activity and greater size before inclusion. Similarly further identification and inclusion of key small business support, cooperative and micro-finance institutions would build upon existing work.

Additionally, **it is recommended to build upon the progress made in the role of gender** during the projects. Given the context of working short-term in communities with significant gender based inequalities, World Concern during the extension project should concentrate on small steps. Steps could include the visible inclusion of women in the projects in-community banners; changes in the decision-making and ownership criteria to include women or, with a specialist local organization, a gender based training for women and men at community level.

Siam Care, exit strategy: It is recommended that Siam Care explore the possibility of having ‘The Day the Tsunami Came’ book used as a recognized tool in school curriculum (noting existing government material is less appropriate in nature). This should include networking with ISDR and existing DRR education⁵⁶ networks in the South East Asia Region⁵⁷. It is also recommended that

⁵⁶ It is noted that in the extension proposal, WC DRR principles & practices will be mainstreamed in livelihood group activities

⁵⁷ <ENDRR-L@GROUPS.PREVENTIONWEB.NET>.

Siam Care, as part of an exit strategy work with other groups (NGOs, government, international organizations) to provide supplementary support to the remaining identified case load of highly vulnerable people in the tsunami affected Phang Na area. This would allow other organizations to benefit more from the depth of knowledge existing on current case loads (some 300 identified households). This may involve identification of organizations external to the region.

ADRA, EXIT strategy: See the recommendations below.

Specific short-term recommendations to implementing partners

World Concern

- It is recommended to review and clarify with the communities criteria that exclude the poorest community members from active participation in the group. Specifically, membership contributions on entry (this can be in kind).
- Reinforce current efforts in addressing specific problems with groups in Phi Phi and Nafaak

ADRA

- Undertake robust collaborative efforts with government and communities to address short and medium term maintenance and operational issues relating to the water systems.
- Explore the possibility of removing chlorination and filtration systems from the water delivery mechanism. This removes cost, medium term technically complex operational and maintenance constraints as well as the removal of the risk of over chlorination. The taste of chlorine is also a constraint to use this water for drinking. This option should be explored with a robust effort to ensure continuation of current household level water treatments processes, boiling and household filtration.
- Ensure further testing by government of water especially for arsenic, saline infiltration and other hazards.
- Support community efforts in cost sharing for connection fees and running cost for poorest members of the community.

Habitat for Humanity

- Clarify contractual issues with specific communities and house-owners, especially relating to confusion over repayments or grants⁵⁸.
- Clarify criteria relating to the necessity of house owners to destroy previous houses before joining the project.⁵⁹

K. ANEXES

- Annex 1 – Methodology and list of key respondents
- Annex 2 - Data gathering and validation schedule
- Annex 3 - Guide questions and notes for FDG and interviews
- Annex 4 - Progress against log frame in ToR
- Annex 5 - Initial finding from Sail and STCCRP evaluation
- Annex 6 – PowerPoint presentation of the main finding, conclusions and assessments/recommendations

⁵⁸ Beneficiaries in the Sea gypsy community of Koh Sirey were unsure if they needed to repay or if they had a grant. Lamphoe beneficiaries did not have final contracts and were unsure of the repayments rates – they also bought materials individually.

⁵⁹ Thadindeng