

Hand in Hand Micro Finance Private Limited
Chennai, India

MID-TERM EVALUATION OF REDES PROJECT IN BRAZIL – CONCLUDING REPORT

Introduction: REDES (Reduction of Poverty through Regional Integration of Local Business Capacities) project in the North East of Brazil funded by Multilateral Investment Fund of Inter-American Development Bank aims to develop and implement an intervention model in large scale with efficiency. Visao Mundial in partnership with Hand in Hand, India has adopted Hand in Hand's methodology to the Brazilian context. The project has taken off and a mid-term evaluation, to enable the project to take up mid course corrections, was due.

Objectives: The mid-term evaluation has the following objectives.

1. To assess the progress under the project towards achieving the outcomes
2. To document the “Best practices” in the project
3. To identify the challenges / issues in the project, which require immediate fine-tuning.
4. To recommend strategies / follow up actions to the project for mid-course corrections.

Scope: The mid-term evaluation has been carried out in four provinces / states viz. Alagoas, Pernambuco, Rio Grande Do Norte and Ceara, in that order. The evaluation focused more on the processes, as the GoL-D methodology is a new phenomenon in Brazilian context and performance rating was not carried out due to lack of availability of certain quantifiable data (pertaining to various time periods) for analysis.

Methodology: The evaluation was conducted by Hand in Hand's team comprising of Mr. Hemantha Kumar Pamorthy (Team Leader) and Dr. N. Jeyaseelan (Team member). The evaluation was carried out from 19th March 2011 to 2nd Apr 2011. Keeping in mind, the time and other resource constraints, Rapid Appraisal methodology was followed, which makes use of more qualitative tools for data collection. Focus group discussions & key informants interviews were held with GoL-D members, Agents for Development (ADGs), Facilitators, key officials of Visao Mundial, ANDE, IDB, SEBRAE, AFAL and Coca cola. Direct observation of group processes enabled the team to understand the level of adherence to GoL-D methodology in the field. Even though the team visited only 13 GoL-Ds representing four major states (may be statistically, very small sample size), the team traveled about 1,600 kms across the four states and observed many vital points. Primary data collected in the field and the secondary data collected during the desk review at Visao Mundial offices enabled the team to arrive at the findings, recommendations & conclusions.

Findings: The evaluation findings are presented herein below.

a. Review of Progress under the project:

Progress under the REDES project as of 30th March 2011**

Category	AL¹	BA¹	CE¹	MG¹	PE¹	RN¹	Total
Remarks		NEW		NEW	R. NEW³		
Facilitators	1	1	2	1	1	2	8
ADGs	11	13	10	7	5	8	54
GoL-Ds	156	---	34	2	8+1⁴	70	271
Members	1,658	---	348	24	73	773	2,876
Trainings	5	---	18	---	---	4	27
Savings R\$²	28,800	---	4,926	37	100	32,749	66,612
Businesses	70	---	5	---	1	400	476

****Source: Visao Mundial presentation for the Intermediate evaluation seminar.**

¹ Current States involved in the REDES Project – AL=Alagoas, BA=Bahia, CE=Ceara, MG=Minas Gerais, PE=Pernambuco, RN=Rio Grande do Norde,

² R\$ = Brazilian Currency Reals,

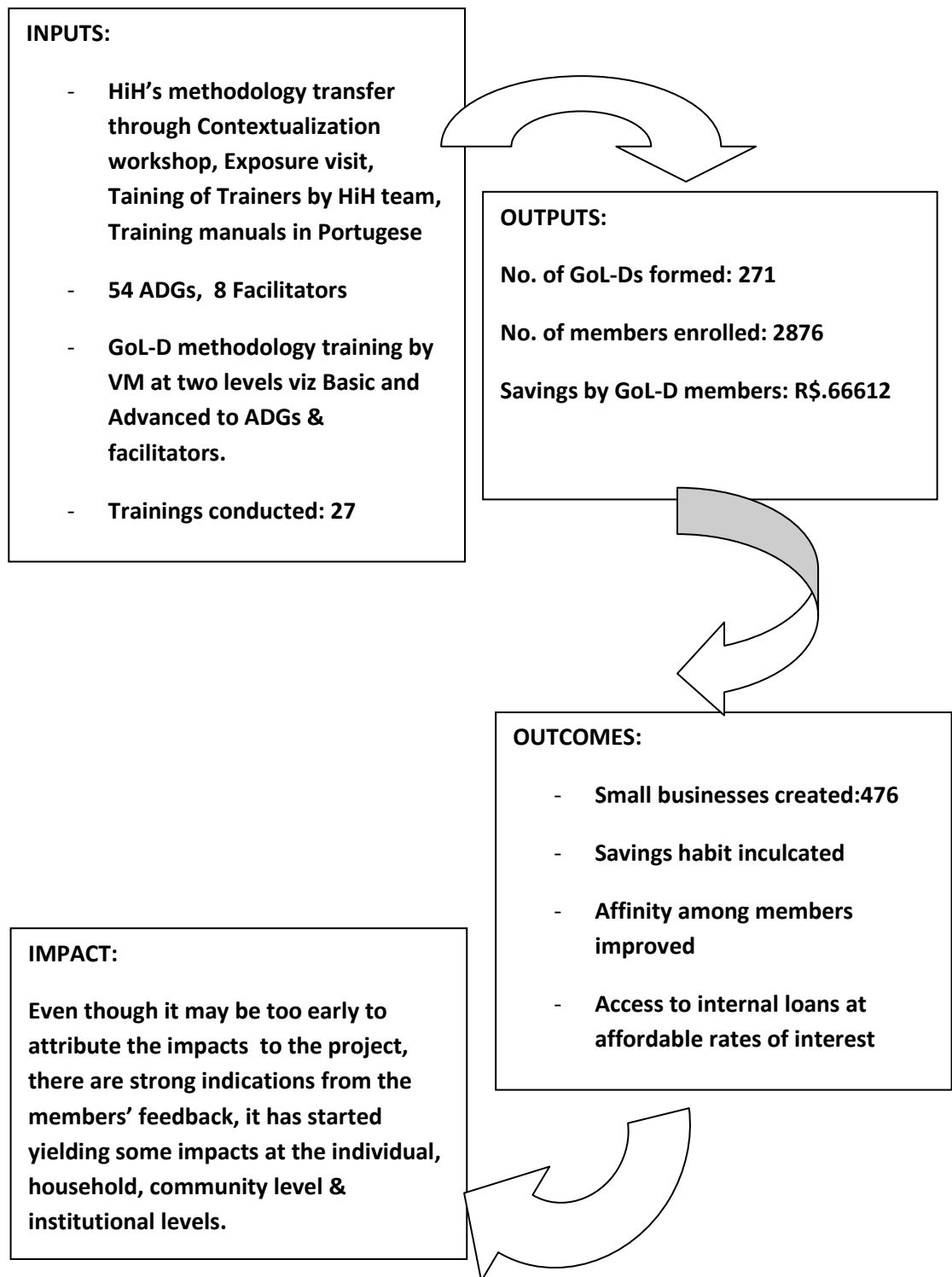
³ R. New = Relatively New,

⁴ +1 = Youth Group

a. Quick analysis of the key data:

Category	Total	Conclusions
Average GoL-Ds per Facilitator	34	Quite Low
Average Gold per ADG	5	Very Low
Average Members per Gold	11	Much Scope to increase membership per GoL-D
Average Savings per Gold	R\$ 246	Relative figure
Average Savings per member of GoL-D	R\$ 23	Relative Figure

- b. Outcome Evaluation:** The outcome evaluation was done using the logical framework.



c. Members perception on GoL-Ds:

- GoL-D creates an opportunity to members to learn about each other.
- GoL-D has inculcated the habit of savings to its members
- The loans offered by GoL-D to its members, out of its savings is found to be useful to meet emergency consumption expenses and as well as in some cases to start businesses.
- GoL-D offers them the loan at a much lower rates of interest (ranging from 1% to 3% per month), whereas in some locations the rate of interest in the local informal sources ranges from 20% to 100% per month.
- GoL-D provides an opportunity to members to build their entrepreneurship and business management skills
- GoL-D builds affinity among members
- GoL-D paves way for the members to learn new skills
- GoL-D boosts member's confidence, self esteem and builds their social capital.
- GoL-D has improved the members' communication and organizing capacities.
- GoL-D has nurtured an attitude of caring for each other among members
- GoL-D members have learnt a few aspects of financial education
- GoL-D has motivated youth to organize themselves, which will lead to more opportunities in the job market, improved social harmony in the community and reduction in violence
- GoL-D has taken initiatives on promoting health and clean environment
- GoL-D has brought in the individualistic isolated families into a fold and improved the solidarity among the communities.
- GoL-D has facilitated access to Government grants through partnerships with AFAL
- GoL-D enables the members to access the financial services from GoL-D in a more flexible way and without any transaction cost (Members cannot make a savings of R\$1 in a bank. For making a very small deposit or withdrawal of money from Bank, member need to spend on an average R\$6 + R\$6 for commuting to the bank besides considerable time).
- GoL-D members perceive the clear value of savings through GoL-D, as it can be used for any purpose as per their decision and priority. Moreover, the amount of savings can be fixed by themselves, whereas in community banks, the compulsory savings is 10% of loan.

From the above, it is obvious that GoL-Ds have started creating an impact among the members, households, communities & institutional levels and the project has created more benefits to the members in the areas of social dimensions.

Impact reflected through voices of members of GoL-Ds visited across

“I have taken 3 Loans from GoL-D and invested in Perfumes and Clothes selling. My income has increased from R\$ 1,500 to R\$ 2,500 per month”

...Ms. Antonia, Unidas para Vencer GoL-D, Jacitinho-II, Maceio, Sate of Alagoas, Brazil

“I used to take loans from Money lenders @ Interests of 100% per month. Now, I have taken 3 loans from GoL-D @ 1% per month. So I save lot interest out-go”

...Ms. Raimunda, Bom Estar GoL-D, Itaitinga, Fortaleza, State of Ceara, Brazil

“I did not have the Date of Birth Registration Certificate for my children. I shared this problem in a GoL-D meeting. With the support of GoL-D members I got the relevant certificates”

...Ms. Francisca, Lucinede GoL-D, Veneza, Mossoro, State of Rio Grande do Norde, Brazil

d. Best practices:

Best Practices observed in the project

- **Smooth adoption of Hand in Hand’s methodology and contextualizing to the requirement & culture of Brazil:** The transfer of Hand in Hand’s social technology from India was facilitated by Hand in Hand with a process oriented approach. The exploration mission, Sensitization workshops for the VM Brazil team, Exposure visit of VM top management to HiH India, Contextualization workshop, Training of Trainers by HiH India team, Exposure visit of VM operational team to HiH India and production of training manual by Hand in Hand India in Portuguese enabled the smooth transfer. VM also conducted two levels of training to all project staff namely, Basic training and Advanced training. The transfer of the methodology in the field is effective as VM has implemented the project with committed staff team.
- **Localising the training manuals:** Visao Mundial has taken the Hand in Hand’s manual translated into Brazilian Portuguese, in India by Hand in Hand, as a base but they evolved their own version, which enabled the project team to internalize the concepts of social dynamics.
- **Selection of ADGs from local communities:** ADGs are the first level contact persons with GoL-Ds. ADGs act as a bridge between the community and the organization and hence, the rapport with the community is more important to deliver their role effectively. To ensure this, Visao Mundial has taken the ADGs from local communities and so they are very much committed to the project and they mingle with the community well.
- **Mostly Committed field staff:** Social mobilization work is not a routine 10 to 5 office work. It requires lot of field work, working in remote areas and at odd hours. For this, the staff should

have more of will power and should remain motivated. In Visao Mundial, REDES project, the field staff are committed.

- **Strong social affinity among members of GoL-D:** There is a strong social affinity among members of GoL-D. Most of the members shared the fact that they trust each other in their GoL-D and have nurtured the feeling of solidarity among themselves. This was evident when the evaluation team visited Renacer GoL-D in Recanto Da Esperanca (Mossoro). The Renacer GoL-D exhibited concern for each and other members and brought snacks and drinks (a voluntary responsibility shared, by many members, on a rotation basis) for the GoL-D meeting to be partaken by all the members at the end of the meeting. Ms. Jeisa, Articulator of Renacer GoL-D remarked “I feel bad when someone misses the meeting and I look forward to mingle with everyone and look them as our own family members”.
- **Comfortable co-existence of women / men / youth:** REDES project has facilitated the enabling processes and ensured that the GoL-Ds have both men and women and they work together without any egos, helping each other. When the evaluation team visited Renacer GoL-D in Recanto Da Esperanca (Mossoro) and interacted with its representative Mr. Chagas, the only male representative in the 15 member-GoL-D, he has told “I don’t feel anything different to work with women in our GoL-D. I consider the fellow GoL-D members as my own sisters”. Youth groups also have been promoted in the project areas, thereby promoting the inclusive growth in the community. In Vilaaritana (Recife), Juventude GoL-D has been formed on 3rd march 2011 with 12 members of youth. Similarly, In Maracanaú (Fortaleza), Teenage GoL-D has been formed on 25th Feb 2011 with 8 members. When the evaluation team asked the school going youth about how they are able to save in the meeting, when they are not earning themselves and how they balance study time and time for GoL-D meetings. The youth told “we used to spend on an average around R\$ 2 per day on snacks, internet and ice creams. Now we have cut down that expenses and started saving R\$ 2 a week. We schedule our GoL-D meetings on holidays and on the other days we focus on our studies. Hence, we manage to balance both. But, some parents do not like the idea of youth GoL-Ds”.
- **Many GoL-Ds addressing social issues:** GoL-Ds not only facilitate loans through internal lending out of the savings amount mobilized from the members, but they also address small social issues, that impact them the most. In Terral (Fortaleza), Victoria GoL-D met the Mayor of the Local government and represented to him to sanction a school to their village. In Itaichinga (Fortaleza), Bom Estar GoL-D organized a health camp focusing on prevention of dengue fever against mosquitoes. In Maracanaú (Fortaleza), Teenage GoL-D cleaned the Public square area.
- **Some GoL-Ds supporting skill building in their locations:** In Pajucara (Fortaleza), Colmeia GoL-D is functioning since Nov 2010. On the day of visit by the Evaluation team, the GoL-D’s articulator Ms. Christina has organized skill training of doing crafts for 5 women.

- **Demonstration effect of the GoL-Ds in some areas resulting in new members joining in and creation of new GoL-Ds:** As “Seeing is believing” - many GoL-D members, after seeing the benefits of GoL-D membership, pass on the good words by word of mouth. Hence, naturally the people in the area come forward to get organized into GoL-Ds.
- **Effective Partnerships leading to benefits through GoL-Ds:** Visao Mundial has encouraged partnership with private sector and corporates viz. Coca cola and IBRAEMA. VM’s Coca Cola partnership targets youth and gives them soft skill training and gives them job opportunities in super markets and retail units in shopping malls. IBRAEMA is doing a lot of work in Education.
- **Recognition by State Government:** In the state of Alagoas, there is a good rapport between the banks and govt. officials. The project “Alagoas Cidada” designed on the GoL-D methodology is being implemented by AFAL, a govt. development agency in Alagoas district.
- **Though the programme is only a year old, several members of GoL-Ds have registered gains and are very positive of GoL-Ds:** Many GoL-D members have accepted the fact that the financial access facilitated by Visao Mundial is going to be a turning point for them.
 - In Pajucara (Fortaleza), GoL-D Colmeia’s Articulator Ms. Christina has taken a loan of R\$ 60 and conducted Tuition classes for 35 students. Her income before the loan was R\$ 400 per month and after the loan disbursement for enterprise, her income went up to R\$ 700 a month.
 - In Terral (Fortaleza), GoL-D Victoria is functioning and Ms. Regiwa has taken a loan of R\$ 50 from GoL-D and started a snacks making unit. As she was working earlier in a restaurant as a cook, she has gained relevant expertise and started the business. Now, her post development income has gone upto R\$ 445 per month.
 - In Terral (Fortaleza), Ms. Maria Flavia of GoL-D Victoria has taken R\$ 50 and invested in tailoring activity and fabric selling. After the loan disbursement from the project, the income level of Ms. Maria Flavia have gone up from R\$ 300 a month to R\$ 500 a month.
 - Ms. Maria Edvania, of GoL-D Renacer, Recanto Da Esperanca, brings vegetables from her village to Mossoro and sells in the kiosk at the weekly market fair conducted every Saturday behind the Mossoró Museum Hall being organised by SEBRAE and Banco Do Brazil Foundation – Fundacae, to promote organic and sustainable agriculture. Her income has gone up from R\$ 100 a week to R\$ 200 a week.
 - Mr. Iranilson of Unidos Venceremos GoL-D in Jurema is selling cashew in packets. He has taken 4 loans from GoL-D to the tune of R\$ 750 and invested in cashew business. He is also bringing his products to the weekly market fair, being organized at Mossoro. His income has gone up from R\$ 445 a month to R\$ 500 a month.

Practices appreciated in the REDES Project

- **Merging several books & registers of the GoL-D into one single book:** Normally, in India, the groups maintain separate ledgers for savings, loan and general ledger (GL) along with a separate resolution book which also serves for the attendance and recording minutes of weekly meetings. But, Visao Mundial has put in place “One Book “model, wherein all activities such as conduct of meetings, attendance, minutes, resolutions passed, savings, loan and expenses - transactions are recorded in the same book, making it easy for managing the documentation and accounts by the GoL-Ds.
- **Formats of profiles of GoL-Ds:** Formats of profiles of GoL D members are maintained at the unit level, which will be useful later, while conducting the Evaluation programs. The information in these formats will serve as a base line so that end line information will also be collected at the end of the project period and impact measured.
- **Individual Member Cards for passbooks:** Visao Mundial has designed the Individual Member cards (instead of Loan pass books) in a simple way, which shows all the loan transactions both credit and debit.
- **Preparatory Kits given to ADGs:** Visao Mundial gives Preparatory kit to all ADGs, which contain a set of standard materials like
 - Flash cards – Visuals Training aids
 - Note books, A-4 White paper sheets, Calculator
 - Marker Pens, Sketch Pens, Ball Pens, Cellophane tape
 - 3 packets of Balloons, Tooth pick packets -3
 - Group register
 - Gift chocolates

to help ADGs make inroads into new areas for creating GoL-Ds

- **Internal Promotions:** Instead of taking persons from outside, the project has encouraged the practice of “Internal promotions”, which enhances the competitive spirit among the staff and leads to healthy competition, resulting in improved efficiency in the operations. For e.g. Ms. Ana Kalian of Rio Grande Do Norte state, was a member of GoL-D at the outset. She was promoted as an ADG after some time and now she has been made as a Facilitator. Likewise, in Fortaleza, Ms. Edna was also an ADG earlier and now she has been promoted to take the position of Facilitator.
- **Uniforms given to ADGs:** Visao Mundial has issued uniforms to ADGs, which carry the logo of Visao Mundial and projecting the brand. It builds the feeling of solidarity among staff and sends a signal of unity to others. Most importantly it identifies the ADG with Visao Mundial.

i. **Challenges / Issues for refinement / Scope for Development:**

Expediting the Programme

Though the programme was seemingly lagging behind by about 9 months, it was felt that for a programme of this nature, where south-south dialogue and replication efforts are taking place, the commencement of the project to be considered should be from the trainings time and not from the documentation time and thus the programme was on time and considered to be normal.

Targeting

- **Geographies** – Some of the areas chosen for intervention seem to be quite far from the reach of the local offices. For e.g., In the state of Minas Gerais, PDA Lontra is 460 kms away from the HQs. The initial start up phase requires frequent staff visit to GoL-Ds for nurturing them and providing handholding support. If the project locations are in far flung areas, then it will be difficult to manage the operations, especially for the HQs to take up on-site monitoring & supervise the program implementation.
- **Communities** – It has been observed that several members who had been enrolled in GoL-Ds as members seemed to be relatively well off. For e.g., In Mossoró, the HiH's evaluation team visited Mulugunzhino village and interacted with the members of GoL-D Grupo De Paz. During the interaction, the GoL-D members were asked to come out with a classification of members in their GoL-D as poor and non-poor. They reported that out of 12 members in their GoL-D, only 3 are poor and the remaining 9 members are non poor.

Training

The trainings imparted to the GoL-Ds seem to be irrational. For e.g. Only 5 Trainings have been imparted to 156 GoL-Ds with 1,658 members in the State of ALAGOAS, whereas as many as 18 Trainings have been imparted to 34 GoL-Ds with 348 members in the State of CEARA and just 4 Trainings have been imparted to 70 GoL-Ds with 773 members in the State of Rio Grande do Norde.

Also emphasis seems to be given more to skill training even before GoL-Ds are stabilized.

Discipline among GoL-Ds

Discipline is the foundation for building a strong GoL-D. Maintenance of basic discipline among the GoL-D members help the GoL-D to enforce the rules and regulations of GoL-D, which will go a long way in nurturing the GoL-D as a grass root institution.

The common disciplinary issues observed in some GoL-Ds are as here under.

- **Irregularity in attending meetings:** Irregularity in attending the meetings by members was observed in some groups. In Fortaleza, Victoria GoL-D is functioning in Terral village and the attendance of the members in group meetings is highly irregular. E.g. March I week meeting

recorded attendance for 6 members out of 12, March II meeting was attended by 6 out of 12 and March III meeting was attended by 8 out of 12.

- **Frequent Absenteeism and late coming of members:** In Jacitinho (Alagoas state), in UNIDUS GoL-D, Ms. Selma Xavier, did not attend 10 GoL-D meetings out of the 24 GoL-D meetings organized since August 2010. Ms. Ailma, ADG in Alagoas state also reported about many members coming late to the GoL-D meeting.
- **Irregularity in Savings by members:** In Fortaleza, Victoria GoL-D, Terral village, the savings of the members in group meetings is highly irregular. E.g. March I week meeting only 6 members saved out of 12, In March II meeting, only 6 saved out of 12 and in March III, only 8 members saved out of 12.
- **Improper book keeping:** Improper book writing and maintaining two sets of books in the GoL-Ds (first a rough book and later copying on to the official register at convenience) were also observed. In Jacitinho (Alagoas state), in Unidos GoL-D, this system of writing the GoL-D accounts two times, first in the diary and the second time in the Group register was noticed. The GoL-D members and ADG told that to avoid mistakes in the main Group register; they are using the small diary first to capture the accounts.
- **Register is not with GoL-D:** Register is not kept in the meeting place of some of the GoL-Ds. In Itaichinga (Fortaleza), Bom Estar GoL-D is functioning since May 2010. During the visit to the Bom Estar GoL-D on 29th March 2011, the team asked for the group registers. But, the GoL-D told that the register is not with them.
- **Starting savings later:** Some GoL-Ds started savings only after a delay from the formation of groups. In Alagoas state, in Jacitinho, Unidas Para Vencer GoL-D was started in Feb 2011 and till the date of visit to the GoL-D (21st March 2011), they have not yet started the savings in their GoL-D. In Vilaaritana (Recife), Violeta Real GoL-D is functioning since 22nd Feb 2011. But, till the date of our visit to GoL-D (24th March 2011), savings has not been started by the GoL-D.

In fact, the irregularity in attending the meetings by members, late coming, irregularity in savings, improper book writing are deemed to be “Early Warning Signals”. Missing to take note of these early warning signals and failing to act will result in GoL-Ds becoming weak.

Operations

- **Disintegration of GoL-Ds:** Some GoL-Ds are disintegrating within a few months of formation, wasting resources and necessitating higher investments. Ms. Edna, Facilitator, Fortaleza reported during the interaction that out of 5 GoL-Ds formed by her as ADG, 2 disintegrated. Similar disintegration was reported by other ADGs also.

ADG	GoL-Ds formed	GoL-Ds disintegrated.
Ms. Lucinede, Fortaleza.	3	2
Ms. Regina, „	11	4
Ms. Herbenia, „	6	3

- **Drop out of members:** Several members dropping out and joining in, in an omnibus fashion, leading to confusion and crisis situations over a period especially in relation to financial matters. In Mulugunzhino (Mossoro), Grupo De Paz GoL-D started with 17 members and sooner 5 members dropped out.

In Jacitinho (Alagoas state), in Unidos GoL-D, out of 14 members, 5 members dropped out of GoL-D. The members cited various reasons for dropping out of GoL-D viz. Loan size is small & waiting time for getting loan is more.

- **Small size of GoL-Ds:** GoL-D size should be targeted for at least 15 members from the Present size of 7-8 members in several GoL-Ds met, to rationalise transaction costs. In Pernambuco state, 9 GoL-Ds (8 GoL-Ds & 1 Youth GoL-D) have been formed enrolling 73 members, which works out to an average of 8.1 persons. If the average size itself is around 8 & when members drop out, the size goes down to uneconomically low level.
- **Leaders as Power centres:** In some groups, the leaders are seen to be dominant (in loan decisions). When the leaders dominate the decision making process, the other members reduce their participation and they are side-lined. The group will not emerge as a democratic body. Power concentration in the hands of few leaders lead to unequal distribution of loans among members. This was evident during the field visit to Grupo De Paz in Mulugunzhino, wherein Ms. Noneide, GoL-D leader had taken a loan of R\$ 500 to buy a fridge and Ms. Ivonete, another leader of GoL-D had taken a loan of R\$ 400 to pay for motor cycle documents (both loans, relatively a higher loan size and for consumption purposes). On the other hand, a member Ms. Joana, had been given a loan of R\$ 50 only for snacks selling. This kind of indiscrimination in sanction of loans between leaders and members will create rift within GoL-D and will lead to problems and will affect the stability of the GoL-Ds.
- **Loans for consumption:** Some GoL-Ds are lending for consumption, even in the II & III cycles. In Mossoro, GoL-D Renacer is functioning well. Ms. Maria Da Concisan had taken 3 loans and all the loans were for consumption viz. I loan of R\$ 100 to pay electricity bill, II loan of R\$ 100 to pay for gas and III loan of R\$ 700 for purchase of medicines. Even if the first loan is for consumption, members should be encouraged to use the subsequent II and III loans for Productive purposes i.e. for creating new enterprises or scaling up existing enterprises, which will result in increased income to the members and will add to local economy

- **Idle funds at GoL-D level:** In Mossoró, it was reported that 70 GoL-Ds have mobilized a savings corpus of R\$ 32,749 as on 20th March 2011. But, only 55% (R\$ 17,957) of the corpus is lent as loans among members by GoL-Ds and the remaining money is kept idle at the GoL-D level. This indicates the high level of under utilization of funds at the GoL-D level and lack of understanding of financial management basics among the GoL-D members.
- **GoL-D leaders not selected:** It is important to select the GoL-D leaders, viz. Articulators and Representatives, as they have unique roles and responsibilities in nurturing the GoL-Ds. But, in Itamaraca (Recife), in the Novos Horizonte Gold, the GoL-D members have not yet selected their GoL-D leaders, even though the GoL-D is functioning since 24th Feb 2011.
- **Cash with Individuals:** In many GoL-Ds, cash is kept with individuals and not in cash box. This increases the possible risk of misuse of cash by individuals. The evaluation team noted the fact that in Recanto Da Esperanca (Mossoro), Mr. Chagas, the representative of GoL-D Renacer kept the cash balance of GoL-D with him. Instead of keeping the money with individuals, the project can encourage the GoL-Ds to keep the money in a cash box and keep it locked. The box should be with one leader and the cash box key should be retained with another leader. Both of them should bring the cash box and the key to the meeting, opening of the box, taking out money, putting back money and closing of the box & everything should be carried out only in GoL-D meetings.

Management

Gap in flow of information: There appears to be a disconnect between the middle management and the Ground level staff, which should be urgently addressed or it will affect the Bottom to Top and the Top to Bottom Communications. Middle management staff in Mossoro and Alagoas does not seem to be aware of the happenings in the operational areas and they do not seem to be having frequent interactions with the ground level staff on emerging issues, from the field. This gap in flow of communication across cadres will affect the health of the project.

Management Information Systems (MIS)

- **Channelizing regular information and feedback:** Collection of operational data from the field and analysis of data will result in generation of timely reports, which will facilitate informed decision making at various levels. The feedback collected through the formal and informal ways also will form as a basis to take up mid-course corrections. It was noted that in Mossoró, even though the project coordinator has collated the corpus data as of 20th March 2011 as R\$ 32,749, he has not reviewed the data of idle savings of R\$ 13,549, which has not been lent among members, leaving a notional interest loss of R\$ 271 per month to the GoL-Ds. (Despite several requests, we could not get the MIS in required time. We had to sit through all the presentations made by the ADGs on the first day of the evaluation seminar and collate information from their presentations.

- **Scope of MIS:** Scope of MIS can be expanded to include regular information on Facilitator/ADG wise GoL-Ds formation, no. of members enrolled, meetings held, attendance in the meetings, savings, internal loans, repayments, status of book keeping, drop outs, disintegrated GoL-Ds and etc. This has to be collected every month.
- **On-line Social technology system:** On-line data availability will enable the project stakeholders to view the progress on a real time basis, so that various decisions regarding the project can even be taken at the remote locations.

During the Evaluation Seminar, it has been presented that a good and adequate on-line information system is being worked out which would be launched by end of June 2011 and could be accessed by the stakeholders concerned with the support of a password. If this system, as promised, is put in place, this issue of MIS might be considered as addressed.

Human Resources (HR)

- **Turnover of trained staff:** People on whom investment was made through trainings (Training of trainers program conducted directly by Hand in Hand team) left the organization or transferred out of the project. Out of several facilitators trained over a period, some existing and some prospective ADGs, we could identify only 4 well trained staff, are continuing in the project.
- **Targets set for each ADG:** To expedite the field work, reasonable target needs to be fixed at the ADG level. The targets fixed (forming new GoL-Ds @2 GoL-Ds per month per ADG) at present seems to be quite low. The target can be raised to at least 5 GoL-Ds per month per ADG.
- **Placement of staff:** In Pernambuco state (Recife- UOPE office), Mr. Leandro has been placed as ADG and his operational area overlaps with the operational area of other ADGs and hence, he has to travel a lot crisis crossing the places resulting in increased operational cost to the project. Hence, each unit should divide its operational area in a map on a cluster basis (a cluster is a group of adjoining settlements or communities or towns), so that each cluster will be looked after by an ADG and their Headquarters will be within the cluster, so that they need not travel a lot wasting resources and time.

ii. Recommendations:

- **Building & retaining ADG teams by periodic assessing, reviewing and incentivising**
- **Continuous monitoring of operations by all concerned with the support of a strong MIS**
- **Ensuring retention and strengthening of the existing GoL-Ds**
- **Putting in place proper risk management mechanisms**
- **Facilitating cross learning among GoL-Ds by exposing to and demonstrating best practicing GoL-Ds to the peer and prospective GoL-D members**

- **Expediting formation of new GoL-Ds in a bid to complete the project on expected deliverables including timelines**

iii. Participation in the Mid-term evaluation seminar

The mid-term evaluation of the REDES project seminar took place from 30th March to 1st April, 2011 at a facility of SESC Ecological Resort, at Iparana Beach, Caucia, near Fortaleza.

The seminar was attended by all partners concerned like Visao Mundial, Brazil's top management, ANDE, ETICA, Facilitators, ADGs, some representative GoL-D members, IaDB, Hand in Hand, IBRAEMA & Lakarmissionen, SEBRAE, Coca-Cola, UNDP-Brazil, Visao Mundial, Guatemala.

The first day was occupied by the launching of the GoL-D Manual (the honour was given to me along with another member of Visao Mundial Mr. Elisio), facilitators from 6 states making their presentations with intermittent experience sharing by the GoL-D representatives.

The second day was mostly occupied by other partners and stakeholders making their presentations. Our presentation was well received not only by Visao Mundial, Brazil but appreciated by all partners almost unanimously.

iv. Conclusion

The evaluation concludes that the project has laid a very good foundation to start by way of the adopted methodology and has just begun. The project has to expedite the implementation phase and gear up monitoring mechanism. The new institutional partnerships that are emerging will enable the scaling up of the project fast. Total appreciation on the role of and the way Hand in Hand supported the REDES project has been recorded by various stakeholders.

Scope for continuing relationship between Hand in Hand India and Visao Mundial, Brazil during the rest of the REDES programme and in related countries are quite high.

Operationally the role of Hand in Hand is deemed to be concluded.
