Report on the Findings of Baseline Survey

1. Introduction to LEAD - LIFT Delta-III Project

Link Emergency Aid & Development (LEAD) is a local non-governmental organization formed after the Cyclone Nargis. It has been actively participating in relief, rehabilitation, and development of the Cyclone-affected communities in Ayeyarwaddy Delta since May 2008. In particular, LEAD successfully implemented livelihoods projects in Pyinsalu, Laputta Township with the support of Livelihoods and Food Security Trust Fund (LIFT) from 2010 to 2015.

The project “Supporting landless households livelihoods and food security through alternative income generation activities in Pyinsalu Sub-Township” (Grant number: R 1.7/008/2016), implemented by LEAD will contribute to increase income generation opportunities of approximately 1,500 vulnerable households of Pyinsalu, Laputta Township, Ayeyarwaddy Region. Duration of project is 3 years (2016-2019) and it intends to cover 25 villages from Kone Gyi, Tei Pin Kaing, and Thit Poke village tracts of Pyinsalu.

Two prong approach, supporting micro-businesses and establishing strong and sustainable Village Revolving Funds (VRF), is being planned to lessen the vulnerability of the families' livelihood in the Delta to the natural disasters and other risk factors. In the inception phase, a thorough and methodical baseline survey is planned to be conducted and this consultancy is invited to fulfill that purpose.

2. Study Population

<table>
<thead>
<tr>
<th>Sr</th>
<th>Name of Sample Village</th>
<th>No of HH Sample</th>
<th>No of FGD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yay Cho Kan Village</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Lay Yin Kwin Village</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Kone Gyi Village</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Kant Bala Chaung Village</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Mingalar Thaung Tan Village</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>120</td>
<td>10</td>
</tr>
</tbody>
</table>

3. Approach and Methodology

3.1 Approach of the Field Study:

The Study team will be led by Lead Consultant and co-lead consultant. The Lead consultant and co-lead consultant developed the research tool designer and questionnaires. There were two research teams in order to ensure field data collection is completed with the 1 weeks allocated for this piece of work. There are altogether 4 enumerators in the team and 2 senior enumerators. All of them were LEAD project staffs who were selected and trained both in office and hands-on in the field to conduct FGDs in 4 villages. Each group will consist of

1. Senior enumerators
2. 2 enumerators
Since there were 5 villages for the survey, GDRI's approach was to organize both teams in one village at the beginning. Then all the practical issues and any new ideas, suggestions etc were discussed within the team in the field. There were team meetings every day either in the morning or evening to reflect on issues and ideas and agree on better way forward. The Lead consultant and co-lead consultant were in the field only at the beginning of the field research. The two teams were sent to the 4 remaining villages simultaneously afterwards.

### 3.2 Methodology

#### 3.2.1 Field Research

GDRI followed mixed-method of field research which consists of both qualitative and quantitative research techniques for this assessment. There were 3 different methods in the Mix. They are:

A. Household Survey (HHS)
B. Focus Group Discussions (FGD)
C. Key Informants Interviews (KII)

For the quantitative analysis, GDRI administrated a household questionnaire survey while some of quantitative data will be gathered at the Focus Group Discussion (FGD) and key informant’s interviews.

Qualitative data were mainly sourced from (FGDs) and KIIs while some qualitative data will be gathered by HHS.

GDRI ensured that these different methods are used to collect and verify same information depending on possibility and level of importance of such information in the light of the study objectives.

**A) Questionnaire survey**

**Sampling methodology**

Please indicate statistical calculation of sampling design and calculation on entire beneficiary or population. Confidence level? Precision? Etc.. and used of formula

**A.1) Data Collection:**

The questionnaire survey was done for all 120 households by the enumerators. Questionnaire survey mainly focused to collect quantitative data which is followed by a statistical analysis and some of qualitative information would support triangulation of same qualitative information generating from other research methods described below. The sample draft questionnaire, developed based on GDRI knowledge on Base Line Survey. This questionnaire was improved after project document review and discussion during the training period with LEAD Sr staffs and project staff. The questionnaire is translated into Myanmar language to overcome the language barrier. Each questionnaire took 1 hour and about 6 questionnaires a day have been completed by an enumerator.

**A.2 Quality Control**

There was a quality controller (Sr Enumerator) for each 2 or 3 enumerators who redo at least one questionnaire or part of questionnaire from each enumerator to verify the
accuracy and quality of data collected in the field. Further the quality controller checked all the questionnaires done by the enumerator on the same day to verify any data errors before the data entry.

Please explain quality control mechanism rather than general explanation above like how many light checks and back checks conducted by whom?

A.3 Data Entry

Data entry was done in Yangon by two senior lead staffs who acted as Senior enumerators during the survey period. Please also explain detail data cleaning process below [if it was used double entry] for data accuracy.

A.4 Data Cleaning

After data was coded into the excel-based software, it was reviewed by the Lead consultant in order to ensure that data set is constant with any major unacceptable deviations.

B) Focus Group Discussions (FGDs)

Focus group discussions will be conducted with following different types of respondents. As stated earlier, FGDs will extract mainly qualitative data.

<table>
<thead>
<tr>
<th>Type of respondents in the FGD</th>
<th>No of Such groups</th>
<th>Geographical coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture Farmers</td>
<td>2</td>
<td>One FGD for Previous project village and control village</td>
</tr>
<tr>
<td>Fisheries Farmers</td>
<td>2</td>
<td>One FGD for Previous project village and control village</td>
</tr>
<tr>
<td>Casual labor and others</td>
<td>2</td>
<td>One FGD for Previous project village and control village</td>
</tr>
<tr>
<td>Livestock</td>
<td>2</td>
<td>Two for Previous project village</td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

The number of members in the groups in the discussion arranged between 8 and 12. The focus group compositions and number of focus groups given in the above table could have been changed to a certain extent after review of project documents and consultation of the project staff ensuring the adequate participation of:

1. Agriculture Farmer
2. Fishery Farmers
3. Casual laborers and others
4. Project Staffs
5. Key informants
6. All Villages in the study
7. All gender and other social or economic considerations

FGDs are supported with the mix of participatory research tools which are strong enough to collect qualitative data that leads to in depth analysis under research objectives and questions. FGDs have been conducted by consultants and consultants also gave hands-on training to the senior field staffs on the tools by Lead consultant despite they already have some experience using such tools in the past.
C) Key Informants Interviews (KIs)

2 - 5 Key informants, selected from 5 villages based on the relevant criteria in the project context such as different positions of the stakeholders, have been interviewed based on a prepared guidelines. That guidelines have been improved with the field realities after the first visit by the lead consultants. The KIs are done by the consultant after participating in one of model interview with lead consultant during the training period to ensure uniformity and quality of information collected from this method.

3.2.2 Data analysis

Quantitative data collected through household survey and other research methods will be analyzed using statistical software programs which are made for statistical analysis of quantitative data. Excel tools will also be used where ever required. These analyses are focused to see trends, pattern and relationships among different types of quantitative data in line with research objectives and research questions. Certain types of qualitative data which can be converted in to quantifiable factors will be converted in to such factors and analyzed in order to see the different patterns trends and situations of VRF. Other qualitative data and information will be analyzed and discussed in depth based on theories, concepts, knowledge and best practices of related to value chain and rural development.

3.2.3 Selection of Study Sample

As stated in the research method section above there are different types of respondents of the study. Representative samples will be selected from each type of following respondents

I. Village sample for the whole study
II. BNFs Farmer House Hold Sample for the Survey
III. Participants for FGDs and FCA Sample
IV. Key Informants Sample

I. Villages sample for the whole study

There are 25 villages in project area implementing alternative income generation activities to support livelihoods and food security of landless and vulnerable households under the LEAD’s LIFT Delta-III Project. As a sample of 5 villages out of 25 villages have been selected. It was stratified based on following criteria under consideration.

a) Number of households
b) Different types of livelihood activities
c) Different topology
d) Market accessibility and transportation
e) Project villages and control villages
f) Specific considerations that should be made for each villages after reviewing project documents and discussion with project staff such as number of BNFs in each township, geographical and casual farm labor availability and social considerations etc

Further, maturity levels (experiences and knowledge in the livelihood) of farmers in the villagers was also taken into consideration for village selection.

II. BNFs Farmer House Hold Sample for the Survey:
There is no mention about the sample size in the TOR and the GDRI decided that the sample size should be 100 farmer households. These households have been randomly selected from 5 villages for the survey. This sample was selected using stratified random sampling technique taking variations in the study population in order to ensure that the sample represents the total number of BNFs farmer households.

III. Participants for FGDs and FCA sample

Selection method for the FGD participants have been the same as Farmer HH survey. This sample was also selected using stratified random sampling technique taking variations in the study population in order to ensure that the sample represents the total number of BNFs farmer households.

IV. Key Informants Sample

There are different types of people capable of giving useful information on base line assessment and VRF sustainability in the area. They are creditor, Input supplier, agronomist, technicians broker, dealer, wholesaler, and partner organizations, other village/community leader, government official such as responsible person from MOAI, village administrator and Township authority, leaders of other NGOs operating in the project areas, etc.

4. Survey Dateline

Training of field staff from Pyinsalu office for both quantitative survey and qualitative focus group discussions (FGDs) was conducted at LEAD’s Yangon office on 24th and 25th of September 2016. Data collection was done between 1 Oct and 14 Oct 2016. Data entry and cleansing has been done over the period of 3 days (18 Oct - 20 Oct).

5. Survey Area

Villages: Kone Gyi, Lay Yin Kwin (Kone Gyi village tract), Mingalar Thaung Tan and Kant Balar Chaung (Tei Pin Chaung), and Yay Cho Kan, Lay Yin Gwin (Thit Poke). Villages for the baseline survey were strategically selected in terms of the size of population, livelihood situation, geographical location, distance from Pyinsalu, etc.

6. Key Findings

6.1 Demographic Information

More than 75% of household have a family size of 3 to 6 members. 39% of household have only one breadwinner who supports the whole family while 42% got 2 family members with employment. 31% (38 household out of 120) have more than 3 dependents or students in their family. 8% of the household have at least one disabled/bedridden person in their house.

6.2 Wealth Indicators

Almost 92% of surveyed household said they own their house. 65% of household stated that they own more than 3 household items (including radio, TV, DVD player, mobile phone, sewing machine, bed frame, fan, mattress, table, stove, etc.). 80% of household said they own at least one vehicle
such as motorcycle, cycle, trawler, boat, motor boat, etc.). 9 households (7.5% of total) own an ox while 14 households own more than one buffaloes. 44% of respondents said they keep a chicken flock in their house while 47% breed at least 1 pig and 17% have either ducks or geese as household animals.

6.3 Source of Energy

87% of household use wood for cooking while the rest rely on either rice crust or charcoal. A small percentage of households (6%) use both rice crust and wood or wood and charcoal. As such, 90% of surveyed families used wood stove while the rest cook their meal with other types of stoves. 32% of households use battery for lights at night while other 16% use both battery and solar panel and 10% rely on candle and battery. The rest of households either use kerosene lamps, candle, generator and a combination of more than 2 sources for lights at night.

6.4 Source of Water and Sanitation

In summer, 47% of households rely on the pond with parapet (but without hand pump) for drinking water while 23% from pond with both parapet and hand pump. 8% receive drinking water from well. Another 9% used water from both pond with parapet but without hand pump and other sources.

In rainy season, majority of households (97%) in the survey rely on the rain water for drinking purpose. In winter, 52% use water from pond with parapet (but without hand pump) while 22% from both pond with parapet and hand pump. 9% of households used the collected rain water during winter months for drinking purpose. 52% of households said it takes them less than 30 mins to fetch water while 4% stated that it takes more than 1.5 hours but less than 2 hours for them.

For other household use apart from drinking, 46% rely on water from well while 41% on pond with parapet (regardless of having hand pump or not). 67% of households stated that it takes less than 30 mins to carry water from its source.

Main sources of water for farming or livestock breeding during summer are well and pond (out of 36% who answered this question). In rainy season, 30% (out of 36% who answered this question) said they use rain water for farming or livestock breeding. In winter, water from well is of main source while pond, rain water and other sources are also relied upon by the households.

52% of surveyed households said they will fly-proof toilet while 13% still use pit toilet and 20% go to other types of toilet such as river-bank ones. 1 in 10 households still do not have a proper toilet in their house.

6.5 Income

Casual work is the main source of income for 41% of households while it is followed by fishery (22%), other types of work (such as grocery shop, working in other parts of Myanmar, etc.) is 19% and farming (17%). Only 1 household stated that livestock breeding is their main breadwinner. For other sources of income, 27% missed to answer the question. From the remaining respondents, 15% chose casual work as their second source of income while 12% as other works and 8% as fishery. Small percentage of household has more than two sources of income.
The 60% of the respondents of HH survey rely on casual works and others activities for main source of income. Animal Husbandry is not significant as a main income source but during the FGD, it is one of the alternatives income for them. But

Thus it can be concluded logically that irregularity of income and limited income is being experienced by the majority of the respondents as casual works are seasonal and limited skill.

6.6 Farm/Fish Pond/Orchard Ownership

23% of respondents said they own the land or fish pond or the orchard they are working. 13% of households stated that they own a land which is smaller than 10 acres while 15% own a land sizing between 11 acres and 30 acres.

6.7 Farming and Types of Crops

5% of household grow betel during summer while 13% become rice farmers in rainy season. In winter, only 13% grow pea/bean, sesame, betel, vegetables and watermelon separately or in combination of 2 or 3 crops. 16% of orchard owners grow coconut, mango, palm frond, bamboo and banana in their garden.

6.8 Rural Financing

30% of surveyed households said they have ever been a beneficiary of LEAD project. Among these 30%, 22% stated that they received assistance for livestock breeding while 7% for agricultural work. Only 7% of LEAD beneficiaries are still a VRF member. 8% of those LEAD beneficiaries who still remain as a VRF member chose agricultural loan, livestock loan, small business and other loans as available in their place. Out of that 8%, 3.3% took livestock loan while 1.7% received agricultural and other loan respectively.

15% of households mentioned that they have been a beneficiary of other projects in their area. Out of these beneficiaries, 8% took other types of loan and grant while 7% took a agricultural loan or grant from that beneficiary. Only 8% of these beneficiaries remains as a VRF member. 5% (out of
these 8% beneficiaries) took agricultural loan while one household each took either small business, agricultural and/or livestock loans.

In terms of PGMF beneficiary status, 59% stated that they have ever been a beneficiary/member of PGMF project. And 47% of that beneficiary group still remains as a beneficiary of PGMF. 25% of those who remain as a beneficiary took small business loan from PGMF, which is followed by other types of loan (8%), small business and agricultural loan combined (4%), agricultural loan (2.5%) and livestock loan (2.5%). The maximum loan size is 1,000,000 MMK and minimum Loan size is 100,000 MMK. Total loan volume of 47% BNFs is 23,150,000 MMK and average is 406,140 MMK. The loan term is 1 year (50 Weeks) except agriculture loan which is 6 months (25 Weeks). The interest rate is 2.5% per month.

<table>
<thead>
<tr>
<th>Pact Global Micro Finance</th>
<th>Previous</th>
<th>Current</th>
</tr>
</thead>
<tbody>
<tr>
<td>PGMF BNFs</td>
<td>71</td>
<td>59%</td>
</tr>
<tr>
<td>Non PGMF BNF</td>
<td>35</td>
<td>29%</td>
</tr>
<tr>
<td>Don't Know</td>
<td>14</td>
<td>12%</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

27% of households said they have been a member or beneficiary of government/government-led rural financing, out of that 26%, 12% are beneficiaries of Mya Sein Yaung project, 7% Agricultural bank and 2.5% as beneficiary of all 3 projects. 12% of these beneficiaries took agricultural loan while 6% for livestock loan and 3% for small business loan. Loan period ranges from 6 months to 12 months respectively. The Interest rate for Mya Sein Yaung is 1% per month, Co-operative interest
rate is 1.5% per month. The terms for Mya Sein Yaung is 1 year and Co-operative loan term is 6 months.

<table>
<thead>
<tr>
<th>Government Funded Rural Financing</th>
<th>No Of HH</th>
<th>Percentage</th>
<th>Amount</th>
<th>Average Loan Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mya Sein Yaung</td>
<td>22</td>
<td>18%</td>
<td>2,730,000</td>
<td>124,091</td>
</tr>
<tr>
<td>MADB</td>
<td>14</td>
<td>12%</td>
<td>14,050,000</td>
<td>1,003,571</td>
</tr>
<tr>
<td>Cooperative</td>
<td>7</td>
<td>6%</td>
<td>1,140,000</td>
<td>162,857</td>
</tr>
</tbody>
</table>

**Remark: Some HH borrow more than one Loan**

| Total HH                      | 32       | 27%        |

Only 3% of respondents said they are a member of in kind revolving fund. 1 households took loan from seed bank while another household from cattle bank. Loan periods are 10 months and 48 months respectively for these two loans.

Unregulated money lending is the same as other part of Myanmar, the 51% of sample HH borrow the money from the unregulated sources. The interest rate is 10 % to 60 % per month without coetralt. If borrower could give the gold as a coetralt, the interest rate will be 3% to 8% per month and the term is between both parties agreement. The maximum loan amount is 4,000,000 MMK and minimum loan amount is 10,000 MMK, the average loan size is 475,623 MMK.

<table>
<thead>
<tr>
<th>Informal Money Lending</th>
<th>No. Of HH</th>
<th>Percentage</th>
<th>Amount</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Money Lender</td>
<td>43</td>
<td>36%</td>
<td>20,335,000</td>
<td>472,907</td>
</tr>
<tr>
<td>More than One Money Lender</td>
<td>18</td>
<td>15%</td>
<td>8,678,000</td>
<td>482,111</td>
</tr>
<tr>
<td>Total</td>
<td>61</td>
<td>51%</td>
<td>29,013,000</td>
<td>475,623</td>
</tr>
</tbody>
</table>

6.9 Savings

53% stated that they can do savings in the place. They named LEAD, PGMF, AVSI, SRG, Cooperative and other groups as the organizations where they can do savings. 45% said both compulsory and ordinary savings are available while 11% said only compulsory savings can do in their place. 29% said they do compulsory savings while lesser 23% said they do both compulsory and ordinary savings.

There are 16 HH (13% od sample HH) used to informal saving ( Su Jay). They havn’t meet any incovience during their life.
6.10 Insurance

49% of respondents mentioned that there are an insurance for the loans taken from the various projects. 42% chose PGMF as an organization with insurance scheme while less than 10% chose other organizations such LEAD, AVSI, agricultural bank, Merlin, etc. as organizations which offer insurance.

34% of respondents stated that the loan will be written off if the loan taker is dead. In other losses and events such as business damaged, childbirth, house damaged etc., less than 10% of household said the loan will also be written off.

51% of households said there are grants given for both childbirth and death while 2.5% each said there are grants for childbirth, death, business damaged and/or other losses.

6.11 Selling Points

11% of farmer household sell their produce to local trader while 5% at their own village, 1.7% at the nearest town market. 17% of fishery families sell their catch to big trader while 8% to local trader and 7% to vendor at own village.

6.12 Source of Market Information

21% of those who are either farmers or fishermen received market information from traders while 5% from friends/relatives. the remaining 30% diversify their information sources to various points including TV, telephones, NGOs, radio, newspapers, etc.

6.13 Time of Sales

14% of household said they sell everything instantly after the harvest. Only 5% stated that they wait for the best price and sell. 2.5% said they sell both in advance and everything instantly.

6.14 Disaster Risk Perception

Overwhelming 95% perceived that cyclones will cause total damage to their livelihood while 25% said scarcity of water will do badly to total damage to their livelihood. 44% think lack of market information will cause slight damage while almost 80% rate lack of access to healthcare as slight to badly damage to the income sources. Another 90% think depletion of fish can cause slight to extreme damage. 92% rate changing in rainfall pattern while 88% think global warming and erosion of river banks/changed tides/changed river deposits/deforestation can cause various levels of damage to their livelihood.

6.15 Vocational Trainings

9% of respondents said they received vocational training in the past 5 years and mentioned LEAD, ActionAid, Sympathy, government, ADRA and DRC as organizations which provided trainings. 4% of households said they received technical assistance while 3% got equipment and 2.5% as both equipment and technical assistance. Only 3% of respondents who attended training stated that they are still utilizing the skills they learned in the training. 22% said they received agricultural or livestock breeding training.
7. Cross-tabulation Analysis

7.1 Home Ownership

42 households (out of 49) who are casual workers own their house while 25 fisherman families (out of 26) and 21 farmer families (out of 21) also own the house they stay. In relation to the number of earners in the household, it is found that people with more working family members are more likely to own their house.

33 families or 92% of surveyed households (out of 36 who have been a beneficiary of LEAD project) own their house.

7.2 Marketing/Selling Behaviors

Farmers are more likely to sell their produce to the local traders who come to their village. Fisherman families sell their catch to either big trader at their village (10 out of 26 fisherman families) or to village vendors (4 out of 26 families).

7.3 Drinking Water Source (summer)

70% (84 households) of all surveyed households depend on the pond with parapet (with or without hand pump) for drinking water during summer. 8% (10 households) use water from the village well for drinking purpose.

7.4 Types of Toilets

10% (13 households) of surveyed families do not have toilet in their house. 20% (25 households) use other types of toilets (including riverbank ones) whilst just over 50% of the surveyed have fly-proof one and 13% (16 households) are still using pit latrine (not fly-proof).

7.5 Beneficiary Status

30% or 36 households stated that they have been a beneficiary of LEAD project before while 65% (or 78 households) did not take any assistance from LEAD. 5% of the surveyed missed to answer this question.

About 60% said they either have ever been a beneficiary or a member of PGMF while 30% said they were not. 10% did not answer this question. 40% (29 families) of beneficiaries are casual workers while 15% (19 families) are fishermen, 10% (12 households) do other kinds of livelihoods and another 10% are farmers. 11% missed to answer this question.

Only 3% of surveyed households are a member of non-cash Village Revolving Fund (non-cash VRF).

7.6 Saving Behaviors

Only 14% (or 17 families) in the survey do savings in the group or funds available in their village. 60% (or 71 households) are not doing any savings currently. 26% either missed to answer or chose “don’t know” for this question.
57% of farmers said they can do savings in the savings/self-help groups in their village while only 46% of fisherman families and 53% of casual worker families are able to.

7.8 Savings mobilization

limited number of VRF mobilize savings. The all of VRFs have given less priority on savings. Non-provision of interest on savings and inadequate savings withdrawal ability are key limitations of the products offered currently. Lack of knowledge among beneficiaries and project staffs about savings is a key contributory factor to the less prioritisation of savings.

7.9 VRF committee

VRF committee and members meetings vary in frequency from once a month to once in 3 month or some times, certain VRF committee conduct their meeting very irregularly in 5-6 months intervals. Although in principle, rotation of leadership in VRF committee are expected every year or once in two years, this does not practically happen. However it was evident that there are only very few people who can manage accounting/book keeping work in the village and rotating such positions are practically difficult.

Majority VRFs committee members are men. Having volunteer leadership by non-poor (village elites) in VRFs created both positive and negative effects. In general, Village Administrator is a patron of the VRF and it has a positive impact for managing loan delinquencies. However, there are some negative implications of involvement of Village Administrator where inappropriate credit decisions are made. Most leaders or office bearers do not have sufficient knowledge or capacity on revolving fund management.

Transparency of decision making in VRF is not at a satisfactory level. The transparency in financial information such as income, expenses, fund growth and balances are not at an appropriate level. The all of VRFs do not use basic documents such as loan application, loan agreements and guarantor bonds for loan disbursement processes. Loans are collateral-free which is fundamental to microfinance. Large majority of VRF clients are repaying loans on time while there are few late repayments and very few acute defaults. The leaders are not concerned on the issue of late repayments which may potentially lead to unbearable delinquencies in the future.

The majority of the VRFs have financial and non-financial records but level of standard of maintaining these records vary and not adequate. Monitoring and supervision has been done by project staffs during the project period and not in post project. It is essential to have continuous monitoring engagement which involves institutional development and organizational strengthening over a longer duration. There are no audits to carry out after the project period.

8. General Recommendations

The GDRI would like to make following recommendations based on the research findings:
1) To consider fisherman families and casual workers as the most financially vulnerable households in the project and to provide assistance as needed

2) To find out more on how to retain the VRF membership of the beneficiaries

3) To build the capacity of VRF committee so that they can manage their VRF in a competent manner

4) To collaborate more with other actors so as to have a coordinated and effective response to the need of beneficiaries

5) To develop a feedback mechanism to improve the quality of assistance in timely manner

9. Conclusion

This research provides baseline information on the livelihood situation of families and also fill some gaps in the knowledge of other income generating and microfinance activities currently operating in the Pyin Salu subtownship. Constant monitoring and evaluation of both quantity and quality of assistance will effectively improve the performance and outcome of the project. Finally, GDRI would like to suggest to use the findings from this research as benchmarks for the endline survey to assess the effectiveness of the livelihood activities conducted by LEAD.