



## **LKP and Livelihood expansion Evaluation**

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Project: CFCA Antipolo, Philippines

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**Program background:** In 2006, Antipolo project began providing financial assistance through the Livelihood Expansion Program to at least 78 families of sponsored members and has dispersed farm animals to around 300 families. The LKP, funded by a 2008 CFCA sustainable food grant, now assists 162 sponsored families with small loans and training for individual livelihood initiatives and organic agriculture. The program offers many options to assist families with a unified goal of increasing food security for families and promoting economic self-sufficiency.

**Purpose of the evaluation:** The purpose of the evaluation is to assess where the program is after 4 years and determine whether the program has achieved partially, fully, or not at all its desired outcomes related to micro-enterprise, income, food security, and agriculture productivity and practice.

### **Methods:**

- Focus group discussion with farming communities
- Questionnaire with loan recipients
- Portfolio review

### **Key findings and Conclusions:**

- 40 percent of micro-enterprises are related to production or service, while the remaining participates in simpler vending activities.
- 44 percent of micro enterprises are still in operation.
- The primary reason for business closure is diversion of working capital to personal or family need such as accident or illness.
- 3 of 8 farming communities are utilizing organic and sustainable practices.
- Families given capital assistance failed to settle their accounts before the given due dates.
- 9 percent of 326 respondents are food secure families and these are not isolated to any particular geographic region.
- LKP has far from reached its goal of increasing the incomes and food security of most families.

### **Initial Report Recommendations:**

- Provide or facilitate skills training for sponsored communities to support more production and service related micro-enterprise.
- Assist families in obtaining health insurance to provide a safety net.
- Place a staff member in the role of coordinating loans and implementing new repayment policies and community-approved loan application process.
- Develop a pool of in-house staff and farmer trainers to provide community-friendly training module on organic farming practices.
- Strengthen support structures and LKP components

***Learning and implementation update (March 2015):***

The recommendations on the 2010 evaluation were integrated in the project's annual work plan for implementation. Below are current status updates and program improvements as a result of evaluation learnings:

- Trainings are held based on the mapped training needs of families including marketing and product development.
- LKP served has increased by over 50% with loans disbursed from 2009 to present: P 1,699,405.19 and loan payments: P 1,693,590.83 in the same period. There are 2 elders on their 5th cycle loan.
- Conferences with leaders were held to review and make revisions on Masinop policies, investment potential and in April 27-28 2015 a follow-up conference will be held to review policies again, input, consolidate ideas and study the future direction and spinning-off of Masinop into a free standing or interdependent entity.
- 6 staff members and selected farmer leaders are attending the March-May 2015 weekly lecture cum hands-on training on organic farming. They will be the pool of resource persons on organic farming in-house and community based.
- Participation in Trade Fair.