Livelihoods and Women’s Empowerment Program Evaluation
Anglican Church of Melanesia, Vanuatu
April, 2019
End-of-Phase Evaluation Report
Livelihoods and Women’s Empowerment
July 2016 – June 2019

25 March 2019

Independent Evaluation completed by:
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Commissioned by Anglican Overseas Aid

Project and Evaluation funded by the people of Australia via the Australian NGO Cooperation Program (ANCP)

Cover image: By Renee Kobelt of AOA.

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Executive Summary

Project Name: Livelihoods and Women’s Empowerment
Location and country: SANMA, TAFEA and PENMA provinces, Vanuatu
Donor: ANCP
Duration: 3 years
Budget: AUD 200,000
Beneficiaries supported by the project:
- Approximately 600 direct participants
- Approximately 3,664 direct beneficiaries
- Approximately 9221 indirect beneficiaries

(See Section 4.4 – ‘Project Effectiveness’ for beneficiary calculations)

Introduction and Context
The first phase of this project began in 2012 as a spin off from the solar program originally developed for Solomon Islands. It has since become its own successful standalone project maintaining some focus on solar with a stronger focus on livelihoods and women’s empowerment. AOA supports ACOM in the implementation of the Livelihoods and Women’s Empowerment project in Vanuatu with the aim to support livelihoods activities that build self-reliance of remote ni-Vanuatu communities with a focus on women’s empowerment. The project supports the establishment of micro-businesses and provides seed funding for small scale livelihoods activities proposed by communities.

For the past six years, in two 3-year cycles, this project has received funding from the Australian Government’s Department of Foreign Affairs and Trade under the ANCP (Australian NGO Cooperation Program) and Australian community to implement projects which improve women’s empowerment and livelihoods.

Project Design
The three core project strands are intended to overlap and mutually reinforce change. The livelihoods program supports and mentors women’s income generation and empowerment while women and men build financial literacy and savings. In addition, family violence support is cascaded into rural areas via church staff counselling skills and a drop-in centre services being made accessible. These project goals are intended to contribute to the achievement of the desired higher-level impact. Households and communities in northern Vanuatu have improved management of household finances, leading to improved relationships between men and women.

The Evaluation
Primary data collection took place on the island of Santo, from the 17th to 24th February 2019. Methods used were:

- Document reviews
- Project participant survey
- Focus Group Discussions with Savings group and self-reliance group members
- Key informant Interviews with implementation partners, staff and key sector actors
- Internal stakeholder review and reflection meeting

Results
Project Relevance:
Evidence shows that, in Vanuatu, a lack of women’s agency, a patriarchal culture, and financial dependency of women interact to contribute to perpetuate gender-based violence in families. This evaluation has found evidence to justify the project’s theory of change, that increasing women’s ability to earn and manage incomes, and including their male counterparts in that learning
journey is contributing to reducing conflict in the households of project participants. The evaluation has also evidenced that the vast majority of participants note that their households are earning more money now than ever before.

**Project Effectiveness**

In September 2017 the Manaro volcano on Ambae Island erupted, resulting in a state of emergency and protracted crisis leading to a total evacuation by mid-2018. In response, ACOM diverted staff to lead ACOM’s response to securing the welfare of the population displaced from Ambae to other islands around northern Vanuatu. ACOM also secured AOA’s permission to divert some of the project activities towards the benefit of those displaced people. Thus, for two or the three years of this second project phase, the project has operated at half-strength. The project has achieved notable success towards its objectives. Yet, inevitably, its accomplishments are somewhat incomplete.

Commencing and supporting the Savings with Education Groups has been the principal vehicle for success in this regard. The initial SEGs generated interest and motivation for other community members to join or start new SEGs. This enabled the SEGs and a spin-off project with separate funding to rapidly expand the number of people learning and benefitting to over 2000 SEG members. Members appreciate the autonomy of adaptability of the groups, the opportunities to learn, and the solidarity they build between members: aspects that are unique to the model. The majority are self-sustaining: likely to continue well beyond the project lifetime.

The project’s three models for income generation: solar lighting agents, self-reliance groups, and women entrepreneurs, have all proven effective and relevant to context. However, each are best understood as pilots in their own regard, from which lessons can be drawn to emerge new approaches. Lessons can be drawn from the strengths and weaknesses of all three models to empower AOA and ACOM to develop improved approaches to assisting a wider range of ni-Vanuatu women and men to sustainably earn more incomes.

In relation to addressing gender-based violence, sustained and widely adopted behaviour change requires many diverse messages that are ongoing and interactive\(^1\). The project has made a small start into this space to improve peace and harmony in more households across Vanuatu. The initial counselling training for community-level priests and their wives was well targeted because it both increased awareness and behaviour change among people of community influence, and also injected early intervention capacity close to household level. Women in the Anglican Mothers’ Union have embedded the messages into their own outreach activities that engage women across the country.

**Project Impact**

*Outcome 1: Livelihoods and income growth: Self-reliance groups (SRGs) & Women entrepreneurs*

More than half the SRGs and all three women entrepreneurs could demonstrate that they had been able to use their grants to increase incomes to members of their Saving with Education Groups (SEGs).

Data from the participant survey suggests that the different components of the project have had a cumulative positive impact on incomes of participant households. In total, 85% of respondents stated that their household income had increased over the last three years of the project. Sixty-two percent of respondents reported that income had increased “a lot” in that time. Exploring why that was the case, only a third (34%) of respondents attributed the rise to a cause outside the project, such as an increase in salary. Thirty-one percent of respondents attributed it to success in a new or expanded small business, which is likely to be a combination of involvement in SRGs or entrepreneurship pilot or use of an SEG loan to start or expand a business. More than half of those who stated their incomes had increased cited their involvement in the SEG and the skills they have learned through it.

In addition, the impact of support of respondents to start their own businesses and earn income is more than financial. For the women involved, it has also been an experience that has elevated their self-esteem and ability to seek and achieve change.

The participant survey found that, in a third of respondents’ households (33%) women contributed more income to the household than the men. In around 12% of households, the amount was approximately equal. Thus, for around 45% of participating households, women contribute as much or more income to the household as men. Though we do not have a control group or baseline data against which to compare these results, a finding that of the female respondents are

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\(^1\) Parker W, 2007, *Rethinking conceptual approaches to behaviour change: The importance of context*, Centre for AIDS Development, Research and Evaluation, p.4
contributing financially as much or more than men in almost half of all households is likely to be a greater result than prior to the project.

**Outcome 2: Men and Women are together Improving household budgeting and finances**

At a household level, the vast majority of project participants have developed a mindset around saving money that was not present before the project. In fact, 100% of survey respondents reported that their household has a savings goal to aim for. Nevertheless, with savings groups being in their first years, many in the groups take some time to focus their savings on longer term opportunities.

The participant survey found that, in only 15% of households, did the husband still make all or most of the decisions about how much money to set aside for saving. **More than half of all household**, survey respondents stated that **men and women of the household make decisions together** (56%) and in 22% of households, **women made most or all decisions about how much of the household income to save**. These results are consistent with comments by focus groups and key informants that engaging in the SEGs and learning the process of saving has improved harmony and reduced conflict related to financial matters.

Informants shared that, for many, the end-of-cycle pay-out is not the main financial advantage. For them it is the **access to easy and low-interest loans** via their SEG. They note that these loans can be drawn whenever they need and have been used to impact the household via new business or home projects.

The approach of the project, of including children in the savings group, is **instilling attitudes and practices into the next generations** as well, for lasting transformation.

As noted under ‘Project Effectiveness’, the savings with education groups have also **generated increased social capital** among members of SEGs. Interaction and help for each other has been promoted by the project model, and testimonies attest to this being achieved through providing flexibility to repay loans, and even banding together to help some members whose capacity to save or repay their loan has faltered. Mutual dependence has also contributed to building trust.

**Outcome 3: Responding to family violence**

The project has **nurtured the presence of new advocates** for tackling attitudes and behaviours that perpetuate GBV. Some of the 25 priests and wives who underwent the four-day counselling training have been vigilant in building it into their service to their community. The women applied the lessons to the activities of the Mothers’ Union, to use in their outreaches to urban and remote rural communities. They have encouraged conversations among women to increase their confidence to seek change on GBV in their lives and communities.

The project has **increased women’s agency**. In the beginning of the first phase of this project, a survey was conducted of women’s livelihoods needs. It found that women were very subordinate and dependent on men for access to resources. The evaluation has found that, in participating households, women are now making equal or dominant decisions in the majority of participating households relating to saving, expenditure and business. The evaluation also heard from men and women that husbands are generally accepting of the outcomes of these discussions and agreements about use of household income.

The evaluation also found evidence that by improving household financial management, the project is reducing conflict in the home, in combination with behaviour change through the influence of church leaders in the community. Despite the low levels of GBV behaviour change initiatives by the project so far, several focus group discussion (FGDs) and key informants raised the observation that the savings awareness and practices has had a positive effect in decreasing conflict and disputes within SEG member households because the savings group education and shared decision-making between couples has resulted in more harmony.

Nevertheless, generally, among project participants, **awareness is still very low in relation to support services** for people experiencing violence in the family. Of the participants surveyed, only 18% (freq. = 6/33) could name any such support service.

**Attribution:**

The evaluation utilised questioning in each FGD and KII to learn what extent project is wholly or partly responsible for any changes in health knowledge, practices and coverage. The evaluation learned:

In aggregate, we estimate that the project is responsible for around 80 to 90% of all improvements in income experienced by those involved in income-generation initiatives inside the project.
For savings behaviours, urban locations have a higher range of money-saving options, but participants expressed preference for the ACOM-savings and loans model and its education components. Thus, in urban areas such as Luganville, the project and its spin-off project financed by Episcopal Relief and Development agency (ERD) could be said to account for more than half of the accumulated knowledge and practice around savings and access to loans. In rural areas where the project has operated, it may account for 100% of accumulated knowledge of savings and access to loans and, 80 to 90% of savings practices. In relation to the wider engagement with GBV in northern Vanuatu, this project has been a very minor player, with World Vision, the Police Family Protection Unit and the Vanuatu Women’s Crisis Centre in Luganville making up the bulk of information and services available.

**Project Sustainability**

SRGs, which have around a 50% chance of survival in the medium term. This is not a sign of project weakness, so much as the reality of trying to start a profitable business. Even in a business-driven culture such as the USA, 60 to 80% of new businesses are expected to fail in their first years2.

The Saving with Education Groups are likely to be the stand-out long-term legacy of this project. This appears to be due to the model:

- providing a highly-structured, simple but adaptable operating model (developed and funded by ERD); thorough community training/discussion package
- investing in well-trained volunteer facilitators
- optimising security of funds and accountability of each member to the group
- providing high benefit at low effort to each member that acts as incentive to continue support for the group functions.

Efforts to respond to family violence are barely underway. We should expect the small gains achieved so far to atrophy over coming months and years unless a second phase builds upon these early foundations.

**Recommendations**

(See Section 5 for Details on each of the following recommendations)

**Livelihoods and income growth**

R1. Merge women’s entrepreneur and SRG models.
R2. Focus on providing business supervision and coaching.
R3. Provide business loan capital via SEGs.
R4. Transition solar lighting support.
R5. Offer diverse income-generation skills opportunities.

**Improving household budgeting and finances**

R6. Commence and reinforce cascaded training on household budgeting skills.
R7. Consolidate support for Saving with Education Groups.
R8. Provide more ongoing support for existing SEGs.
R9. Encourage SEGs to standardise a rule that one cannot take a group loan if they have an existing loan from another source.

**Responding to Family Violence**

R10. Commence education around GBV awareness and referral options in SEGs.
R11. Include saving and income-generation pathways within GBV counselling.
R12. Refocus on completing the Anglican GBV drop-in counselling centre in Sarakata.
R13. Establish formal communication commitments and cross-referral agreements between ACOM and existing GBV service providers.
R15. Programme support for ACOM national leadership to engage in national-level network building, negotiation and advocacy.
R16. Research the requirements for future expansion of the drop-in service to include a safe-house service.

**Project Management and inter-agency collaboration**

R17. Establish stable project management.
R18. Permit budget for casual remuneration of key community facilitation roles.

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R19. Commence consideration of how to incorporate disability inclusion.

R20. Re-clarify the project focus for the next phase. ACOM and AOA will need to confront and respond to whether the next phase is to be:
   a) Primarily a GBV reduction project that uses savings and business a vehicle? or
   b) Primarily an income generation and money management skills project with GBV as cross-cutting theme.

Only after this question is answered can the re-design be entered into, and the above recommendations be considered with due perspective.


Conclusion

Overall satisfaction with the project has been high among its participants. Ninety-seven percent of surveyed participants noted that it had made a positive impact on their household. The main improvements cited were that participants are saving a lot more money than before (cited by 55% of participants), that they are making higher incomes than before (cited by 24%) and that they don’t have to work as hard to make a living as before (cited by 21%). The evaluation recognises that, while the SEG model was introduced under this project and its predecessor phase, most groups have been started using the model and funding from ACOM’s project funded by ERD.

This second phase has a more sophisticated design that is relevant to more ni-Vanuatu than its first phase. Yet, with two years of disruption caused by the Ambae volcano crisis, it is only just reaching a stage where it is poised to make major inroads into increasing prosperity and peace and harmony to poorer households. Without hesitation, this evaluation report recommends a redesign and continuation for a third phase of this project to capitalise on the foundational works and lessons learned over the last three years.

Illustrative Quotes

“Before, you just spent all your money on feeding the family. After joining the savings group, you question everything you spend. Now you work out a budget and make sure you have money for education, for everything. We have a clear picture now.”
(Sarakata women’s peri-urban FGD)

“If you save money, you can get a loan and you can do something to make house better. In my family, we paid to get electricity connected.”
(Woman. Showground mixed urban FGD)

“ACOM helps the community. I have benefited. ACOM took me and put me through training and empowered me and made myself something. Before I was not something, but ACOM showed me how to become something. But I am building-up small, small.” (Antoinette. Entrepreneur from Pentecost)

“If you go to each house how, you see solar on every house. This was achieved through the savings group. Every house has it now. These were bought through Father Charles when he was our solar agent. … Before, we had only candles at night time.”
(Man. Loriviko mixed rural FGD)

“My family doesn’t have fights about money anymore, since the savings group started. In the past, I wanted to use up the money. It caused disagreements about how we used money. I was drinking kava every day. Now I cut down and only drink kava on the weekends … to save it and put it to good use… Before we used up all the money. Through the savings group, we learned how to control it.”
(Man, Showground mixed urban FGD)

“We want to call them solidarity groups because it’s more than a savings group. It is a kind of family. They are taught: if one is struggling everyone else should help them so everyone is on the same level. For me, having women and men together is more than just coming together for saving.” (Project coordinator)

“Some Mothers’ Union members, before hid how their husband or boss treat them. Now, more and more women come to Mother’s Union. Husbands might try to prevent women from joining in MU meetings. But more and more women come and learn together and support each other. It’s good tumas.” (Antoinette, Mothers Union counselling graduate)
“On the side of family violence - if the project stops, I cannot forget what I learned. So, I can continue to use what I learned.” (Fr Timothy. Priest and counselling graduate)

Results for key target indicators

<table>
<thead>
<tr>
<th>Outcome 1: Increased livelihoods and income growth for women and households</th>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Five (5) Self-Reliance grants issued per year.</td>
<td>6 SRGs established in total.</td>
<td></td>
</tr>
<tr>
<td>Twenty-Six (26) SRPs continued to be supported (rural/urban).</td>
<td>Ongoing support was provided by SRG participants attached to SEGs.</td>
<td></td>
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<tr>
<td>Two (2) Solar Agents established per year.</td>
<td>4 Solar Agents established.</td>
<td></td>
</tr>
<tr>
<td>Seventeen (17) existing Solar Agents are supported.</td>
<td>Solar agents provided support through Solar Maintenance Training.</td>
<td></td>
</tr>
<tr>
<td>Number of used solar batteries and damaged solar panels collected for recycling.</td>
<td>Not accomplished as a government recycling scheme has been rolled out and no other feasible solution was found.</td>
<td></td>
</tr>
<tr>
<td>Number of solar stock ordered for Solar Agents.</td>
<td>No data recorded.</td>
<td></td>
</tr>
<tr>
<td>Sixty (60) people trained in solar maintenance per year.</td>
<td>60 people trained over 3 communities.</td>
<td></td>
</tr>
<tr>
<td>Five (5) Women enter the Women Entrepreneur pilot project.</td>
<td>3 women entrepreneurs have received five business management trainings and are operational.</td>
<td></td>
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<table>
<thead>
<tr>
<th>Outcome 2: Men and women together improving household budgeting and finance</th>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Self-Reliance project participants and solar agents are attached to savings groups.</td>
<td>Fully achieved.</td>
<td></td>
</tr>
<tr>
<td>Translation of training materials on family budgeting and basic booking keeping into Bislama.</td>
<td>Fully Achieved.</td>
<td></td>
</tr>
<tr>
<td>Financial literacy and bookkeeping training for project participants not in savings groups.</td>
<td>Not commenced.</td>
<td></td>
</tr>
<tr>
<td>All Self-Reliance project participants complete financial literacy &amp; gender dynamics training.</td>
<td>Facilitators have received training-of-trainers and will roll-out cascaded training to all SEGs from February to June 2019.</td>
<td></td>
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<table>
<thead>
<tr>
<th>Outcome 3: Communities and church work together to reduce family violence</th>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family violence program designed and implemented by church, - Ten (10) trained in gender and human rights, - Ten (10) participate in REACH (World Vison Vanuatu) counselling program, - One (1) leader to complete Gender &amp; Human Rights Counselling training, through Fiji Crisis Centre, - Six (6) Mothers Union members attached to Vanuatu Women’s Centre for experience.</td>
<td>Not accomplished. Over-achieved: people (community priests and wives) underwent a 4-day counselling skills training (accomplished under AOA’s contribution to the Australian Humanitarian Partnership - AHP) Project coordinator completed training in Fiji in April/May 2017. Not accomplished.</td>
<td></td>
</tr>
<tr>
<td>Networking with local stakeholders including police, Department of Women’s Affairs, local NGOs</td>
<td>Partially Achieved. Project Coordinator has developed relationships with key local GBV stakeholders including the Family Protection Unit, World Vision and Vanuatu Women’s Centre. Establishing a government level partnership with the Department of Women’s Affairs will carry over into the next project phase.</td>
<td></td>
</tr>
<tr>
<td>Drop-in Centre program implemented and staffed</td>
<td>Not accomplished.</td>
<td></td>
</tr>
<tr>
<td>Annual Forum held on gender and human rights</td>
<td>Achieved. Year 1, a multi-stakeholder forum took place to share and generate plans for a counselling drop-in centre. In year 2, the forum concept was diverted to a forum for leaders of the displaced Ambae communities, to be aware of and address the risk of gender violence among displaced populations. Paid for under AOA’s contribution to AHP.</td>
<td></td>
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<thead>
<tr>
<th>Outcome 4: ACOM is a strong delivery organisation for community development programs</th>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>AOA and ACOM project staff develop technical support agreement, terms of agreement delivered e.g. quarterly reflective project management discussions and training</td>
<td>Output fully delivered. Staff configuration/competency has not been optimal. Changes recommended</td>
<td></td>
</tr>
<tr>
<td>ACOM and AOA partnership strengthened</td>
<td>Achieved. ACOM rated AOA as ‘Green’ fully satisfactory) on 12 out of 14 indicators.</td>
<td></td>
</tr>
<tr>
<td>ACOM is a recognised delivery partner for community development programs</td>
<td>ACOM now has three international development partners, including AOA.</td>
<td></td>
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End of Executive Summary.
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Acknowledgement

The evaluation author applauds the commitment and innovation that AOA and ACOMV have enacted to promote lives and women’s empowerment in Vanuatu. The various services and promotion and education tactics employed by them despite the pressures of a national volcano crisis is evidence of the commitment and vision of its staff and its major donor: Australian DFAT. The findings of this evaluation affirm that their faith is paying-off in nurturing emergent businesses and elevated knowledge about money management in the home that would not have existed.

I am grateful to Ms Belinda Lauria, Program Manager for AOA for working closely with me to define the essence of what the project needs to learn from this evaluation, and for facilitating logistics and relations in-country, despite the challenges. I am also grateful to Mrs Ethel George, ACOMV’s project coordinator for providing her time and expertise to advise and refine the translation of data collection tools and graciously facilitating on-ground logistics, human resource management, safety advice and negotiation with traditional and civil authorities. I am grateful, too, to our evaluation assistants, Edith, Fr Timothy and Sharon, for making out focus groups and survey processes engaging and cordial, for me and for participants.

Within K4Dev, I am grateful to Jenny Weston for coordination support and report refinement.

I pay my respects to the dozens of ni-Vanuatu women and men who sacrificed time to share their experiences, opinions and reflections. This evaluation reflects the convergence of their experiences of AOA/ACOMV’s Livelihoods and Women’s Empowerment programming and its influence on the wellbeing of their families. As lead evaluator, my aspiration is that documenting their lessons in this report will lead to greater improvements to AOA’s and ACOMV’s efforts to protect and strengthen the lives of marginalised families all around the world and especially in Vanuatu.

Lead evaluator: Peter Weston
K4Dev Evaluation Consultants
25 March 2019

Declaration of Conflicts of Interest

The independent consultant evaluator is not and never have been employee of AOA or ACOM and has no familial or financial relationships with any ACOM or AOA staff other than the contractual relationship in relation to this evaluation. I declare no conflict of interest exists.

No ACOM staff were assigned to assist this evaluation as qualitative assistants. To reduce the risk of self-censorship by respondents, or influence by enumerators, two non-project staff members of ACOM were assigned to collect survey data. Furthermore, the consultant conducted training to ensure all qualitative and survey enumerators understand evaluation ethics and know how to remain neutral in their comments, facial and body expression, and note-taking, to avoid influencing responses.

Ethics Declaration

All research was conducted in an ethical manner. This is to say that all participation in surveys, interviews and FGDs was voluntary, all were informed of their right to not participate, to end the interview early, and to not respond to questions they
feel uncomfortable or unqualified to answer. Voluntary involvement was assured by a scripted verbal delivery of a clear explanation of the evaluation being conducted.

A do-no-harm approach was ensured by enumerators and qualitative interviewers being trained in observing the composure of interviewees. This was to make them aware and sensitive to participants becoming uncomfortable or distressed by any questions. In such cases, they were instructed to pause the interview, and seek instructions from the interviewee whether to skip the troubling question, end their participation, or just give them a moment to compose themselves. If some level of distress manifested, data collectors were to politely end the interview and inform their ACOM supervisor, who would weigh up whether a referral was necessary. These instructions did not prove necessary to invoke in any of the interviews or discussions.

Informants’ anonymity and confidentiality has been ensured. No names were recorded on questionnaires or FGD transcripts: only community name and number of participants, to ensure anonymity.

Where key informants have been quoted by name in the report, it has been done with their permission, sought at the time of interview. No material inducement was offered to any informants. Data collectors were also trained to ensure privacy and protection of confidentiality by staying aware of uninvited observers or eavesdroppers.

In FGDs, potential for harm is low, as participants are likely only to reveal what they are comfortable revealing in public. Furthermore, comments and quotes cited in the report do not attribute them to specific participants: only to the collective group.

Child Protection: No persons under the age of 18 were interviewed or involved in focus group discussions. However, several children were present during some focus groups. The lead evaluator was informed of, and was fully compliant with AOA's child protection and safeguarding policy and code of conduct. At AOA’s request, the lead evaluator also obtained a 'working with children' certification from the Government of Queensland.

The data collection lead, Peter Weston is a member of the Australian Evaluation Society (AES) and Research for Development Initiative network (RDI) and abides by the ethical standards of the AES and of ACFID.

Disclaimer

The themes of this report have been developed around the parameters of the project’s own design objectives, and the evaluation terms of reference. The findings and recommendations are based on the collection of monitoring documentation, and opinions of project beneficiaries, partners and staff. The consultant evaluator has attempted to triangulate data within the limits of the time and resources made available by the commissioning organisation. Nevertheless, the consultant evaluator shall not be liable for the accuracy of reporting data provided by the commissioning organisation or opinions expressed by stakeholders. The commissioning organisation is responsible for its own assessment and decisions about the applicability of conclusions and recommendations expressed by the evaluation report. The consultant evaluator will not be held responsible for decisions reached by the commissioning organisation’s management, nor the manner in which recommendations are implemented.
## Glossary of Acronyms

The following acronyms and terms are used in this report.

<table>
<thead>
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<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACFID</td>
<td>Australian Council for International Development</td>
</tr>
<tr>
<td>ACOMV</td>
<td>Anglican Church of Melanesia - Vanuatu</td>
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<tr>
<td>AES</td>
<td>Australian Evaluation Society</td>
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<tr>
<td>AHP</td>
<td>Australian Humanitarian Partnership</td>
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<tr>
<td>ANCP</td>
<td>Australian/NGO Cooperation Program</td>
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<tr>
<td>AOA</td>
<td>Anglican Overseas Aid</td>
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<tr>
<td>DFAT</td>
<td>Australian government Department of Foreign Affairs and Trade</td>
</tr>
<tr>
<td>ERD</td>
<td>Episcopal Relief and Development (Agency)</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>FY</td>
<td>Financial Year</td>
</tr>
<tr>
<td>GBV</td>
<td>Gender-based violence</td>
</tr>
<tr>
<td>INGO</td>
<td>International non-government organisation</td>
</tr>
<tr>
<td>K4Dev</td>
<td>Knowledge for Development</td>
</tr>
<tr>
<td>KII</td>
<td>Key informant interview</td>
</tr>
<tr>
<td>MELF</td>
<td>Monitoring and Evaluation and Learning Framework</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Government Organisation</td>
</tr>
<tr>
<td>ODK</td>
<td>Open-source data kit</td>
</tr>
<tr>
<td>PwD</td>
<td>People with Disability</td>
</tr>
<tr>
<td>RDI</td>
<td>Research for Development Initiative Network</td>
</tr>
<tr>
<td>SEG</td>
<td>Saving with Education group</td>
</tr>
<tr>
<td>SMAP</td>
<td>A brand of software used for mobile digital survey data collection</td>
</tr>
<tr>
<td>SRG</td>
<td>Self-reliance grant</td>
</tr>
<tr>
<td>SRP</td>
<td>Self-reliance project</td>
</tr>
</tbody>
</table>
1. Project Background and Context

1.1. The Context

The Anglican Church of Melanesia (ACOM) and Anglican Overseas Aid (AOA) have a long history of partnership. The first phase of this project began in 2012 as a spin off from the solar program originally developed for Solomon Islands. It has since become its own successful standalone project maintaining some focus on solar with a stronger focus on livelihoods and women’s empowerment. AOA supports ACOM in the implementation of the Livelihoods and Women’s Empowerment project in Vanuatu with the aim to support livelihoods activities that build self-reliance of remote northern Vanuatu communities with a focus on women’s empowerment. The project supports the establishment of micro-businesses and provides seed funding for small scale livelihoods activities proposed by communities.

For the past six years, in two 3-year cycles, this project has received funding from the Australian Government’s Department of Foreign Affairs and Trade under the ANCP (Australian NGO Cooperation Program) and Australian community to implement projects which improve women’s empowerment and livelihoods.

In September 2017 the Manaro volcano on Ambae Island erupted, resulting in a state of emergency and protracted crisis leading to a total evacuation by mid-2018. The unintended consequences on this project included ACOM staff, AOA’s implementing partner diverted to disaster relief work which disabled several outputs from being implemented and variations to projected annual plans. Nevertheless, both partners drew on their robust relationship and project adaptation model to contextualise and adapt project indicators that considered the changed environment and staff resourcing.

Anglican Church of Melanesia

ACOM was formed in 1861 and has been present in Vanuatu since this time supporting community response to emergencies for more than 10 years. ACOM has a strong presence across the north of Vanuatu. ACOM has a much stronger presence than other INGO’s and local organisations across the north. AOA has built a strong relationship with ACOM supporting them to deliver ANCP programming in Vanuatu since 2013. As of 2017, two ACOM project staff were recruited to work on this project with financial and administrative staff support. ACOM has institutional presence and infrastructure across Vanuatu Provinces, including offices, schools and health centres. This infrastructure often transforms into community infrastructure, such as community halls that are used as evacuation centres.

Anglican Overseas Aid

AOA is an overseas relief and development agency of the Anglican Church of Australia that has been working for thirty years towards a peaceful, just and sustainable world free from poverty.

AOA works with partners in Africa, Asia, the Pacific and Middle East to empower local communities to address social issues and reduce poverty. AOA utilises a strengths-based approach to development.

1.2. The Project:

Project Goal

The three core project strands are intended to overlap and mutually reinforce change. The livelihoods program supports and mentors women’s income generation and empowerment while women and men build financial literacy and savings. In addition, family violence support is cascaded into rural areas via church staff counselling skills and a drop-in centre services being made accessible. These project goals are intended to contribute to the achievement of.
of the desired higher-level impact. Households and communities in northern Vanuatu have improved management of household finances, leading to improved relationships between men and women.

**Project Objectives**

1. **Increased livelihoods and income growth for women and households**
   **Target Indicator:**
   - Five (5) Self-Reliance grants issued per year
   - Twenty-Six (26) SRG participants continued to be supported
   - Two (2) Solar Agents established per year
   - Seventeen (17) existing Solar Agents are supported
   - Number of used solar batteries and damaged solar panels collected for recycling
   - Number of solar stock ordered for Solar Agents
   - Sixty (60) people trained in solar maintenance per year
   - Five (5) Women enter the Women Entrepreneur pilot project

2. **Men and women together improving household budgeting and finance**
   **Target Indicators:**
   - All Self-Reliance project participants complete financial literacy & gender dynamics training
   - All Self-Reliance project participants and solar agents are attached to savings groups
   - Translation of training materials on family budgeting and basic bookkeeping into Bislama
   - Financial literacy and bookkeeping training for project participants not in savings groups

3. **Communities and church work together to reduce family violence**
   **Target Indicators:**
   - Family violence program designed and implemented by church;
   - Ten (10) trained in gender and human rights,
   - Ten (10) participate in REACH (World Vision Vanuatu) counselling program,
   - One (1) leader to complete Gender & Human Rights and Counselling training, through Fiji Crisis Centre,
   - Six (6) Mothers Union members attached to Vanuatu Women's Centre for experience.
   - Networking with local stakeholders including police, Department of Women's Affairs, local NGOs
   - Drop-in Centre program implemented and staffed
   - Two (2) Annual Forums held on gender and human rights

4. **ACOM is a strong delivery organisation for community development programs**
   **Target Indicators:**
   - AOA and ACOM project staff develop technical support agreement, terms of agreement delivered e.g. quarterly reflective project management discussions and training
   - ACOM and AOA partnership strengthened
   - ACOM is a recognised delivery partner for community development programs
Project Theory of Change

The Theory of Change was developed in a collaborative process with ACOM project staff. Stakeholders representing the community, government of Vanuatu, non-government organisations and ACOM were consulted on the project’s proposed theory of change and indicators of success.

If Self Reliance Projects are relevant and appropriate, women will join, and:

→ If women are motivated, and self-reliance projects (SRPs) are well supported by ACOM, SRPs will succeed
→ If SRPs succeed, women will have income making opportunities
→ If women take income making opportunities, they will earn money
→ If women earn money, they will contribute to household income and financial decision making, and will be more respected.

AND if project participants attend high quality financial literacy and gender dynamics training and join savings groups, then:

→ Women and men will work together to set financial goals and improve household finances
→ If women and men work together to improve household finances, there will be greater harmony in homes

If the Family Drop-In Centre is relevant, appropriate and accessible, then:

→ Families experiencing violence will access services
→ If services are effective, then families will work together to reduce violence in homes.

Project impact Statement - Households and communities in northern Vanuatu have improved livelihoods and improved management of household finances, leading to improved relationships between men and women.

2. Purpose and Scope of the Evaluation

2.1. Purpose

The purpose of the evaluation is to examine the worth of the project and the value of the project approach. This is achieved through a review of delivery and by measuring progress achieved towards the project goal and outcomes, and gathering insights and lessons on the achievements and challenges of the project.

The evaluation will be conducted by an external evaluator with a strong track record of participatory evaluation, preferably with knowledge of economic and gender programming in the Pacific context. The project will have a strong emphasis on participation and reflection by both AOA and ACOM on the progress the project has made over its three project cycles, and the successes and challenges of programming strategies.

The evaluation scope takes into account the current phase of the project (commenced July 2016 and concluding June 2019).

Neither the project design nor the MELF identified any measurable indicators of success for the project goal nor for the project outcomes. Target indicators have been established for outputs only. This places limitations around the ability of the evaluation to measure the ‘degree of success’ of the project. Nonetheless, the Theory of Change should provide some guidance around the direction and intention of the work, thereby providing a framework to assist with such an assessment.
2.2. Evaluation Objectives and Questions

<table>
<thead>
<tr>
<th>Relevance</th>
<th>What value does this project add to the community?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>To what extent does this project meet community needs?</td>
</tr>
<tr>
<td></td>
<td>Do the key outcomes promote and contribute to individual and community self-reliance?</td>
</tr>
<tr>
<td></td>
<td>Are the outputs and indicators of the programme consistent with the intended outcomes?</td>
</tr>
<tr>
<td>Efficiency</td>
<td>Were activities cost-efficient?</td>
</tr>
<tr>
<td></td>
<td>Were objectives achieved on time?</td>
</tr>
<tr>
<td></td>
<td>Was the project implemented in the most efficient way compared to alternatives?</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>To what extent were the objectives achieved?</td>
</tr>
<tr>
<td></td>
<td>What were the major factors influencing the achievement or non-achievement of the objectives?</td>
</tr>
<tr>
<td></td>
<td>What were the major factors that did or did not reinforce or produce self-reliance in beneficiaries?</td>
</tr>
<tr>
<td>Impact</td>
<td>What has happened as a result of the project?</td>
</tr>
<tr>
<td></td>
<td>How many people have been affected and to what extent?</td>
</tr>
<tr>
<td></td>
<td>As a result of this project, what change was produced?</td>
</tr>
<tr>
<td></td>
<td>Has individual and community self-reliance been strengthened as a product of:</td>
</tr>
<tr>
<td></td>
<td>o increased livelihoods and income growth for women and households</td>
</tr>
<tr>
<td></td>
<td>o men and women improving household budgeting and finance</td>
</tr>
<tr>
<td></td>
<td>o communities and churches working together to reduce family violence</td>
</tr>
<tr>
<td></td>
<td>What are the project’s main achievements?</td>
</tr>
<tr>
<td></td>
<td>What do people do differently after involvement in the project?</td>
</tr>
<tr>
<td>Sustainability</td>
<td>To what extent will the benefits of the project continue after the withdrawal of funding?</td>
</tr>
<tr>
<td></td>
<td>Will individuals and communities continue to be self-reliant post funding? How and to what extent?</td>
</tr>
<tr>
<td></td>
<td>What were the major factors which influenced the achievement or non-achievement of sustainability of the project?</td>
</tr>
</tbody>
</table>

5 Extracted from Evaluation ToR, pp.5-6
3. Methodology

Primary data collection took place on the island of Santo, from the 17 to 24 February 2019. Methods used, as documented below, were:

- Document reviews
- Project participant survey
- Focus Group Discussions with Savings group and self-reliance group members
- Key informant Interviews with implementation partners, staff and key sector actors
- Internal stakeholder review and reflection meeting

Document Review

Prior to data collection, a desktop review was performed on project documentation: Design documents, M&E plans, Monitoring reports, Indicators tracking tables, Phase 1 baseline and evaluation reports. Progress reports were analysed to identify implementation progress that may explain how the project has attained its impact results.

Project Participant Survey

The lead evaluator worked with the program manager in AOA to develop an appropriate set of questions that address the indicators in the project monitoring, evaluation and learning framework (MELF). ACOM provided a translator to translate the questionnaire into Bislama. The lead evaluator programmed the questions into a digital mobile questionnaire using ODK software: SMAP. The wording was tested and adjusted, during the enumerator training day on 18 February 2019.

Two enumerators were provided by ACOM. The enumerators accompanied the qualitative data collection team and interviewed participants in the focus groups. The lead evaluator conducted periodic reviews of data to identify any emerging issues. The average time to complete each interview was approximately 10 minutes.

Sampling Frame: The target population and, thus, unit of analysis was defined as ‘participants in a ACOM-supported livelihoods activity’. Given that the project contains approximately 600 direct participants, the ideal sample size to ensure 90% confidence level with 6% margins of error would be 171 (account for the design effect of a two-stage cluster sampling frame and then constrained by Cochrane’s formula for small population sizes)\(^6\). Due to the short timeframe and minimum human resources, and given the movement restrictions created by Cyclone Oma, the survey only achieved sample size of 34, which produces 16% margins of error at 90% confidence levels. These wide margins of error mean that findings are accurate only in representing the Savings Groups surveyed, and are, at best, only indicative of the attitudes of the wider project participant population.

Population data source: All project participants who attended a focus group discussion or key informant interview were also interviewed individually and in private for the survey.

<table>
<thead>
<tr>
<th>Table 1 - Total Sample per location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location</td>
</tr>
<tr>
<td>Sarakata, Peri-Urban. Santo</td>
</tr>
<tr>
<td>Chapuis, Urban Santo</td>
</tr>
<tr>
<td>Lorivilko, Rural. Santo</td>
</tr>
<tr>
<td>Showground, Urban. Santo</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Focus Group Discussions (FGDs)

In addition to the household survey, teams supplemented results with 4 focus groups discussion with project participants, incorporating 33 saving-with-education group members and self-reliance grant recipient

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business operators. Those FGDs examined the impact of the project on their businesses and families and what and how the programme can improve in subsequent programme phases. Two FGDs were female only to optimise the openness for women to discuss their reflections and experiences in relation to the project implementation and outcomes. Two FGDs were gender mixed. Approaches and questions were shaped to suit participants’ levels of education, and social competencies. Questions were designed to be complementary to the participant survey to gather qualitative and explanatory information about quantitative findings.

The lead consultant led all FGDs, with a female assistant.

See Appendix D for details about FGD locations and numbers

Key informant interviews (KII)

Key Informant interviews were conducted with 7 project stakeholders and staff (4 female, 2 male, and one mixed).

Identification and engagement of local partners/stakeholders: In consultation with AOA and ACOM, informants were selected using a combination of three criteria:

1) Key partners and staff in project implementation or supervision;
2) Informed observers inside the related government and NGO ministries;
3) Gender relevant selection of informants.

KIIIs examined the impact of the project on partners, as well as their observation of results on community beneficiaries and how it can be improved in future programmes.

Question guides were adapted to the type of involvement of the stakeholder to the project.

- ACOM Staff - (one female)
- Community Savings Group Facilitators – (two females)
- Mothers’ Union (implementation partner) – (one female)
- Female entrepreneur – (one female)
- External officers - Four interviewees. One manager (male) from World Vision’s GBV programme; Three officers from the Police Family Protection Unit (two males and one female).
- Priest/graduate of GBV counselling training – (one male)

See Appendix D for details about specific interviewee details

Internal Stakeholder Reflection

Immediately following data collection, the lead evaluator met with representatives from ACOM and AOA for a reflection and debrief. Two ACOM and one AOA staff participated. During this event, draft findings were presented, and implementing stakeholders invited to critique observations and offer clarifications of alternative interpretations.

Limitations of the Evaluation

Baseline data. No baseline data existed for the second phase of the project. A baseline study took place in 2013 for the previous phase. The project design allowed for first implantation year results (2016/17) to be used as baseline information. However, even these values were recorded only after a year of implementation had already taken place. Thus, the evaluation has had to rely on respondent recall of change over the last three years, which inevitably reduces accuracy of measurement of longitudinal change.

Language. Data collection tools were developed in English and translated into Bislama during the preparatory workshop. Surveys and FGDs took place in Bislama. In some instances, the questions needed to be posed in English and repeated in Bislama. The lead evaluator’s intermediate Bislama skills is likely to have resulted in translation losing some of the nuance and meaning in responses.
Independence of members of the evaluation team: Assistant interviewers are community activists who have participated in aspects of the project. Their past affiliation with the project under evaluation could introduce unintentional bias in the way data are recorded or translated. To mitigate this, these assistants worked directly under the guidance of the external evaluator to ensure quality and objectivity of their work, and respondents were encouraged that ACOM is keen to receive critical feedback that can help them improve future performance. Survey enumerators were also employees of the evaluated project. To mitigate intentional or sub-conscious bias, enumerators were trained on survey practice, principles and ethics; were closely supervised by the consultant, and the survey questions and answers designed to minimise free interpretation of answers. While all care has been taken to ensure objectivity and the consultant is not aware of any bias, the consultant cannot rule out the potential for some degree of bias in the final data set.

Reduced geographic coverage: The beginning of the evaluation coincided with the tail end of Cyclone Oma. This category 2 cyclone stayed over northern Vanuatu for four days. This caused travel delays at the start of the data collection phase. More importantly, it saturated the grass runways and destabilised internal flight schedules, rendering the Banks Islands and Pentecost Island inaccessible to the evaluation, where most of the current phase of the project took place. Furthermore, the survey sample is not representative of all project locations. The evaluation was able to optimise its time by accessing a diversity of stakeholders and participating urban and rural communities on Santo Islands. However, it can only be speculative as to how much the experiences and observations of informants on Santo can be interpreted as representative of participants on other islands.

4. Findings

4.1. Sampled Demographics

The following tables and pie chart outline the demographic characteristics of the survey sample and focus group participants and their households.

Table 2 - Demographic characteristics of sampled households

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Endline Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of valid survey respondents</td>
<td>34 (65% women)</td>
</tr>
</tbody>
</table>
| Number of household members in respondents’ households | 201
|                                          | 122 adults (61%) and 79 children under 18 years of age (39%) |
| Status of the respondent in the household: |                                |
| Household Head:                         | 41%                             |
| Spouse of Head:                         | 56%                             |
| Offspring of head:                      | 3%                              |
| Others:                                 | 0%                              |
| Proportion of HH with female head:      | 12%                             |
| Mean HH size:                           | 5.9                             |

The average age of respondents in the evaluation survey was 43 years, with a range of 26 to 61.

Education levels of respondents:

Generally speaking, the respondent sample has a fair level of formal education, with all having completed some schooling, and almost a third (30%) completing junior secondary school or higher.

We see that men have higher education levels with 50% having completed junior secondary or higher compared to women among whom, only 18% had.
Table 3 - Education levels of survey respondents

<table>
<thead>
<tr>
<th>Education level completed</th>
<th>% (n=34)</th>
<th>Women (n=22)</th>
<th>Men (n=12)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No schooling</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Started but not completed primary</td>
<td>38%</td>
<td>50%</td>
<td>17%</td>
</tr>
<tr>
<td>Completed Primary School only</td>
<td>32%</td>
<td>32%</td>
<td>33%</td>
</tr>
<tr>
<td>Completed junior secondary only</td>
<td>12%</td>
<td>9%</td>
<td>17%</td>
</tr>
<tr>
<td>Completed Senior Secondary only</td>
<td>18%</td>
<td>9%</td>
<td>33%</td>
</tr>
<tr>
<td>Tertiary Qualification</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Vocational/trade education</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

**Disability**

Disability is the result of a person with a physical or mental impairment encountering “attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others.” According to the World Bank, people living with a disability “experience worse socioeconomic outcomes and poverty than persons without disabilities.” In Vanuatu specifically people with disabilities are more likely to be poor – nearly 31% of people with disabilities are in the lowest wealth quintile, compared with 16% of people who do not report having a disability. While PwD are as likely as non-disabled persons to be engaged in productive activities, they are less likely to work outside the home and more likely to be self-employed or working in a family business. People with disability are also more likely to face abuse. Data shows that parents of children with disability are more likely to use violent disciplinary measures (psychological aggression and, to a lesser extent, physical violence).

In the households of survey respondents, no adults were reported to have a disability and only 1% of children (n=179) were reported as having some form of disability. Thus, only 0.5% of surveyed households’ population is reportedly living with a disability. Globally, this is an extraordinarily low result. According to Vanuatu’s 2009 Census, around 5% of the population have a mild, moderate or severe disability. While the small and geographically limited scale of this survey may mean it is not representative of the wider body of project beneficiaries, it may also indicate that the project has unintended barriers to participation by people with disability.

**Habitation**

Though an imperfect proxy, to interpret the level of poverty, the survey made note of the house construction of each respondent. Zinc metal sheeting and roof tiles require greater expenditure than traditional roof thatching. Likewise, cement walls require more financial outlay than bamboo walls, which, in turn, require more outlay than palm-woven walls.

Overall, zinc metal sheeting is the most common form of roofing, covering 71% of all surveyed households. As a poverty indicator, the proportion of the sample that had roofing with natural materials at baseline was 29%

The proportion of homes with cement walls is also high, at 71%, as was cement flooring at 79% of respondents’ households. All these factors may simply point to a case that households in the survey were predominantly urbanised communities around Luganville.

**Livelihoods**

Survey respondents were asked to cite up to three of their main sources of household income. The most frequently cited main source of income among the survey sample was waged employment, at 65% of households. Again, this

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8 Ibid, p.xxi
10 Government of Vanuatu, 2009 National Population and Housing Census (NPHC)
is most likely a reflection of the predominantly urban location of the survey. The next most common main sources of household income were sale of cooked foods (26%) and selling or brewing of kava (24%). Forty-one percent of all respondents drew one of their main income from a diverse range of activities, such as production and sale of handicrafts to tourists, operating a canteen, operating a taxi, selling copra, vegetables, cocoa, livestock, or from day labour. Only two respondents were part of the solar agents’ component of the project. Yet, no respondents cited sales of solar lighting as a main source of income.

4.2. Project relevance:

- **What value does this project add to the community?**
- **To what extent does this project meet community needs?**
- **Do the key outcomes promote and contribute to individual and community self-reliance?**
- **Are the outputs and indicators of the programme consistent with the intended outcomes?**

**Livelihoods and income growth**

**Solar agents**

“There is a lot of competition in solar now. In town and in the islands.”

(Project coordinator)

The evaluation found that utilising solar lighting sales as a vehicle for women’s micro-businesses was relevant in the first phase because it was profitable for women and provided an in-demand product to communities who benefitted from them. Solar lighting is ultimately cheaper, safer and non-toxic compared to the previous alternatives of candles or kerosene lamps. In more remote islands and rural areas, they continue to be relevant in providing households with access to an otherwise unavailable benefit. However, in urban and peri-urban areas, since the project commenced, many competitor products are available through shops. This has reduced the interest and demand for solar lighting products through the project’s solar agents to the point where it is no longer a useful income-generation pursuit.

Thus, for women who continue to be interested to act as solar agents in remote communities, it is appropriate to continue to support the initiative while divesting dependence on ACOM to facilitate sales. In urban and peri-urban communities, it is no longer relevant.

**Self-reliance grants (SRG) and women entrepreneurs**

Given the evaluation findings that incomes used to be spent as soon as earned, a focus on income generation is of secondary importance to learning savings and money management skills. Income generation not accompanied by sound money management is likely to lead to little change in the wellbeing or resilience of households. However, the project took an approach of emerging self-reliance groups out of Saving with Education Groups (SEGs). This approach guarantees some level of money management skill is present among those who start a small business with a SRG.

The project also perceived and acted upon ensuring women entrepreneurs were supported with money management skills.

**Improving household budgeting and finances**

“I have gone to islands where there is an Anglican community, and I see that is the problem. There is money coming in. But it is what is happening with that money that makes the difference. ... I have been to a place where a tourist boat comes in every day.”
Money is coming in every day. But nothing has changed. They are not managing their money.”

How beneficial are the savings groups? ... They are seeing now how to save money and to reach their goals. In the savings group agenda, there is space for learning. It is part of the savings with education process.” (Project coordinator)

As we can see from the above quotes, households around northern Vanuatu have rarely had any culture or practice of saving money for long-term goals. Focus groups, key informant interviews and the participant survey all indicated that the Saving with Education groups proved to be extremely effective in raising awareness and practice among those who joined and is thus very relevant to the project participants’ context. It would be appropriate to continue to support the stability and sustainability of existing groups and the establishment of new groups.

A number of alternative savings options exist in the project areas, especially a government-backed village savings group system (called ‘Vanwoods’) and commercial banks are finding ways to expand their coverage further and further into rural areas. However, FGDs informed the evaluation that the SEG approach has several advantages that Vanwoods and banks do not. These include more flexibility to set their own rules, easier access to loan capital, more flexibility to repay loans according to when income is generated (instead of a fixed amount every week), and a greater sense of mutual support and solidarity built between members.

**Responding to Family Violence**

According to national data, violence is still a common form of control imposed upon women in Vanuatu, with 60% experiencing some form of abuse in their lifetimes. The Government of Vanuatu’s own research concluded that “There is a strict division of responsibility and privilege between men and women, with men considered to be inherently superior. This culturally embedded and pervasive gender inequality can be harmful ... for instance through the normalization of domestic violence.”¹¹ This culture of physical disciplining is learned early, with 78% of adults admitted to physically harming children.¹² Thus, generally, women’s decision-making agency is bounded by the expectations of culture and the dominant male of the household.

Vanuatu’s prevalence of sexual abuse against girl children is among the highest in the world with 30% of girls being sexually abused before the age of 15, and 28% of first sexual experience being forced (rape). The majority of perpetrators are men in the girl’s family or a boyfriend.¹³

Respondents to the evaluation’s participant survey reported that, on average, around half were aware of episodes of family violence in one of their immediate neighbour’s households the last six months. The most common forms were:

- a man using violence to discipline a woman (in 16% of households)
- a man using violence to discipline a child (in around 16% of households)
- a woman using violence to discipline a child (in around 12% of households)
- A woman using violence to discipline a man (in around 6% of households)

The original purpose of this component was to embed counselling in communities via training Anglican priests and their wives, raise community awareness and conversations about the presence and negative impacts of GBV in communities, and to provide a drop-in service to women and men. These ambitions continue to be as relevant now as when this second phase first began. Though, to date, little has been done in the project to advance this component of the project.

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¹² ibid
¹³ Vanuatu Women Centre Survey 2011
The police Family Protection Unit KII suggested that the planned drop-in centre will be very relevant as an additional service to the area because “People might feel more confident to go to [ACOM’s] drop-in centre instead of coming to the police.”

The World Vision GBV manager also highlighted the relevance of ACOM’s community-embedded counselling service, because it deals with the emotional and relational state of men as well as women. International research has evidenced that working with men and boys on gender issues leads to fewer cases of violence, better health for women and children, and higher household incomes. Current services in northern Vanuatu are limited to the Women’s Crisis Centre and the police Family Protection Unit. In both cases, they primarily engage men by “Reporting men for their violence. They end up in correctional. Maybe they think that will help. But I think it will help more if we find a programme that would be best, if at the end of the day, men are not seeing that we are charging them, but helping them change. That thing that ACOM is doing … the Drop-in centre counselling both men and women: it is unique in all of Vanuatu.”

Given that church leaders and their wives have a high status and influence in the communities, the project’s approach of providing awareness promotion and counselling services through them is relevant. It was also evident from key informants that many clergy, themselves, had or have poor understanding of the importance of reducing GBV, therefore were appropriate targets to influence. However, to generate wider community-level change, it was also evident that acting through church leaders alone will not be sufficient.

Partnering with the Mother’s Union is also an appropriate partnership, given its reach and access to almost all women in Anglican communities. However, the Mothers’ Union does not have direct engagement with men, and thus, relies on women members to learn and influence their husbands and sons. This is inadequate in isolation of other strategies for engaging men.

Redirecting GBV awareness and prevention training activities out of this ANCP project into AOA’s AHP-funded response for communities displaced by the evacuation of Ambae was a relevant and appropriate action. Research around the world has found that disaster and displacement often lead to increased levels of gender violence, regardless of context. Raising the issue and providing community and faith leaders with some basic counselling tools and referral networks was timely, in the first year of the displacement.

“The purpose of this [Ambae leaders’] forum was to support leaders especially in situations like this. The people under your responsibility should not use this [population displacement] as an opportunity to encourage or use violence. So, during the trainings and workshops, it is like we are giving them the tools to reduce violence in the situation they are in.” (Manson, WV GBV manager)

4.3. Project Efficiency:

- Were activities cost-efficient?
- Were objectives achieved on time?
- Was the project implemented in the most efficient way compared to alternatives?

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Overall, project documentation and staff interviews revealed difficulties in managing costs of project monitoring of the various activities and beneficiaries across northern Vanuatu. The first Annual Progress Report (FY2016/17) noted that “as it operates throughout many remote and hard to reach islands … project staff need to travel by either or both, boat and plane.” ACOM has attempted to draw on the presence of Anglican clergy in each community by delegating monitoring to them. However, this was not successful: “We tried it. I sent them a template, tried to engage them to do monitoring on the ground. But I got nothing back. So that is the main frustration.” (Project coordinator)

In relation to project delivery, most activities are behind schedule. Most accomplishments occurred in the first project year: FY2016/17. As reported in the second annual progress report (FY2017/18) the eruption of the volcano on Ambae, and subsequent evacuation of the entire population, had a double impact on project progress. Firstly, most of the remaining project objectives had been focussed on Ambae. With the entire island population evacuated, past achievements on Ambae had to be abandoned and future plans could not be enacted. Secondly, ACOM became a core responder to managing the welfare of evacuees being sheltered around northern Vanuatu. Therefore, the project coordinator had most of her time redirected to the Ambae emergency effort. This came as a result of the project not issuing a dedicated contract of employment for managing the project. The project was responsive to the Ambae crisis by diverting some of the GBV awareness and counselling skills training to the affected communities.

“2017 and 2018 were very challenging times for me and the project... Most of the projects for second phase were planned for Ambae. That was when the volcano disaster came into effect. It took the attention of everyone and the church got involved, and I was heavily involved. AOA was heavily involved in requesting support from AusAID for the CANDO consortium in Australia. That is when we got heavily involved and I was coordinating some of the response and really concentrated on that.” (Project coordinator)

Low levels of contact with the project were evident in the participant survey, that found that 79% of respondents had no direct contact with ACOM project staff in the preceding 12 months. This is partly explained by the project’s strategy or cascaded training via volunteer facilitators, rather than directly providing training.

All delays and diversions were transparently reported to DFAT.

Livelihoods and income growth

Five self-reliance grants established in the first project year. The efficiency of the SRG approach is modest. In each of the three cases visited by the evaluation process, the SRGs generated positive income outcomes for the SRG group members. However, they have not generated long-lasting or self-expanding benefits. However, in each of the three cases, the resources wore out and not replaced. An improvement of the SRG approach over the solar approach is that it enabled SEG members to identify their own opportunities for income generation, rather than have a single, pre-established business package offered. Secondly, to benefit from an SRG, SEGs had to take the initiative themselves to develop a business case to submit to ACOM. This process was some guarantee that there was genuine motivation and self-organisation among the recipients, to minimise wastage of the grants.

The women’s entrepreneurship pilots had low efficiency but shows high potential. Three women were selected, based on their participation in business start-up support from Vanuatu Christian Council that offered them a grant of coconut oil presses and training in Port Vila on how to operate them. The project supported these first three pilot entrepreneurs to capitalise on the opportunity offered to the women by funding their costs to attend that training in Port Vila, and later complementing the milling machine with provision of business, marketing and book-keeping skills training in 2017 and then 2018. The support of a study tour in Port Vila and follow-up business training has not been expensive, but has higher per-beneficiary than other activities. Based on a key informant interview (KII) with one of the recipients, it appears that the result is successful for the participants. The benefits are, nevertheless, limited to those three women and, most likely, their families.

“Before Vila (training), I had no business. (After) I talked with my husband, and started a small business, and have been building up since. First coconut oil. Then manioc (cassava) flour. Then some goods to sell at a canteen like rice and things.” (Antoinette. Pilot entrepreneur from Pentecost Island)
Two more entrepreneurship grants had been approved at the time of evaluation.

The pilot schemes have demonstrated that investment in business skills can yield positive results for sustainable businesses. However, it is not self-evident that high investment in a small number of women is good value-for-money. The promising concept needs to be significantly reconsidered to work out how start-up support can be made more relevant and efficient by expanding to assist a greater number of women.

**Improving household budgeting and finances**

The SEG component has been conducted with high efficiency due to establishing and supporting a network of 19 volunteer facilitators using the ERD Savings Group model. The first year required the high initial investment of paying for a savings group trainer from NGO ‘ERD’ to train the first volunteer facilitators and the project coordinator who went onto train SEGs facilitators in the first year. For those initial SEGs, ACOM also donated a cash savings box and account-keeping booklets for all members.

With support from the project coordinator, the volunteer SEG facilitators have been able to re-mobilise the original groups through each annual cycle and start-up new SEGs that splintered off the original groups. The ongoing cost (funded by ERD) to the project has been facilitating trainer-of-trainer sessions for those facilitators, to provide the knowledge to share through the ‘education’ components of each group’s meeting agenda as well as monitoring costs associated to facilitator’s travels to visit their SEGs. After the first annual cycle has been completed, the groups must set money aside to be self-sufficient in buying new account books and stationery for each subsequent cycle.

After the first year, funding responsibility for starting new groups was removed from this project and taken over by ERD, who continued to fund the expansion of new SEGs across Anglican communities across Vanuatu.

**Responding to family violence**

The project has completed two main activities. Firstly, in year one, the project provided a one-week introductory training in GBV counselling for community-level clergy and their wives. This training was provided by World Vision’s ‘Channels of Hope’ training package. Participants in this initial training have not received follow-up from the project. Though, key informants note that some of the skills continue to be used.

The second activity was to provide training to community leaders of the displaced Ambae communities. This was funded by the AHP funding, with supervision from this ANCP project. This training was co-facilitated by the project (ACOM) and World Vision. Again, however, those leaders trained did not receive follow-up training. The World Vision informant to the evaluation pointed out that three more advanced sessions should follow the introductory session, and graduates should join a peer-support network to help each other with advice and with potentially distressing cases.

Plans have been underway in the project for a third activity, which is to be the establishment of a permanent GBV counselling drop-in centre outside Luganville. No progress took place beyond an initial launch of the concept. The failure to accomplish this objective was the result of diverting staffing to the Ambae volcano crisis, and also due to a disagreement within ACOM as to whether a drop-in centre or a safe-house shelter was a higher priority. The project coordinator and ACOM Deputy Secretary General both report that this blockage to action has now been resolved and all internal parties support the rapid establishment of the drop-in centre before the end of the project.

### 4.4. Project Effectiveness

- **To what extent were the objectives achieved?**
- **What were the major factors influencing the achievement or non-achievement of the objectives?**
- **What were the major factors that did or did not reinforce or produce self-reliance in beneficiaries?**
**Beneficiaries**

The project has consistently struggled to reach its coverage targets. In its first year of the current phase (FY16/17), the project aimed for 2000 beneficiaries, but reached half that amount (915). The following year, beneficiaries increased to 1241. (Men: 325. Women: 424 (3 with disability). Boys: 211 (2 with disability). Girls: 272 (4 with disability)).

In the final year (FY18/19) going into 2019, monitoring records show there are approximately 621 direct participants in the project. Five hundred and ninety-six are direct members of project-supported SEGs. In additional to being SEG members, 19 are also female volunteer SEG facilitators, 3 are female entrepreneurs, 21 are solar lighting sales agents, and 157 are members of current-phase SRGs.

An additional 25 participants are priests and their wives who undertook counselling training.

The number of **direct beneficiaries is estimated 3,664**. This is calculated conservatively by only including members of the households of direct participants. The direct beneficiary calculation excludes the approximately 596 x 1.8 = 1,072 people informally trained on saving and business skills by participants since most are family as well, so would be double-counted.

The number of **indirect beneficiaries is estimated to be 9,221**. This estimate is based on a conservative calculation of the number of family members belonging to SEGs started under another ACOM project that spun-off this project (=8,260), plus estimating the minimum likely number of people counselled (25 x 3 couples per counsellor = 150) PLUS people benefitting from participants’ businesses (approximately 31 x 21 purchasers of solar lights = 651 + approximately 30 clients per SRG and women entrepreneurs = 160)

**Outcome 1: Increased livelihoods and income growth for women and households**

**Outcome Objective:** The project will develop a livelihoods program to support small scale livelihoods projects through the Self-Reliance Grants Scheme.

**Solar Micro-businesses**

In total, 21 solar agents have been established by the project. Of these, 11 were established during the current phase of the project. Based on monitoring data, average sales are around 31 units per agent, to date.

Solar agents established in the previous project phase continued to be supported to maintain supplies to sell. Year on year through the project, sales consistently exceeded targets. The project was paying for wholesale supplies via a project funding block that was used as a revolving loan that was replenished by solar agents buying new stock from ACOM.

Within the first year of this new phase, the original supplier had become unreliable, proving slow to fill orders, and unresponsive to contact. Therefore, in the second year, ACOM negotiated to shift to a new supplier with solid supply links into northern Vanuatu.

Each year, the project provided training to some communities on how best to maintain the life of solar lighting systems.

A second stream of the solar component enables ACOM to purchase and directly on-sell larger solar systems for buildings. The project hypothesis is that profit from such sales are provided to ACOM’s two Mothers’ Unions, for them to use as additional capital for self-reliance projects.

Informants in the evaluation reported that solar sales, as an income source in remote rural areas such as the Banks Islands, continues to be relevant and profitable. However, it is no longer viable in communities close to urban centres on Santo and Pentecost Islands. The increased diversity of styles and of urban shops selling solar lighting...
solutions, and thus, competition, has expanded significantly. What’s more, the project manager found that many of the original solar agents have lost motivation for maintaining their solar businesses. Therefore, as they have fallen behind in making orders of payments, they have been dropped from the programme.

Nevertheless, the evaluation found that the solar lighting initiative is achieving its original objective, to ensure lighting to every home in Anglican-affiliated villages. The focus group in the rural community of Lorivilko reported that, as a direct result of the combination of project-initiated savings groups and the presence of a project-supported solar agent, every household in their community now has solar powered lighting.

The solar agents’ initiative was not designed to be a sustainable business model, nor to establish sustainable businesses. In this current phase, ACOM purchases and donates the small solar lamps to the solar agents to sell for the dual purpose of making clean and affordable lighting available to communities, plus, provide additional income to women selected to participate. Therefore, this initiative will need additional support over the next project cycle to complete household coverage and phase out. Existing solar agents should be provided the opportunity and guided support to deal directly with solar wholesalers, or to reach a point where ACOM’s own solar-enterprise model is generating a profit itself.

**Self-Reliance Grants (SRG)**

“We have a self-reliance committee. An application form must be filled out. We give out application forms for those who are interested after facilitators have raised awareness. The committee meets and screens them using criteria in the self-reliance policy. We look through and decide if the application meets the criteria or not, before it is approved. It is like a partnership because we provide material worth 50,000 vt (AUD620). But if it needs a shed, the community must build the shed, and then we will send the material. The project also has to be endorsed by the parish priest and chief. After the committee has made a decision, [the ACOM Deputy Secretary General] has to make final approval. At this point, we only work with groups. We are not looking at individuals yet.” (Project coordinator)

A total of six self-reliance grants were issued in this current phase of the project, benefitting 157 individual members, according to the most recent monitoring data. Twenty were issued during the first phase, so the current six represents a slowdown in approvals.

A review of the project’s monitoring data revealed that more than half of the SRGs from the first and second phase continue to operate profitably. Twelve are functioning, eight have ceased, and the remaining six are indeterminate due to being too new, not yet monitored, or suspended due to the Ambae crisis.

The self-reliance grants are provided to a collective linked to one of the project-related savings groups. The evaluation visited three of the six SRG recipient groups. In each case, the grant was provided for the purchase of specific inputs to complement expenditure by the group itself. An association of women in Chapuis marketing to tourism used the grant to buy five marquee tents in which to set-up handicraft stalls when cruise ships arrived in port. Another, in Lorivilko used the grant to acquire cement with which to lay a floor for a village market house where women could sell fresh produce. A third group, in Showgrounds, near Luganville, built a canteen shop and used the grant to purchase the original stock for the shop. Of the remaining four that were not visited, three used the grant to set up fuel stations in remote locations, and one set up a second-hand clothing shop.

The tourism marketers in Chapuis rented the five marquees to members who were able to present more professional and comfortable stalls for selling handmade souvenirs and clothes to tourists.

“[the tents] help access the tourism. The tents mean we can set up and sell. When the tent wears out, we can buy another. We go sew up all the clothes and make local products and sell them under the tents.” (Female. Chapuis women’s FGD)

Apart from increasing sales for those members, the rent money back to their association has been stored up to be invested into additional sales-generating scheme, as yet undecided. All five tents have now fallen into disrepair.
and discarded. Members have purchased their own individual tents, so the association no longer owns any collectively.

“The executive of the association must decide how to invest those funds. Buy new tent? Or something else to improve tourism market?” (Female. Chapuis women’s FGD)

The women associated with the SEG in Lorivilko lay their concrete floor slab and build a small market house over it. For the first year, this became a place for them to bring and sell their fresh vegetables between the village and the roadside. ACOM also donated some solar lighting to the group to be able to sell at night as well. In time, the Mother’s Union converted the purpose of the market house from fresh food to sales of manufactured consumable goods which, otherwise, required a one-hour vehicle trip to Luganville for community members to access. By the end of the second year, however, the concrete floor had broken up, and the building was recently cyclone damaged. So, the market house is no longer in use and closed down.

In Showgrounds, the SEG’s canteen shop established to sell basic packaged foods to the local community also lasted less than a year before being abandoned. In the week of the evaluation, it was restored and a small amount of new stock purchased and put in place to re-start the business in time for the evaluation visit.

“[Our canteen shop] stopped because the shopkeeper moved from here and was down by the Canal Segond. We did not have anyone to keep the shop. And she had a baby, so was not able to work then too.” (Female. Showground mixed FGD)

Women Entrepreneurship Pilots

Three women were supported to start small enterprises in the second project year, in 2017. These have been the only supported women entrepreneurs supported throughout the project, until close to the evaluation period, when one more has been accepted for support in 2019, but not yet commenced.

“They already had the machine. [We figured] Maybe we could assist them with some knowledge with how to start a business for oil. So, we took them to a training with chamber of commerce in Vila. After that they became more interested and did some tours to small businesses selling oil. They went back and tried the oil. They have been doing it. The Mother’s Union also passed on knowledge on how they can preserve cassava, in addition to making their own oil. And they decided to try start-up on oil. It’s hard to break up coconut and crush it. Really hard work… and they say ‘we just try our hardest to squeeze out what we can.’ … We took them to Vila once and once to Santo, and go through with them whatever areas they are weak in, like how to record their money. They are starting to see the importance of record keeping, and keeping business money separate from family money. I visit once per year and it is going well, but they are starting slowly.” (Project coordinator)

Challenges for income generation activities

Informants noted that a major lack of business management disciplines of planning is a major constraint on economic growth.

“It’s the problem of all people in Vanuatu, I have money, I buy a truck. The truck breaks down, I have no money left to fix it”

But trying to train the whole group to work together on one thing is less effective. They use the money to stock the shop then give credit, until there is nothing left in the shops.”

Informants express a gap in knowledge of how to effectively run their businesses and express a demand for business mentoring, not just for SRGs but for any new or existing business that could grow with appropriate knowledge.
“Maybe, in the savings group, you have some starting small business... There are some community members who have businesses. My observation is that ACOM could help those people to upgrade their businesses. Involve them in training on how to do record-keeping, so they can grow their businesses. So, not training the few, but involve those also already in small businesses.” (Antoinette, woman entrepreneur)

“For any help in the future, it would be good for ACOM to follow-up whose businesses work good or not work good, and help them to make adjustments.”

“What we need to do now is assist those ones who have started because it is something they have started, not anyone else. We should build their capacity some they can build their business better and do trainings. Maybe find some market connections depending on their business.” (Ethel. Project Coordinator)

Third, some informants expressed doubts about the collective SRG process for choosing committed business starters and viable business opportunities.

“ACOM should follow-up how project recipients are using tents. Not all members used the tents well. In the future, if ACOM gives out anything, they should follow-up how they are being used by the recipients and not just leave them. It would be better for sustainability.”

“No-one from ACOM comes here to help us with improving our business.” (Lorivilko mixed FGD)

“They should encourage more people to find people who have potential to start a new business. Do something to make them prove their commitment to pursue a new business before helping them.”

Creating Market saturation. A fourth criticism offered by a key informant was that the project may offer a training to several women (many of whom will not apply it), and that women in a community will copy each other. Consequently, one small community may end up with several people selling the same good or service, rendering it unprofitable in a market with very finite demand.

Outcome 2: Men and women are together improving household budgeting and finances

Outcome Objective: The project will ensure men and women participating in livelihoods activities have access to financial literacy and savings groups.

“In the first year of this phase, the project established six SEGs, and has continued to provide training support to their volunteer facilitators, as well as the facilitators established under funding from ERD in 2017 and 2018.

Over both phases, the project has trained and established 19 volunteer savings group facilitators. These facilitators have gone on to establish over 200 savings groups, with all but 5 being established under funding by ERD. Project staff estimate that approximately 2000 people are now members of ACOM-established savings groups. Of these, 596 members belong to savings groups associated with this project phase.
FGDs, KIIs and the participant survey all reveal that the project has had good coverage and effectiveness in achieving widespread behaviour change in relation to saving money. This is a major accomplishment the project should celebrate.

“I join and stay it helps us to make small savings. It turns it into a big amount. You gather interested in the savings group too.” (Man. Showground mixed urban FGD)

The respondent survey found that all participants are saving money now, and 63% (freq. = 21/33) are saving more than past years. Almost a third of the total sample (30%. Freq. = 10/33) felt they are saving a lot more than previously. Furthermore, 100% of respondents stated their household has set a specific saving goal. An even greater accomplishment is that, over time, as others in the community have observed the outcomes for the original members, many more have demanded to join or start new savings groups. Thus, the numbers of those involved continues to grow as the volunteer facilitators train additional groups in most communities at the beginning of each annual cycle.

“we now have three savings groups in our parish. The first one started in 2016. Then another started shortly after in 2017. The third started just last year in 2018. A fourth group has just formed that will launch this Sunday.”

“Now one has 22 members. Another has 17. Another has 18. And the fourth is uncertain, but also around 20.” (Chapuis women’s urban FGD)

“I trained the community at Mango. They started saving with education in early 2017. There were only 15 members: women, only...They came together to share out. They made a small dinner together and shared out the money. Community members looked on. In January 2018, I was asked to come back and talk to the whole community... 66 members registered then for the second cycle.” (Edith. SEG facilitator)

Compared to other savings options, even close to town, members stated they prefer ACOM’s SEG approach because it is:

- More member controlled in setting their own rules
- Gives more flexibility in taking loans and the rate at which they repay them
- The SEG groups have higher levels of mutual support and solidarity.

“Last year people were saving 200v every week. At end of cycle last year, we increased savings to 300vt.” (Sarakata women’s periurban FGD)

“In other organisations, you can only lend against your own personal money. So people prefer the ACOM. Other groups could learn from the ACOM model. The (Vanwoods) Cooperative is a government system, so you work with a receipt. But ACOM is a people’s organisation, so you work with other people.” (Sarakata women’s periurban FGD)

“I joined Vanwoods, but they were too strict with their rules about paying back loans. They did not discuss as a group much. They did not help me. In this (ACOM) group, if one week you cannot pay your loan repayment, it’s okay, you can bring it another week, as long as you pay within your timeframe. But at Vanwoods, you have to pay set amount every week. In this group, members even help you to repay if you have difficulties.”

(Woman. Showground mixed urban FGD)

“We want to call them solidarity groups because it’s more than a savings group. It is a kind of family. They are taught, if one is struggling everyone else should help them so everyone is on the same level. For me, having women and men together is more than just coming together for saving.” (Project coordinator)

The SEGs have proven to be an effective and cost-efficient means of integrating other projects. Another AOA-supported ACOM Project, ‘Positive Parenting’, contributes training to the volunteer SEG facilitators as well. This
provides additional knowledge about parenting, healthy relationships and women’s and girls’ empowerment into all SEG members and their families. As the ERD-funded project has continued to provide training to start new groups, this AOA project has continued to support them with facilitator training. Between AOA and ERD funding, the project coordinator has “…trained around 20 facilitators. And they, have started almost 200 savings groups. And they send in reports.”

The SEG methodology encourages all family members to take an active role in the household’s membership of the savings group. While the project focusses on women, and that women tend to take a lead role in participation in the SEG and managing the household saving process, men and women felt that men also played an active role in joint decision-making about saving money. Children were also encouraged to join and are given money by their parents to learn how to save it via the SEG.

“With Saving with education, our children have become members of the savings group. So, when mother received her money, children receive their money as well.” “For children, it is hard to save money. They can’t go to bank. So, this helps them be able, and they learn they must put money away to save. Now, they know how.” (Sarakata women’s peri-urban FGD)

**Challenges for Savings and financial literacy:**

While the process of learning how to save via the SEGs has instilled new savings practices, new savings disciplines, and intra-household negotiation about money usage, the project has been very slow to provide training to participants on household budgeting and financial literacy. Such trainings were only just provided to the facilitators at the end of 2018, to be rolled out through the first half of 2019, just prior to the end of project phase.

The FGDs also revealed that saved money is not being well invested. Informants suggest around half of all savings group members use their end-of-cycle payout to accomplish something to build for the future, and the other half spend it as a windfall on immediate wants. Many in focus groups could not recall what they spent their pay-outs on.

The project design has a plan to use the education process of the SEGs to train members on good household budgeting/financial literacy practices. This was delayed due to the volcano response activities and is about to be rolled out across the groups by the facilitators, so will be completed before the end of the project lifecycle in June 2019. Seventeen facilitators were trained in its content, which they will roll-out over seven sessions per SEG over seven weeks. The curriculum is based on materials sourced from the Vanuatu Chamber of Commerce and adapted by the project coordinator to local community context as well as translated into Bislama.

“The last facilitator training on 5 December last year, we came together to talk about family money. They will go out to their groups and share the information with their savings group over the next few months.” (Project coordinator)

A number of groups mentioned that they still have trouble ensuring all members who take a loan actually repay it before the end of the pay-out cycle. The repayment of loans is important, not only to ensure enough cash in the cash box to pay out everyone’s deposits, it is also what generates additional interest for each member, to increase the overall payout benefit to members. One FGD advocated for ACOM to provide closer supervision to SEGs in their first year of operation, to ensure good performance while they are still learning.

“In the first year, we did not save much, but realised how it can make a difference only if we make sure people who took loan pays it back before end of cycle. Last year did not work as well that way...After one year, ACOM should evaluate how the savings group worked, and fix any gaps. (Sarakata women’s peri-urban FGD)

A number of social practices continue to create barriers for households. FGDs were asked what got in the way of them saving more money. Some key reasons were:
- When one’s household takes in extended family, “the more extended family living with you, the more you have to spend.”
- Everyone is expected to contribute to kastom ceremonies. There are often funerals and marriages in the extended family.
- School fees are a key reason for financial stress. Partly for this reason, most savings groups time their pay-out around December/January, in time for the new school year.
- Many families still experience periods of binge-spending: “At kava bar, most husbands will just go spend up what they have at the kava bar. We women will go sometimes by clothes without asking our husband.” (Chapuis women’s urban FGD)

Outcome 3: Families and the Church Respond to Family Violence

Outcome Objective: Communities and church work together to reduce family violence

ACOM seeks to utilise its network and influence to reduce the high levels of family violence in the Melanesian context. (June 2018). This program will involve collaboration across stakeholders within the sector and will be run through the Family Drop-In Centre in Luganville but providing outreach programs and training for community leaders and representatives from other geographical areas of northern Vanuatu.

The most direct activity that has taken place under this Outcome is the training community priests and their wives (25 people in total) in basic GBV counselling skills. This took place in January 2018. The four-day content covered how to provide counselling in households experiencing family violence. While it is unclear how much the counselling skills have been retained and applied by the wider participants, the couple who are based at the Diocese of Vanuatu and New Caledonia office in Sarakata are being promoted by the Anglican Church as a go-to service. This is the same location where the Drop-In centre will be established. This couple is providing the unofficial initial service that the drop-in centre will expand.

“We launched the office over there for counselling... Those two do counselling all the time when needed. When anyone comes needing counselling, they are there for them. We did launch of the counselling room we promoted to everyone.” (Beverly. Mother’s Union KII)

Priests’ wives who received training and who are also in the Mother’s Union have converted the lessons into their ongoing outreach activities.

To date, the few other initiatives can be described as preparatory partnership formation. These have consisted of:

- In year 1 (FY2016/17), hosting “an inaugural Annual Forum on gender, bringing together church leaders, NGOs, Family Protection Unit and other stakeholders to discuss issues of family violence and experience from previous initiatives. Participants committed to ongoing collaboration with the Drop in Centre specifically through training for church staff and referral avenues” (April 2016/17). However, the Drop-In centre has not been opened in the project to date.
- Also in year 1 (April/May 2017) the project coordinator completed Gender & Human Rights and Counselling training, through Fiji Crisis Centre (project activity monitoring table).
- In year two (2017/18) in response to the Ambae volcano crisis, “All outputs towards objective three were postponed due to the Ambae crises, except trainings attended by Woman's desk officer... The training by World Vision’s Channel of Hope program (was) diverted to the Ambae crisis, paving a way for the Church to be practically engaged in gender related activities.” (April 2017/18).

Consequently, there has been very little exposure to lessons and debate about GBV among project participants.
“No, in the savings with education, we don’t have any education part around violence in the family.” “There’s nothing else outside the savings-with-education that raises awareness about this either.” (Lorivilko Mixed rural FGD)

“No, It has not been part of our [SEG] discussions. World Vision has done some workshop about family violence... for church council members.” (Chapuis women’s urban FGD)

One of the four focus group SEGs reported that they had begun receiving some educational input via the ‘Positive Parenting Program’ sister project. That is funded by AOA via a private grant. Among respondents in the participant survey, almost half reported they have received some messaging on family violence through the SEG education agenda.

Once again, we see the potential emerging for the SEGs to be a practical conduit for initiating such discussions in the community. In Sarakata, the SEG already has an educational partnership with the only current women’s drop-in centre: the women’s Crisis Centre in Luganville.

“In my group, we work with the Women’s crisis centre. We go around and talk about sexual violence and abuse. Family violence is easier to talk in the savings group than in the community. Talking about this in the community is hard. But in the savings group we can.”

Challenges in GBV

Part of the identified reason for slow progress in the GBV component is due to the partner, ACOM’s clergy and hierarchy, themselves, having to embark on their own attitude change journey through this project. While some have embraced the counselling training and messages they have received (as discussed below under ‘Impacts’), for many, before they can become strong advocates for gender harmony, they have to reach the other side of internalising this wisdom themselves.

Among the bishops and priests “there has been lip-service, but no practicality about it. They have been trained. But, in Vanuatu, this is the beginning. We are just getting involved in the church. ‘but from the beginning, if they want to get involved, the change must come from the heart. … People in Vanuatu are coming to realising that priests are not living what they are preaching, so we have to start there.’

A second gap is that of networking for the project and its trainee graduates. To reduce deep-seated cultural attitudes that drive gender violence a diversity of actors and advocates who can collaborate is required. While, at a peak level, the project coordinator has nurtured communications with various actors, those priests and their wives in each community are still relatively isolated in their work. They are trained to maintain the confidentiality of those they counsel. Therefore, if a violence case needs to be escalated, they have not been equipped with the knowledge or the working relationships for how to deal with those situations.

“It is not easy for faith leaders and community leaders to report on people from their communities. We did a survey and found that women and girls first report to the leaders of the community. But it ends there. But what happens to those cases that need more.” (Manson. WV GBV coordinator)

This is particularly important because, as the Police Family Protection Unit shared, some perpetrators are well aware that their behaviour is not moral and not acceptable, yet, continue to endanger their family members. Counselling alone cannot protect women and children from such cases, and more authoritative intervention by the law becomes necessary.

While, not a critique of the project, because it is not an objective of the project design, a gap in the GBV services in Vanuatu raised by a key partner is the need for safe shelter for women and children escaping violence.

“We need a safe house. It is a challenge here. We have lots of serious victim cases where they need some place. But we have no place to put them. Government does not provide.
4.5. **Project Impact**

- **What has happened as a result of the project?**
- **How many people have been affected and to what extent?**
- **As a result of this project, what change was produced?**
- **Has individual and community self-reliance been strengthened as a product of**
  - Increased livelihoods and income growth for women and households
  - Men and women improving household budgeting and finance
  - Communities and churches working together to reduce family violence
- **What are the project’s main achievements?**
- **What do people do differently after involvement in the project?**

Overall, the project has had a **multiplier effect**. The participant survey found that one third (33%) of all participants surveyed had passed on what they have learned from the project to other people. On average, excluding volunteer facilitators, each person who on-trained someone else had trained 4.1 others. Or, on average, across all project participants, for every individual direct participant in the project, an additional 1.8 people are informally trained by participants. Those trained included predominantly other family members.

**Participant Satisfaction**

Participants were asked, via the survey, to rate whether the project’s business or financial management initiatives had made any positive or negative impact on the wellbeing of their household. Ninety-seven percent of respondents noted that the project has generated positive improvements for them. Eighty-two percent of the sample said that it made some positive difference, and 15% reported that the project made “a major difference” to their money management and earnings. None reported that it made a net negative impact on them. One respondent was undecided, and one said they were only involved in the GBV component, so could not comment on the income and financial components, so was excluded from the sample for this question.

The main type of benefits experienced are reported below. It is important to note that respondents were asked to reflect on what they think were the most important outcomes for them. No list of possible answers was read. So, this list represents what project participants considered the most important to them, but does not represent the proportion of participants who benefit from each, not the sum total of benefits of the project. i.e. this was an open and unguided question, not an ‘agree/disagree’ checklist.
Survey respondents were also encouraged to suggest any possible negative impacts they have experienced as a result of the project. The following are what they came up with. What is noteworthy is that, while qualitative and other quantitative data has shown that women and men now collaborate more on financial decision-making, a question to prompt exploring possible negative impacts has shown that over a quarter of respondents feel that they argue more about such matters. This is not necessarily a net negative outcome of the project, if in the context of respectful debate to arrive at decisions. However, elevation of women’s agency within a household may also prompt instances of resistance by husbands if they feel their social status is threatened. ACOM should consider investigating potential unanticipated risks of conflict resulting from the project’s women’s empowerment initiatives.

Figure 2 - % of sample who reported each benefit type

Figure 3 - % of sample who reported each negative impact type
Livelihoods and income growth: Self-reliance groups & Women entrepreneurs

We have seen, under the ‘Effectiveness’ section, that more than half the SRGs and all three women entrepreneurs could demonstrate that they had been able to use their grants to increase incomes to members of their group.

Data from the participant survey suggests that the different components of the project have had a cumulative positive impact on incomes of participant households. In total, 85% of respondents stated that their household income had increased over the last three years of the project. Sixty-two percent of respondents reported that income had increased “a lot” in that time. Exploring why that was the case, only a third (34%) attributed the rise to a cause outside the project, such as an increase in salary. Thirty-one percent attributed it to success in a new or expanded own business, which is likely to be a combination of involvement in SRGs or entrepreneurship pilot, or use of an SEG loan to start or expand a business. More than half of those who stated their incomes had increased cited their involvement in the SEG and the skills they have learned through it. (Note, in the survey, respondents could give more than one reason to explain why their income had increased.)

In addition, as we see from the quote below, the impact of support to start their own businesses and earn income is more than financial. For the women involved, it has also been an experience that has elevated their self-esteem and ability to seek and achieve change.

“ACOM helps the community. I have benefited. ACOM took me and put me through training and empowered me and made myself something. Before I was not something, but ACOM showed me how to become something. But I am building up small, small.”
(Antoinette. Entrepreneur from Pentecost)

The average estimated monthly income of respondents to the survey is 62,000 vatu (AUD 770 approx.) with a standard deviation of 51,206. The average household monthly expenditure in Luganville was 77,684 vatu\(^17\): somewhat above the average income of project participants. Thus, we can conclude that the project has effectively targeted poorer households for assistance, and is succeeding in improving their incomes in the majority of participant households. The causes are direct in some cases, and indirect in most cases via an effect of participation in the SEGs.

Gendered impacts of income generation

The participant survey found that, in a third of household (33%) women contributed more income to the household than the men. In around 12% of households, the amount was approximately equal. Thus, for around 55% of participating households, men continued to contribute more income to the household than women. Though we do not have a control group or baseline data against which to compare these results, a finding that women are contributing as much or more than men in almost half of all households is likely to be a greater result than prior to the project and greater than the national average.

Improving household budgeting and finances

At a household level, the vast majority of project participants have developed a mindset around saving money that was not present before the project.

“I think, before, all money you just use more, use all. Now we have savings group you use money, but you don’t use all so you have some when the time comes to save money. You

“Before, I used to just spend without worrying or thinking. Since savings-with-education, I don’t spend all our money. I think about how much I keep aside and how much to spend. I know now how to budget. Savings-with-education has changed how I think about money.” “So, in my family now, first to save it was hard. Then, I decided how much I need to spend on food. It helped me plan for each expense like food and house bills and water bills, and savings and loans.” (Chapuis women’s urban FGD)

“Before, you just spend it all on feeding the family. After joining the savings group, you question everything you spend. Now you work a budget and make sure you have money for education, everything. We have a clear picture now.” (Sarakata women’s per-urban FGD)

Nevertheless, with savings groups being in their first years, many in the groups take some time to focus their savings on longer term opportunities.

“I did not use it wisely. I just enjoyed it. The second cycle, I used it to start Digicel top-up business.”

“I did not use the first one wisely. I just spent it on what I wanted.” (Chapuis women’s urban FGD)

“But at the end of the cycle, they do not use the money to achieve goals. They just use the pay out to buy presents and use it up. Not everyone. But many. Maybe 50/50.” (Edith, SEG facilitator)

However, for that other estimated half, the money is being used for more than immediate needs.

“My own daughter last year, was in a savings group. She used the payout to start-up a small canteen. Me, I used my own money to stock goods into the canteen. I used my payout to go back to visit my family on Island of Pentecost.” (Edith, SEG facilitator)

Gender Impacts of SEGs

The participant survey found that, in only 15% of households, did the husband still make all or most of the decisions about how much money to set aside for saving. More than half of all households stated that men and women of the household make decisions together (56%) and in 22% of households, women made most or all decisions about how much of the household income to save. There was no statistically significant difference between women’s and men’s responses to this question (p=0.8 in relation to the % of men or women who stated that men predominantly make these decisions).

Results were similar when asked who controls decisions about spending the household income. 55% of respondents stated that these decisions were made together between the men and women. 30% of respondents stated that women make all or most such decisions, and in only 6% did the men make all or most decisions. A further 6% stated that it depends on the source of the income as to who decides how to use it.

Results were almost identical for who controls expenditure decisions on agricultural inputs and business inputs. These results are consistent with comments by focus groups and key informants that engaging in the SEGs. Also, learning the process of saving has improved harmony and reduced conflict related to financial matters (See the Impacts/Gender section below.)
SEG Loans

Informants shared that, for many, the end-of-cycle pay-out is not the main financial advantage. For them it is the access to easy and low-interest loans. They note that these loans can be drawn whenever they need and have been used to impact the household via new business or home projects, as the following testimonies illustrate.

“By the time they use [their end-of-cycle pay-out] money to pay school fees and children’s needs, they have spent a lot and there is little left. They do not realise their goal. But, during the year, the loans make all the different.” (Edith. SEG facilitator)

“If you want to start a business, or build a permanent building, you can take a loan to buy the timbers, or the products to start the business. Whatever you need to.” (Sarakata women’s peri-urban FGD)

“If you save money, you can get a loan and you can do something to make house better. In my family, we paid to get electricity connected.” (woman. Showground mixed urban FGD)

“I built a well to store water next to the house. This was from a loan from the savings group. We also used a loan to build a fence to keep chickens. They will be for meat.” (Man, Showground mixed urban FGD)

“My husband and I were just married and lived in a tiny house. It was crowded and had no space. So took a loan and we bought a big box (shipping container) to put everything inside. Now it’s a good space.” (Woman, Showground mixed urban FGD)

“We used a loan to build a fence around house. We bought a fridge to put in the house. Also we used a loan to buy an electric grinder to grind kava [as a business]. Others bring their kava to me and I grind it up.” (Man, Showground mixed urban FGD)

Children’s financial literacy

The approach of the project, of including children in the savings group, is instilling attitudes and practices into the next generations as well, for lasting transformation.

“all children are in the saving with education group. So, they do some small saving too. At the of cycle they get some money. They go do their own shopping with the money the save.” (Loriviko mixed rural FGD)

Social Capital

As noted under ‘Project Effectiveness’, the savings with education groups have also generated increased social capital among members of SEGs. Interaction and help for each other has been promoted by the project model. Testimonies attest to this being achieved through providing flexibility to repay loans, and even banding together to help some members whose capacity to save of repay their loan has faltered. Mutual dependence has also contributed to building trust.

“When we save every week, we all put in the small amount and we are comfortable and we feel equal. But you go stand in a bank queue, you don’t feel easy.” (Chapuis women’s urban FGD)

In terms of impacts on family wellbeing, the evaluation found several benefits.

The rural community visited by the evaluation articulated how the combination of the solar agents’ initiative combined with the introduction of savings groups to transform the community’s approach to household lighting.
“If you go to each house how, you see solar on every house. This was achieved through the savings group. Every house has it how. These were bought through father Charles when he was our solar agent. ... Before, we had only candles at night time.”

(Loriviko mixed rural FGD)

Responding to Family Violence

Among survey respondents, generally, awareness is still very low in relation to support services for people experiencing violence in the family. Of the participants surveyed, only 18% (freq.= 6/33) could name any such support service. Of the six that could name a service, half referenced the Vanuatu Women’s Crisis Centre, and one each named the Public Prosecutors office, the Police family protection unit, and Save the Children. None mentioned their local priest.

While, this evaluation has been frank in observing that this component of the project has underperformed relative to its design objectives, it has not been without positive impact: notably the following:

Nurturing of new advocates in target communities

“More than 20 people did the training. It was priests and wives who did the training. So when they go back to their parishes, they have the skills to counsel members of their parish. I have used it one or two times to talk to couples. There was a girl. The husband and her were hard towards each other. they had on and stop, and on and stop So my husband and I spent time talking to them. And now they are back together.”

(Beverlyn, Mothers’ Union, Sarakata)

The process posed personal challenges to many of the participants as well, who could not become outspoken in their communities without undergoing their own change.

“You have some ... priests, fathers, they are different [as a result of the training]. They did not care about the children. After the training they changed. Some did not walk together with their children. They just go work in the church. But after the training, it helped them to start helping their women in house and the children. Some women said life was hard for me but through the WV training, my husband is better and life is easier for me now.”

(Beverlyn, Mothers’ Union, Sarakata)

Some of the priests and their wives who underwent the four-day counselling training have been vigilant in building it into their service to their community. Women, such as our key informant, Beverlyn, applied the lessons to the activities of the Mothers’ Union, to use in their outreaches to urban and remote rural communities. They have encouraged conversations among women to increase their confidence to seek change on GBV in their lives and communities.

“Some mothers’ union members, before hid how their husband or boss treat them. Now, more and more women come to mother’s union. Husbands might try to prevent women from joining in MU meetings. But more and more women come and learn together and support each other. It’s good tumas.” (Antoinette, Mothers Union counselling graduate)

The messages and communication skills that the counselling training taught have been carried into unplanned opportunities as well. One priest, Fr. Timothy Vora, was promoted to the church’s youth programme coordinator for all of Vanuatu and New Caledonia.

“All youth programmes, I make all the leaders aware. I run trainings. I organise trainings. Liaise with government ministries and NGOs too in relation to youth activities. Our programme to address gender violence among youth is a big one... Me, I try best I can to establish advocates in men’s groups and kava houses, to encourage them to go back and help the youth in the villages. (Fr. Timothy. Priest and counselling graduate)
Increased agency for women

In the beginning of the first phase of this project, a survey was conducted of women’s livelihoods needs. It found that women were very subordinate and dependent on men for access to resources:

“Women are depending on men, and men in the rural communities find the money through copra and kava, and men go to sell the product. And when they come back, they give a little to the women and keep the rest. The women do not know what to do with their money. Then, when the man runs out of his, he goes to the woman to ask for her money. Women are left at home and fully dependent on the man. So the self-esteem is low.” (Ethel. Project coordinator)

Part of the theory of the project, expressed by the project coordinator, is that greater financial contribution and management skills will raise women’s agency within their households.

“The thought is if the women are saving more money and contributing to the day to day running of the family, they are confident in making decisions that affect the family finance. They will feel more confident... Having them engaged in such programme, I talk to them and their eyes are shining and confident and they say’ oh yes, we don’t wait for the man. We just go ahead and save the money... It is like they are becoming smarter and more independent in contributing to the family.” (Ethel. Project coordinator)

The evaluation has reported in previous sections how women are now making equal or dominant decisions in the majority of participating households in relation to saving, expenditure and business. The evaluation also heard from men and women that husbands are generally accepting of the outcomes of these discussions and agreements about use of household income.

Reduced household conflict through financial harmony

A second aspect of the project’s focus on improving household financial management was to reduce conflict in the home, in combination with behaviour change through the influence of church leaders in the community:

“Some of the fighting, words or physically, is something linked to finance. Sometimes the woman starts a quarrel because she does not get enough from the husband so shouts at the husband at the kava bar, or asking too much from the husband ... triggering conflict in the home. So, that’s why we decided if we strengthen this area and address family violence through church leaders who are listened to in the community, and then talking to women about financial management in gatherings, it will flow through the communities.” (Project Coordinator)

Evidence from evaluation informants indicate that involving women especially, and men in savings groups and financial literacy skills is fulfilling the expectation. Despite the low levels of GBV behaviour change initiatives by the project so far, several FGDs and key informants raised the observation that the savings awareness and practices has had a positive effect in decreasing conflict and disputes within SEG member households.

“My family doesn’t have fights about money anymore, since the savings group started. In the past, I wanted to use up the money. It caused disagreements about how we used money. I was drinking kava every day. Now I cut down and only drink kava on the weekends ... to save it and put it to good use... Before we used up all the money. Through the savings group, we learned how to control it.” (Man, Showground mixed urban FGD)

“My husband is happy with savings group because he understands it and supports it.”

“My husband is happy too. He understands.” (Chapuis women’s urban FGD)

The observation was also raised by a priest who has spent time counselling couples.
Violence often arises because of money. Financial conflicts also result in so many assaults and even death. So when ACOM is trying to walk the talk... You find out savings help plenty to reduce violence. You find the father does not push mother for money. They decide together. They tell me “over the last 2 of 3 years, we won’t experience violence anymore.”... Every kind of violence: emotional and physical. While preaching it, you have to give ways for how to reduce it. ACOM is providing a way.” (Fr Timothy, Priest and counselling graduate)

4.6. Attribution/Contribution

The evaluation utilised questioning in each FGD and KII to learn to what extent project is wholly or partly responsible for any changes in health knowledge, practices and coverage. The evaluation learned the following:

Livelihoods and income growth.

Of the three SRG recipients visited, only one already had the business model (sales to tourists) in place that the SRG enhanced. A review of monitoring data of all 26 SRGs (including 20 from Phase 1) suggested that this one is the exception and that for all others, the SRG was the catalyst that got their project off the ground. For the women entrepreneurs, they had already received some training and equipment on value-adding processes (for coconut and cassava). For solar lighting, we have seen that its profitability for participants is waning as alternative products and providers expand across northern Vanuatu.

Urban and rural informants noted that no other organisation provide any business development support. This project is unique in that respect.

“There’s nothing like that. There are cooperatives that talk with all women to bring them together. That’s all. ... ACOM is good: if it has a member, it will help that member and give support.” (Antoinette. Woman entrepreneur)

Among survey respondents, eleven percent noted that they have received some other income-generation skills training from the government vocational and employment training provider (TVET).

Thus, in aggregate, we can estimate that the project is responsible for around 80 to 90% of all improvements in income experienced by those involved in income-generation initiatives inside the project.

Improving household budgeting and finance

“In the communities, the savings groups, there are now several different savings options. Many people are members of several groups, like VanWoods. So, they sometimes have to withdraw from one to continue with another. They might take loan from our group, and loan from Vanwoods and loan from World Vision.” (Edith. SEG facilitator)

“Some of us have a bank account as well.” “The Bank has greater security than the savings group too.” (Chapuis women’s urban FGD)

Many of the urban project participants have access to several savings options: other NGO-established savings group in neighbouring districts, government-backed savings groups, and commercial banks in the centre of town.

In the rural community, the FGD stated they had no other savings group options. One of the commercial banks visited their community to accept bank account deposits once per month, but had no role in education and mobilisation.

Across all survey respondents, 56% reported that they keep most of their savings in the SEG group, and 28% keep most in a commercial bank. Only 13% keep most of their savings hidden at home.

Given previously expressed preference for the ACOM-savings, loans and education model, in urban areas such as Luganville, ACOM’s activities (this project plus the spin-off project funded by ERD) could be said to account for...
more than half of the accumulated knowledge and practice around savings and access to loans. In rural areas where the project has operated, they may account for 100% of accumulated knowledge of savings and access to loans and, 80 to 90% of savings practices.

We must acknowledge that for the past 6 years, ERD’s SEG model and funding have been responsible for starting up most new savings with education groups, and AOA funding is directly responsible for only the original seven savings groups out of around 200 SEGs. All others were brought into existence by ACOM through ERD funding in the last six years.

Reducing family violence

“There are lots of activities (we do). Awareness. Crime intervention... We go out to communities. We have a partnership with stakeholders, like World Vision and others to go out when there is an incident, with assistance from stakeholders to cover transport. Vanuatu Women’s Centre and World Vision and others.” (Informant – Police Family Protection Unit)

In relation to Anglican community services (priests, their wives and the Mothers’ Union), the evaluated project is the only service that has provided them with counselling training to assist those in their communities.

In relation to the wider engagement with GBV in northern Vanuatu, this project has been a very minor player, with World Vision, the Police Family Protection Unit and the Vanuatu Women’s Crisis Centre in Luganville making up the bulk of information and services available.

The Family Protection Unit and Women’s Crisis Centre have education communication activities but are predominantly response services after cases of gender violence have taken place, with a focus on protecting women. Next to nothing is in place to raise the awareness and interest of violent men, or to provide motivation and support to change negative attitudes and behaviours. Informants noted the current absence of community-level advocacy and counselling support towards men and women, as well as the absence of a safe-house service for women and children escaping family violence. This is absent not just from northern Vanuatu, but the whole of Vanuatu. The Police Family Protection Unit suggested that the Anglican Church may be one of the only institutions in Vanuatu in a position to create such a service.

4.7. Project Sustainability

- To what extent will the benefits of the project continue after the withdrawal of funding?
- Will individuals and communities continue to be self-reliant post funding? How and to what extent?
- What were the major factors which influenced the achievement or non-achievement of sustainability of the project?

Livelihoods and income growth

The solar social enterprise initiative has achieved a structure and process with ACOM that networks its 21 solar agents with suppliers and a process for ordering new stocks. However, the solar agents component has not been designed to be sustainable, so is reliant on grant funding to continue supporting the solar agents. It remains unclear whether the second solar component (sale of large solar systems for buildings by ACOM, to fund self-reliance groups) is sustainable. Most likely, it will need additional support to become viable.

Two of the three SRG initiatives visited had already ceased by the time of the evaluation. One had tentatively restarted. The third, the tourism marketing association at Chapuis, was going strongly, and informants expected them to continue for the long-term. However, informants had also noted that fewer and fewer cruise ships were visiting Vanuatu compared to previous years, making it a less profitable market than before. These experiences are illustrative of the challenges for all SRGs, which have around a 50% chance of survival in the medium term.
This is not a sign of project weakness, so much as the reality of trying to start a profitable business. Even in a business-driven culture such as the USA, 60 to 80% of new businesses are expected to fail in their first years\textsuperscript{18}. One informant suggested that the nature of collective management and operation is a key contributor to the weakness of the model.

The woman entrepreneur interviewed for the evaluation has applied the skills she has received to continuously expand her business activities and has more expansion plans for the future.

The project model, then, faces the conundrum of the collective SRG model having poor sustainability. The women entrepreneur pilot initiative benefits few people with a higher per-participant cost to the project, but suggests more sustainable results for participants and their families.

**Improving household budgeting and finances**

“Our savings group goes through each cycle ourselves. We don’t have any help from outside. We have the cash box. Savings. And loans. We do it with no help from outside.”  
(Man, Lorivilko rural FGD)

“At our Pentacost savings group, it is an ongoing program on its own. It doesn’t need support.”

“Sarakata [SEG] will continue as well.” (Women at Sarakata women’s urban FGD)

The ERD Savings model has proven to be a major success in relation to sustained operation and benefit to members. This appears to be the result of:

1. a highly-structured, simple but adaptable operating model (model and majority of funding from ERD)
2. a thorough, seven-part community training/discussion package
3. investing guidance of groups into well-trained volunteer facilitators from within each group
4. An operating model that optimises security of funds and accountability of each member to the group
5. High benefit for low effort to each member that acts as incentive to continue support for the group functions.

**Responding to Family Violence**

“I am not sure if the counselling would continue. It depends on those who are overseeing this parish. They are in charge of what services continue.” (Beverlyn, Mothers Union and counselling graduate)

In the absence of any further inputs, based on the testimonies of key informants, it is likely that the Mothers’ Union will continue to incorporate promotion of women to talk about and act on GBV. This positive result is attributable to the project.

However, while several of the trained priests and their wives will also individually carry forward the attitudes and counselling skills learned in their GBV counselling training, the absence of ongoing coordination by the project or the hierarchy of the Anglican Church is likely to translate to attrition of those benefits over time.

“Oh on the side of family violence - if the project stops, I cannot forget what I learned. So I can continue to use what I learned.” (Fr Timothy. Priest and counselling graduate)

4.8. AOA and ACOM collaboration Partnership Health

“I have come to personally feel that AOA is becoming part of me and a family to me. I really appreciate the generosity, their honesty, and also, foremost, their understanding and support through not just financial assistance, but having the understanding to listen to us and come down to our level and build us as individuals as well as having a more bottom-up approach to developing out programmes. I feel they listen to me and that is really important in any relationship. I want them to know I really appreciate the partnership. It is the uniqueness of having Christians working together. It would be much harder if we had to report to DFAT directly. There would not be any relationship like I have described to you. ... God bless them. God bless their hearts.” (Project Coordinator)

The evaluation found that the working relationship between the implementing agency, ACOM, and the managing agency, AOA, is very healthy and mutually respectful. In a partnership ‘health check’ survey of fourteen questions that completed within the evaluation, ACOM rated AOA as ‘fully satisfied’ in 12 of the 14 questions (85%). The remaining two questions were rated as adequate, and none were unsatisfactory.

The ACOM informant noted that the working relationship between AOA and ACOM has been continuously improving over time, that AOA listens to, respects, and acts on ACOM’s points of view and feedback. They deeply appreciate AOA’s design facilitation that generates “bottom-up” project designs that respond to the needs and aspirations of participants in target communities. This has given ACOM the freedom to nurture “home-grown initiatives” well suited to Melanesian context, ensure localisation of action, and build local capacity.

The ACOM informant expressed that the shared faith background with AOA gives them a level of trust and willingness to be vulnerable that they do not have with other development partners and consider AOA as a mediator for them with government and secular elements of Australia.

In terms of how AOA could strengthen their support for ACOM’s work, ACOM suggests:

1. They would appreciate support to become a more rounded development agency
2. They would benefit from learning of “success stories” in other parts of AOA’s projects around the world, to know what alternative and promising practices are solving similar issues.
3. Given the growing success and confidence of SEGs, some of the beneficiaries could become effective promoters of the project work and fundraising in Australia.

5. Recommendations

5.1. Livelihoods and income growth

R1. Merge women’s entrepreneur and SRG models. Several business opportunities expressed by informants did not fit into the existing options being neither a collective pursuit by a SEG (SRG) nor a solo female entrepreneur. The evaluation agrees with the current model of nesting income-generation opportunities inside SEGs, and the process of developing and submitting business-case applications to the project to win support. The recommended change is to allow flexibility as to who can apply for support. Some will be individual women, some, couples, some small partnerships, and others larger collaborations.

R2. Focus on providing business supervision and coaching. This service should become the main focus of the income generation components of the project. Existing SRGs expressed that, while the grant helped them commence their businesses, they need periodic follow-up from someone to help them assess where their business is succeeding or weak. Secondly, they expressed that, since many are not disciplined in their operation of the businesses, some initial external supervision would help correct poor performance.

In terms of staffing structure, if past project budgets are indicative of future budgets, project funding will be insufficient to directly employ suitably qualified business mentoring staff. However, much can be appropriated from
the project’s successful SEG facilitator model. The project could identify entrepreneurs and business starters in previous project phases who have been successful ‘model’ business operators. If willing, business facilitation trainer-of-trainer skills could be provided to them, and they be retained as ‘remunerated volunteer’ business mentors. Renumeration will enable them to afford to take time away from their own businesses without losing income, and secondly, will optimise the project’s ability to set and monitor performance targets for each mentor.

Business mentoring can be as simple as holding the protegé accountable to setting a goal and remaining disciplined in pursuing it without giving in to other temptations; or separating business from household cash and expenses; or being strong in refusing to provide credit (which was explained to be a killer for local businesses).

Business coaching could be provided to some business applications as part of a package with start-up grant funding support, and to others without grant support.

R3. **Provide business loan capital via SEGs.** Already, SEGs are providing loans to some members wanting to start small businesses. Nevertheless, their capacity is limited to the small funds they collect from members each week. Mature SEGs who have established a track-record for good money management and repayment of loans can receive the funding grant that would otherwise have done directly to an SRG. These grants to SEGs will provide additional capital they can use to provide bigger loans to new business opportunities, in place of SRGs. The obligation will exist for the business grant recipient to repay all or part of the grant as if taking a loan against the group’s deposits, but to repay to the SEG, possibly over a longer time period than personal loans. Consequently, the grant will become available to future business starters in the SEG.

R4. **Transition solar lighting support.** This initiative served and accomplished opportunities that were relevant from 2013, both to introduce an innovative income opportunity to empower women, and to make available clean, efficient and economical lighting to remote communities. However, ACOM’s mediator role was not designed to be financially self-sustaining. With increased solar lighting competition throughout Vanuatu, ACOM needs to transition out of grant dependency. The evaluation recommends that:

i. ACOM uses the next phase to wind-up the accounts of non-active solar agents,
ii. ACOM continues supply and payment mediation in the short term to any solar agents who wish to continue their solar micro-business,
iii. ACOM use the next cycle to connect viable solar agents directly to suppliers or localised wholesaler agents to ultimately order and pay directly to the supplier. By the end of the next phase, any cash flow shortfalls they experience should be met via their linkage to their SEG.
iv. ACOM and AOA agree on a timeline and strategy to achieve financial and managerial sustainability for the large-solar systems sales, with a decision point in Project Year Three to review and determine whether it is self-sustaining or to be wound-up by the end of the project.

R5. **Offer diverse income-generation skills opportunities.** An attractive alternative is to provide a number of training opportunities, but accept only a limited number from any one community. For example, 20 women may be accepted for a skills training course, but they have been brought together from five or six or seven different communities. When they return to start their enterprises, they will be able to offer something unique to their local market, rather than returning to a market flooded with the same good or service.

5.2. **Improving household budgeting and finances**

R6. **Commence and reinforce cascaded training on household budgeting skills.** This is not a new recommendation, so much as a recommendation to pick-up an objective that was started late in the project phase under evaluation. While many intuitively converted their savings practices into wiser money management, around half have not progressed to saving and reinvesting in a way that better secures their household resilience against economic shocks.

R7. **Consolidate support for Saving with Education Groups.** ERD funding to ACOM has been practical in expanding the coverage of Anglican communities with SEGs. From mid-2019, the AOA/ACOM collaboration has
the opportunity to harness the skills that have been generated in ACOM and its volunteer facilitators to maintain momentum for young groups, and to strengthen newly established groups.

R8. Provide more intensive supervision for new SEGs. Many informants expressed uncertainty and lack of understanding of SEG rules and process. For some, this is because the seven-step training modules were not completed by the facilitator. In other cases, it was because members joined later or were absent. In others, the facilitator herself was not confident of her own knowledge. Thus, supervision was requested as groups navigate their first year, and refresher training provided as they transition into the beginning of their second annual cycle.

R9. Encourage SEGs to standardise a rule that one cannot take a group loan if they have an existing loan from another source. Taking multiple loans from multiple savings groups was cited as a key source of group loan default. A simple solution is to build into ACOM’s default SEG constitution pro-forma a clause that prevents a member from taking multiple concurrent loans from other sources.

5.3. Responding to Family Violence

R10. Commence education around GBV awareness and referral options in SEGs. Informants have confirmed that the education component of SEGs are practical for disseminating knowledge throughout communities. To date, they have been underutilised for challenging negative gender behaviours.

R11. Include saving and income-generation pathways within GBV counselling. An informant made the astute observation that women in violence relationships have no escape if she does not have access to savings and an independent source of income. Counselling should include referral pathways, and linkages to SEGs and project income opportunities could be part of those referral pathways.

R12. Refocus on completing the Anglican GBV drop-in counselling centre in Sarakata.

R13. Establish formal communication commitments and cross-referral agreements between ACOM and existing GBV service providers. In particular, the Police Family Protection Unit and the Vanuatu Women’s Crisis Centre. It will be important for community-level priests and their wives to be introduced to these services and when and how to reach-out to them, themselves.

R14. Establish a peer-support network for priests and wives involved in community-level GBV counselling. Such a network that formally meets periodically (for example, twice per year) can be a conduit for ongoing refresher and upskilling training, familiarisation with referral networks, and collective problem-solving. The network should also provide informal contact and peer-mentoring between members. This will enable them to share difficult cases and process vicarious traumas they experience while dealing with people in their communities. World Vision in Santo would be a practical first consultation, as they explained that they already have established such a network for leader/counsellors they support.

R15. Programme support for ACOM national leadership to engage in national-level network building, negotiation and advocacy. It was clear from discussions with all GBV stakeholders that GBV action, even at provincial or island level requires national-level negotiation, advocacy and agreement. The role of national ACOM leadership to date has been to grant or deny permission for the project to act. As a national voice for dozens of communities and a faith that espouses the needs and rights of the poorest and most marginalised, the Anglican Church of Melanesia is an obvious and powerful voice for social change in Vanuatu. As an outside observer, it appears to the evaluator that skills and capacities to engage in national-level advocacy are lacking and the church would benefit from access to guidance on negotiation and advocacy capacities for its leadership.

R16. Research the requirements for future expansion of the drop-in service to include a safe-house service. The logistics, funding and complexity of a safe-house for women escaping violence is significant and perpetual. GBV stakeholders pointed out that the demand for such a service is high, but none exists in Vanuatu. ACOM has access to the insights of its counterpart in Solomon Islands, as a starting reference point to contextualise to northern Vanuatu. Presently, ACOM Vanuatu does not have the organisational, experiential or funding capacity to
establish such a service. However, the drop-in centre will provide the foundation upon which research and stakeholder buy-in can be built over three to five years.

5.4. Project Management and inter-agency collaboration

R17. Establish stable project management. For most of the project duration, the project coordinator was not allocated contractually required hours. Instead, any work on this project was designated ‘special duties’ beyond her standard employment. One fulltime staff member was employed, but focussed only on the solar lighting component. Between other demands on the coordinator’s time, (particularly the ERD-funded SEG project and the ACOM Mothers’ Union), and the sequestering of her time for ACOM’s (and AOAs) Ambae volcano response, insufficient time was left for the project coordinator to visit participant groups, supervise and train facilitators and oversee monitoring and reporting.

With the ERD project coming to an end, the opportunity exists for AOA to create a formal contract with ACOM to employ the project coordinator for up to 5 days per week or employ the project coordinator for fewer days, while employing a project facilitator fulltime. The formal employment contractual arrangements should preclude project staff being redirected to other projects during the project period.

R18. Permit budget for casual remuneration of key community facilitation roles. The project has been successful at drawing on volunteer facilitators to train and facilitate SEGs. However, the time required to take on additional training and monitoring roles, and the introduction of business mentors would best be achieved by some level of remuneration for those roles. This would increase staffing flexibility while alleviating the need for the project coordinator to do all roles. Remuneration could be as simple as a daily per diem for days they spend monitoring and training.

R19. Commence consideration of how to incorporate disability inclusion. This is a difficult first step because development agencies often find it difficult to know what the first steps should be. It is important to remember that the organisation and the project does not have to become fully responsive straight away. However, each redesign should build next steps in organisational competency. First steps can be small and achievable, yet meaningful. Examples may include:

- requiring new SEGs to identify neighbouring households affected by disability, and incorporating them into the group;
- explicitly addressing the additional vulnerabilities around family and gender-related violence in community awareness activities and counselling training;
- assigning a small dedicated business grant budget, training and mentoring support for people with disability to apply for.

R20. Re-clarify the project focus for the next phase. The project has, historically, been focussed on economic development as a means for women’s empowerment, with some exploration into addressing GBV and promoting gender harmony at household and community levels. Opportunities and interest for action in the latter theme are now elevated and will need a higher proportion of project budget if it is to be addressed seriously. ACOM and AOA will need to confront and respond to whether the next phase is to be:

A. Primarily a GBV reduction project that uses savings and business a vehicle?
B. Primarily an income generation and money management skills project with GBV as cross-cutting theme?

Only after this question is answered can the re-design be entered into, and the above recommendations be considered with due perspective.

R21. Incorporate and measure outcome-level indicators in future designs. The absence of defined measures of higher-level change impeded the precision of this evaluation report. During re-design, after a project theory of change has been developed and project objectives set, project designers should invest in identifying and incorporating indicators specific to the high-level objectives (goal and outcomes) of the new phase. Priority should be given to indicators that can be readily quantified, such as by up-to-date and easily accessible secondary data or via a questionnaire-based survey. It is equally important to ensure time, plans and budget are defined to collect baseline data against which progress can be tracked.
6. Conclusion

Evidence shows that, in Vanuatu, a lack of women’s agency, a patriarchal culture, and financial dependency of women interact to contribute to perpetuate gender-based violence in families. This evaluation has found evidence to justify the project’s theory of change, that increasing women’s ability to earn and manage incomes, and including their male counterparts in that learning journey is contributing to reducing conflict in the households of project participants. The evaluation has also evidenced that the vast majority of participants note that their households are earning more money now than ever before.

Commencing and supporting the Savings with Education Groups has been the principal vehicle for success in this regard. The initial SEGs generated interest and motivation for other community members to join or start new SEGs, enabling this and another project to rapidly expand the number of people learning and benefitting to over 2000 SEG members now. Members appreciate the autonomy of adaptability of the groups, the opportunities to learn, and the solidarity they build between members: aspects that are unique to the model. Once groups have completed their first annual cycle and have commenced their second, the majority are self-sustaining: likely to continue well beyond the project lifetime. To support other development objectives, the SEGs’ ‘education’ component has proven to be a practical and welcome conduit for sharing other messages and generating discussion around them, whether related to financial literacy, parenting, or challenging behaviours that perpetuate GBV.

The project’s three models for income generation: solar lighting agents, self-reliance groups, and women entrepreneurs, have all proven effective and relevant to context. However, each are best understood as pilots in their own regards from which lessons can be drawn to emerge new approaches. Solar lighting initiative introduced a simple model that women could adopt, and communities gained direct benefit from. However, sales volumes are low, the agents remain dependent on ACOM to organise them, and competition in their markets are low. Self-reliance groups created a sound platform for success by inviting applications from within the strengths of existing SEGs and requiring applicants to demonstrate commitment and good planning by submitting a business case. The strength of their SEG foundations is also a weakness due to having many members making them difficult to manage and stay motivated. It appears the women entrepreneur project is also proving successful in supporting women to build and expand profitable businesses. Business management skills are well targeted to meet the needs of these women. However, the reach of this component to just three women is too narrow to justify continuing in its present form. Lessons can be drawn from the strengths and weaknesses of all three models to empower AOA and ACOM to develop improved approaches to assisting a wider range of ni-Vanuatu women and men to sustainably earn more incomes.

In relation to addressing gender-based violence, sustained and widely adopted behaviour change requires many diverse messages that are ongoing and interactive. The project has made a small start into this space to improve peace and harmony in more households across Vanuatu. The initial counselling training for community-level priests and their wives was well targeted because it both increased awareness and behaviour change among people of community influence, and also injected early intervention capacity close to household level. Women in the Anglican Mothers’ Union have embedded the messages into their own outreach activities that engage women across the country. However, the absence of follow-up or networking of these counselling trainees means the activism and knowledge is sub-optimal and can be expected to atrophy rapidly. Similarly, the redirecting of GBV awareness and training to leaders of displaced Ambae communities was appropriate, given the increased risk of gender violence

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19 Parker W, 2007, Rethinking conceptual approaches to behaviour change: The importance of context, Centre for AIDS Development, Research and Evaluation, p.4
during periods of crisis and displacement. These activities were ‘one-off’ events, and the evaluation did not have the power to assess its outcomes among leaders and populations of the displaced.

Though the project is largely a success, overall, it fell short of the targets it set for itself. This was primarily the result of the disruption caused by the volcanic eruption and subsequent evacuation of the island of Ambae. Most project activities for years two and three had been planned to take place in Ambae. ACOM project personnel and project activities were redeployed to the Ambae response and funded under AOA’s AHP response – with permission from the majority funder: the ANCP desk of DFAT. An internal division within the leadership of ACOM also contributed to delays in the pursuit of some of the ‘Responding to violence’ components of the project. These divisions have now been resolved and those components are moving ahead in the final months of the project.

In relation to what was not accomplished:

SRG recipients have around a 50% chance of sustainability and the project was not able to provide sufficient monitoring supervision to SRGs due to the limited staffing of the project.

The project is behind schedule in providing budgeting and financial literacy training throughout the SEGs. Though, facilitator training has now occurred and SEG members will be trained in the final months of the project phase.

Community outreach/behaviour change regarding GBV and promoting harmonious family relationships by-and-large has not occurred yet.

The establishment of a GBV counselling drop-in centre has been significantly delayed, but is likely to progress in the final months of the project. Consequently, related activities such as establishing referral pathways between GBV service providers has not occurred.

The project has not yet sought to incorporate disability inclusion

Overall satisfaction with the project has been high among its participants. Ninety-seven percent of surveyed participants noted that it had made a positive impact on their household. The most cited improvements were:

- that they are saving a lot more money than before (cited by 55% of participants)
- that they are making higher incomes than before (cited by 24%) and
- that they don’t have to work as hard to make a living than before (cited by 21%).

This second phase has a more sophisticated design that is relevant to more ni-Vanuatu than its first phase. Yet, with two years of disruption caused by the Ambae volcano crisis, it is only just reaching a stage where it is poised to make major inroads into increasing prosperity and peace and harmony to poorer households. Without hesitation, this evaluation report recommends a redesign and continuation for a third phase of this project to capitalise on the foundational works and lessons learned over the last three years.

____________________________________

_end of report. See next page for appendices_
7. Appendices

Appendix A: Evaluation Terms of Reference

Appendix B: Data collection schedule and sampling frame

<table>
<thead>
<tr>
<th>Date and Time</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 – 18.02.19</td>
<td>Transit from Australia to Port Vila to Santo</td>
<td></td>
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<tr>
<td>19.02.19</td>
<td>9.00 am – 9.30 am Meet with Joses – Courtesy call</td>
<td>ACOM Office</td>
</tr>
<tr>
<td></td>
<td>9.30 am – 4.30 pm Training of Enumerators</td>
<td></td>
</tr>
<tr>
<td>20.02.19</td>
<td>9.00 am – 9.30 am Meet with the Bishop of DOVNC – courtesy call</td>
<td>DOVNC office</td>
</tr>
<tr>
<td></td>
<td>9.30 am - 11.30 pm Interview with savings groups members.</td>
<td>MU Centre</td>
</tr>
<tr>
<td></td>
<td>1.30 pm – 4.00 pm Interview with Antoinette Are from Pentecost (entrepreneur, solar agent, savings facilitator).</td>
<td>Sarakata</td>
</tr>
<tr>
<td></td>
<td>❖ Focus group (Men &amp; Women) Saving’s group.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ One to one Antoinette -entrepreneur</td>
<td>MU Centre</td>
</tr>
<tr>
<td></td>
<td>❖ One with Beverlyn – violence counselling</td>
<td>Sarakata</td>
</tr>
<tr>
<td></td>
<td>❖ Participant survey</td>
<td></td>
</tr>
<tr>
<td>21.02.19</td>
<td>8.00 am – 11.00 am Interview sessions with Chapuis SR group &amp; savings with education.</td>
<td>Chapuis Parish</td>
</tr>
<tr>
<td></td>
<td>❖ Focus group (Men &amp; Women)2 groups. – Self-reliance in SG.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ Participant survey</td>
<td></td>
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<tr>
<td></td>
<td>1.00 pm – 2.00 pm Field visit to Lorevilko</td>
<td>Lorevilko</td>
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<tr>
<td></td>
<td>3.00 pm – 4.30 pm Lorevilko Savings groups (SR project).</td>
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<tr>
<td></td>
<td>❖ Focus group (Men &amp; Women)</td>
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<tr>
<td></td>
<td>❖ One to one – GBV KII</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ Participant survey</td>
<td></td>
</tr>
<tr>
<td>22.02.19</td>
<td>9.00 am – 4.30 pm ❖ KII with the Family Protection Unit</td>
<td>Lugarville</td>
</tr>
<tr>
<td></td>
<td>❖ KII with World Vision</td>
<td></td>
</tr>
<tr>
<td></td>
<td>❖ KII with Fr. Timothy (counselling training priests and his wife)</td>
<td>ACOM office</td>
</tr>
<tr>
<td>23.02.19</td>
<td>9.00 am – 11.00 am Interview sessions with Showground Savings group (SR Project)</td>
<td>Show ground</td>
</tr>
<tr>
<td></td>
<td>❖ Focus group (Men &amp; Women)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.30 pm – 4.30 pm ❖ KII – Edith – volunteer facilitator</td>
<td></td>
</tr>
<tr>
<td>24.02.19</td>
<td>1.30 pm – 3.00 pm Debriefing with ACOM DGS, ACOM project coordinator, AOA project manager.</td>
<td>ACOM office</td>
</tr>
<tr>
<td></td>
<td>1.40 pm Leave for Brisbane and Melbourne</td>
<td>Santo Airport</td>
</tr>
</tbody>
</table>
Appendix C: Survey Tools and Question Guides

**Qualitative interviews question guides:**

- K4Dev AOA KII guide-FINAL.docx
- K4Dev AOA KII guide-Pjt Coord.docx
- K4Dev AOA FGD guide-income groups.docx

**Quantitative survey questions:**

<table>
<thead>
<tr>
<th>English</th>
<th>Bislama</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Geographic Information:</strong></td>
<td>Infomesen blo ples:</td>
</tr>
<tr>
<td>Province:</td>
<td>Provins:</td>
</tr>
<tr>
<td>Community:</td>
<td>Komuniti:</td>
</tr>
<tr>
<td>Name of community?</td>
<td>Nem blong komuniti?</td>
</tr>
<tr>
<td>Name of Enumerator:</td>
<td>Nem blong man we I mekem intaviu:</td>
</tr>
<tr>
<td>introductions &amp; explanations</td>
<td>Sevei ia ino se bae yumi fosem yu blong tek pat long hem so yu save jus blong no tek pat. Yu save disaed blong no ansa long eni kwestin we bae mi askem o yu save stopen intaviu long eni taem. Yu ting se yu save givim mi 20 minit blong yumitu go thru long intaviu?</td>
</tr>
<tr>
<td><strong>Respondent/Household Profile</strong></td>
<td>Ol Infomesen blo man/woman we I pas tru long intaviu wetem famli blong hem</td>
</tr>
<tr>
<td>Sex of the Respondent</td>
<td>Man o Woman:</td>
</tr>
<tr>
<td>Respondent's age:</td>
<td>Ej blong hem:</td>
</tr>
<tr>
<td>Are you the...?</td>
<td>Yu nao yu hed blong famli?</td>
</tr>
<tr>
<td>What is the gender of the head of household?</td>
<td>Hu nao I hed blong famli, man o woman?</td>
</tr>
<tr>
<td>Can you read and write?</td>
<td>Yu save rid mo raet?</td>
</tr>
<tr>
<td>What is the highest level of education you have completed?</td>
<td>Yu kasem wanem klas long skul?</td>
</tr>
<tr>
<td>How many of the following people live in this household (including yourself)?</td>
<td>Hamas long olgeta pipol ia I live long haos blong yu (wetem yu tu)?</td>
</tr>
<tr>
<td>Number of MEN aged 18 or over:</td>
<td>Namba blo ol man we I 18 yia o ova:</td>
</tr>
<tr>
<td>Number of WOMEN aged 18 or over:</td>
<td>Namba blo ol woman we I 18 yia o ova:</td>
</tr>
<tr>
<td>Number of BOYS aged from newborn to 17 years old:</td>
<td>Namba blong ol boe we ej blong olgeta I stat long zero kasem 17 yia:</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Number of GIRLS aged from newborn to 17 years old:</td>
<td>Namba blong ol gel we ej blong olgeta I stat long zero kasem 17 yia:</td>
</tr>
<tr>
<td>Does this household contain any child with special needs/a physical or mental disability? If so, how many children?</td>
<td>Yu gat eni pikinini long haos blong yu we I gat spesel nid o I gat visikel o mentol disebiliti?</td>
</tr>
<tr>
<td>Does this household contain an adult with special needs/a physical or mental disability? If so, how many adults?</td>
<td>Yu gat eni woman o man o gel mo boe we oli bigbigwan finis I gat spesel nid o visikel o mentol disebiliti?</td>
</tr>
<tr>
<td><strong>PART B. INVOLVEMENT IN THE PROJECT</strong></td>
<td><strong>PAT B. HAO NAO I PAT INSAED LONG PROJEK</strong></td>
</tr>
<tr>
<td>Have you or any member of your household received support from ACOM to earn income or manage money better, anytime in the last 3 years? If so, what activity did you participate in?</td>
<td>Yu o eni memba blong famli blong yu I bin kasem eni sapot I kam long ACOM we I help blong kasem sam selen or save lukaot gud moa ol selen blong famli, long eni taem insaed long trifala yia we I pas finis? Spos yes, wanem kaen aktiviti nao yu bin tek pat long hem?</td>
</tr>
<tr>
<td>In the last 12 months, all together, how many days have you spent in training for improving business or your finances with ACOM?</td>
<td>Insaed long las 12 manis we I pas, hamas dei nao yu bin spendem go tru long eni trening wetem ACOM fo impruvum bisnis o faenans blo yu?</td>
</tr>
<tr>
<td>In the last 12 months, all together, how many times have you met with an ACOM person to discuss your business or financial activities? (not including formal training events)</td>
<td>Insaed long las 12 manis we I pas, hamas taem nao yu bin mit wetem wan man or woman blong ACOM blong tokbaot bisnis blong yu o ol aktiviti blong faenans blo yu? (emia ino inkludim ol fomol trening)</td>
</tr>
<tr>
<td>Which kinds of ACOM assistance was most useful to you improving your business or money management?</td>
<td>Wanem kaen sapot blong ACOM nao yu fil se I gud moa mo I helpem yu blong impruvum bisnis blong yu o hao blong lukaot gud mane blong yu?</td>
</tr>
<tr>
<td>In what year did you join the savings group?</td>
<td>Yu joenem grup blong seving long wanem yia?</td>
</tr>
<tr>
<td>Is your savings group still functioning?</td>
<td>Seving grup blong yu I stap gohded gud yet?</td>
</tr>
<tr>
<td>How much income do you or your household save now, compared to three years ago?</td>
<td>Hamas mane nao yu o famli blong yu I stap sevem naoia taem yu komperem wetem tri yia I pas finis?</td>
</tr>
<tr>
<td>Do you or your household have a saving goal?</td>
<td>Yu o famili blong yu I gat wan go we yu stap sevem mane from?</td>
</tr>
<tr>
<td>Who decides the amount and timeframe for the savings plan?</td>
<td>Hu nao I disaed long amaon mo hamas taem we famili I nidim from plan blong seving?</td>
</tr>
<tr>
<td>Question</td>
<td>Response</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Where do you keep most of the money you save?</td>
<td>Yu stap putum gud ol mane we yu sevem long wea?</td>
</tr>
<tr>
<td>Now let me ask about your business. In what year did you start-up your ACOM-assisted business?</td>
<td>Naoia bae mi askem from bisnis blong yu. Yu statem bisnis blong yu we ACOM I helpem yu long hem long wanem yia?</td>
</tr>
<tr>
<td>Is your ACOM-assisted business still functioning?</td>
<td>Bisnis blong yu we ACOM I helpem yu wetem I stap gohed gud yet?</td>
</tr>
<tr>
<td>Since starting your solar business, how many small solar systems have you sold?</td>
<td>Hamas solar laet nao yu bin salem since yu bin statem bisnis blong salem solar?</td>
</tr>
<tr>
<td>Since starting your solar business, how many BIG solar systems have you sold?</td>
<td></td>
</tr>
<tr>
<td>Apart from ACOM, who else has taught you business or financial skills support in the last 3 years?</td>
<td>I gat eni nara man o woman we ino kam long ACOM I bin tijim yu abaot bisnis or hao blong lukaot mane long trifala yia we I pas?</td>
</tr>
<tr>
<td>Have you taught any of these new skills to anyone outside your household in the last three years?</td>
<td>Yu bin pasem save mo skil we yu bin lanem igo long narafala man o woman aotsaed long famli blong yu insaed long trifala yia we I pas?</td>
</tr>
<tr>
<td>Can you tell me the names of people you have passed on training to?</td>
<td>Yu save givim nem blong olgeta we yu bin pasem save ia long olgeta?</td>
</tr>
<tr>
<td>(Enter how many people did the respondent say they trained?)</td>
<td>(Raetem daon namba blong ol man mo woman we wan yu stap intaviu I talem se I bin trenem?)</td>
</tr>
<tr>
<td>Income</td>
<td>Mane we I kam insaed</td>
</tr>
<tr>
<td>What is your household's main sources of income?</td>
<td>Wea ples (o hao) nao Mane blong famli I stap kam insaed long hem?</td>
</tr>
<tr>
<td>Specify other</td>
<td>Yu save talemaot ol narawan</td>
</tr>
<tr>
<td>Has total HH INCOME increased or decreased in the last 3 years?</td>
<td>Yu luk se mane we I kam insaed long famli in bin go antap o go taon long trifala yia we I pas?</td>
</tr>
<tr>
<td>What are the reasons for this change in income?</td>
<td>Wanem nao ol rison we I mekem jenis long mane we I kam insaed?</td>
</tr>
<tr>
<td>Approximately, how much money does your household earn on an average month? (in vatu)</td>
<td>Spos yu save talem rafly nomo, hamas mane nao famili blong yu I stap karem nomoli I kam insaed long wan manis? (lo vatu)</td>
</tr>
<tr>
<td>When you think about all the money that came into your household over the last year, how much of it is earned by the women?</td>
<td>Taem yu tinkbaot ol mane we I bin kam insaed long famili blong yu long trifala yia we I pas finis, hamas nao ol woman I winim I kam insaed?</td>
</tr>
<tr>
<td>In your household, who makes decisions about how to spend money?</td>
<td>Hu nao I disaed long hao blong iusim mane insaed long famili blong yu?</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>In your household, who makes decisions about agriculture or fishing (e.g. which crops to plant, which inputs to buy, when to harvest, etc)?</td>
<td>Insaed long famili blong yu, hu nai l disaead long wok blong agrikalja o lukaot fis (eksampol; ol wanem kaen krop nai blong planem, wanem nai ol strem samting we l blong pem, wea nai blong salem mo salem long wanem praes, mo ol narawan moa)?</td>
</tr>
<tr>
<td>In your household, who makes decisions about business (e.g. what inputs to buy, where to sell, at what price, etc)?</td>
<td>Insaed long famili blong yu, hu nai l mekem disisen long saed blong mekem bisnis (eksampol; wanem nai ol strem samting we l blong pem, wea nai blong salem mo salem long wanem praes, mo ol narawan moa)?</td>
</tr>
<tr>
<td><strong>PERCEIVED OUTCOMES OF PROJECT</strong></td>
<td><strong>WANEM RISAL WE PROJEK I TINGTING BLONG KASEM</strong></td>
</tr>
<tr>
<td>Regarding ACOM's business assistance and financial training activities, how satisfied are you that the project has made your household better off? [Read the choices]</td>
<td>Folem bisnis sapot we ACOM I givim wetem trening aktiviti long finans, yu fil se yu satisfae se projeck I bin mekem famili blong yu I kam moa gud? (ridim ol joes)</td>
</tr>
<tr>
<td>What specific types of benefits would you say it has made compared to 2 or 3 years ago?</td>
<td>Spos yu save talem se Wanem nai ol strem kaen benefit we yu wantem talem se emi bin mekem, taem yu komperem wetem trifala yia I pas finis?</td>
</tr>
<tr>
<td>What other benefits have you noticed?</td>
<td>Wanem ol nara benefit we yu bin lukim?</td>
</tr>
<tr>
<td>What negative effects has the business or savings activities had on your household?</td>
<td>Wanem nai yu fil se ol aktiviti blong bisnis or seving I bin mekem we I no helpem famili blong yu?</td>
</tr>
<tr>
<td>What other negatives have you noticed?</td>
<td>Wanem nai ol nara negitiv samting we yu bin lukim?</td>
</tr>
<tr>
<td><strong>Learning about family violence</strong></td>
<td><strong>LANEM ABAOT RABIS FASIN LONG FAMILI (Vaelens)</strong></td>
</tr>
<tr>
<td>On a slightly different topic: Are you aware of any services that support people who experience violence in their family?</td>
<td>Long wan nara difren topic lelebet: Yu save abaat eni sevis we I stap sapotem ol pipol we oli stap fesem vaelens insaed long famili blong olgeta?</td>
</tr>
<tr>
<td>What is that service?</td>
<td>Wanem nai seyes ia?</td>
</tr>
<tr>
<td>Did you ever learn anything about family violence while learning about business and finance with ACOM?</td>
<td>Yu bin lanem eniting abaat vaelens long famili taem yu stap lanem abaat bisnis mo mane wetem ACOM?</td>
</tr>
<tr>
<td>I don't want you to name anyone in this question. It is entirely anonymous. But I want you to think about the five households closest to your own home. In the last 6 months, in how many of these houses would you say verbal or physical violence is used by:</td>
<td>Mi no wantem yu talem nem blong eniwan taem yu ansarem kwestin ia. Hemi wan sikret samting. Be mi wantem spos yu save tingbaot faefala famili we oli stap kolosap long haos blong yu. Mo talem se long sixfala manis we I pas finis, hamas long ol haos ia yu save talem se raorao mo faet i bin hapen we:</td>
</tr>
<tr>
<td>- a man to discipline a woman?</td>
<td>- wan man i iusim blong tijim wan woman?</td>
</tr>
<tr>
<td>- a woman to discipline a man?</td>
<td>- wan woman i iusim blong tijim wan man?</td>
</tr>
<tr>
<td>- a man to discipline a child?</td>
<td>- wan man i iusim blong tijim wan pikinini?</td>
</tr>
</tbody>
</table>
Appendix D: Data Sources

Table 2 - Focus Group Discussions and Locations

<table>
<thead>
<tr>
<th>Location</th>
<th>Location type</th>
<th>Project Participation</th>
<th>Gender of participants</th>
<th>Total participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Santo Espirito Island</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sarakata</td>
<td>Peri-urban</td>
<td>Savings</td>
<td>6 women 1 man</td>
<td>7</td>
</tr>
<tr>
<td>Lorivilko</td>
<td>rural</td>
<td>Savings and SRG</td>
<td>3 women 4 men</td>
<td>7</td>
</tr>
<tr>
<td>Chapuis</td>
<td>Urban</td>
<td>Savings and SRG</td>
<td>9 women</td>
<td>9</td>
</tr>
<tr>
<td>Showground</td>
<td>Urban</td>
<td>Savings and SRG</td>
<td>7 women 2 men</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>25 women 7 men</strong></td>
<td><strong>32</strong></td>
</tr>
</tbody>
</table>

Table 3 - Key Informant Interviews

<table>
<thead>
<tr>
<th>Name</th>
<th>Role and Organisation</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Santo Espirito Island</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Antoinette Are</td>
<td>Woman Entrepreneur</td>
<td>Female</td>
</tr>
<tr>
<td>Beverlyn Tosiro</td>
<td>Chair of Mothers’ Union, SANMA</td>
<td>Female</td>
</tr>
<tr>
<td>Edith Willi</td>
<td>Volunteer SEG facilitator</td>
<td>Female</td>
</tr>
<tr>
<td>Ethel George</td>
<td>Project Coordinator</td>
<td>Female</td>
</tr>
<tr>
<td>Location</td>
<td># respondents</td>
<td>% of sample</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>---------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Sarakata, Peri-Urban. Santo</td>
<td>8</td>
<td>24%</td>
</tr>
<tr>
<td>Chapuis, Urban Santo</td>
<td>10</td>
<td>28%</td>
</tr>
<tr>
<td>Lorivilko, Rural. Santo</td>
<td>8</td>
<td>24%</td>
</tr>
<tr>
<td>Showground, Urban. Santo</td>
<td>8</td>
<td>24%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>34</strong></td>
<td></td>
</tr>
</tbody>
</table>
Appendix E: Data Table of project indicators

Key indicators of the project:

Table 5 - Key Indicators of the Project

<table>
<thead>
<tr>
<th>Result</th>
<th>Indicator</th>
<th>Measure</th>
<th>Whole-of-project</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>PDD Target</td>
<td>2019 Results</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Outcome 1: Increased livelihoods and income growth for women and households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Outputs</strong></td>
<td># grants issued</td>
<td>5 SRPs established per year</td>
<td>6 issued</td>
</tr>
<tr>
<td></td>
<td>Existing self-reliance projects supported</td>
<td>26 SRPs continue</td>
<td>Undetermined</td>
</tr>
<tr>
<td></td>
<td>Solar maintenance training</td>
<td>4 communities. 120 participants</td>
<td>Three communities. 60 people</td>
</tr>
<tr>
<td></td>
<td>Sale of large solar systems</td>
<td>undefined</td>
<td>Not pursued</td>
</tr>
<tr>
<td></td>
<td>5 women entrepreneurs in pilot</td>
<td>5 women</td>
<td>3 women</td>
</tr>
<tr>
<td><strong>Short term outcome 1.4: Women Entrepreneurs established and supported by project</strong></td>
<td>Knowledge and skills in business development provided to help women enter the market</td>
<td>An increase in women’s knowledge and skills to enter the market</td>
<td>Five Business management training inputs shared with three women.</td>
</tr>
<tr>
<td>Medium term outcome 1.5: Women Entrepreneurs access income</td>
<td>Women Entrepreneurs earn money through project activities</td>
<td>Vatu generated as profit</td>
<td>All three women generating profit</td>
</tr>
<tr>
<td>----------------------------------------------------------</td>
<td>---------------------------------------------------------</td>
<td>-------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Long term outcome 1.6: Livelihood Projects are sustainable and flourish</td>
<td>SRPs access income</td>
<td>Number of SRPS able to use profits generated to support family (rural/urban)</td>
<td>n/a</td>
</tr>
</tbody>
</table>

**Outcome 2: Men and women are together improving household budgeting and finances**

<table>
<thead>
<tr>
<th>Outputs</th>
<th># participants completing financial literacy training</th>
<th>26 SRPs receive book-keeping training 7 facilitators trained in financial lit. SPR participants undefined for financial lit.</th>
<th>Unknown 17 (SEG Facilitators) trained</th>
<th>Overachieved</th>
</tr>
</thead>
</table>

**Short Term Outcomes 2.3: Participants use financial and management skills to strengthen livelihoods activities and home finances**

<table>
<thead>
<tr>
<th>Outputs</th>
<th>Women and men discuss livelihood activities jointly</th>
<th>Extent to which and number of couples and individuals who agree (M/F, couples, rural, urban)</th>
<th>An increase of participants who use financial and management skills to strengthen livelihoods activities and home finances activities comparative to Year 1 data</th>
<th>Deferred to after evaluation</th>
<th>Delayed. On track to be accomplished.</th>
</tr>
</thead>
</table>

**Medium Term outcomes 2.4: Women and men set financial goals together**

<table>
<thead>
<tr>
<th>Outputs</th>
<th>Women and men set financial goals</th>
<th>Extent to which and number of couples who agree (rural/ urban)</th>
<th>An increase of women and men who set financial goals comparative to Year 1 data</th>
<th>56% of all households stated that men and women of the household make decisions together and in 22% of households, women made most or all decisions about how much of the household income to save.</th>
<th>Year 1 data?</th>
</tr>
</thead>
</table>
### Long Term outcome 2.5: Men and women are together improving household budgeting and finances

<table>
<thead>
<tr>
<th>Women and men agree household finances are improved</th>
<th>Extent to which and number of couples who agree (rural/ urban)</th>
<th>An increase of women and men who are together improving household budgeting and finances comparative to Year 1 data</th>
<th>100% of surveyed households have a savings goal in place</th>
<th>Achieved</th>
</tr>
</thead>
</table>

### Outcomes 3: Families and the Church Respond to Family Violence

<table>
<thead>
<tr>
<th>Outputs</th>
<th>Drop-in centre established</th>
<th>Centre established</th>
<th>Deferred until after evaluation</th>
<th>Achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upskilling church leadership</td>
<td>10 trained in gender and human rights</td>
<td>Unknown</td>
<td>Overachieved</td>
<td>?</td>
</tr>
<tr>
<td></td>
<td>10 participate in REACH (WVV) counselling program</td>
<td>25 priests and wives trained (accomplished under AOA’s contribution to the Australian Humanitarian Partnership - AHP)</td>
<td>?</td>
<td>?</td>
</tr>
<tr>
<td>Referral pathways established</td>
<td>2 leaders to complete Gender &amp; Human Rights and Counselling training through Fiji Crisis Centre</td>
<td>Unknown</td>
<td>Not accomplished</td>
<td>?</td>
</tr>
<tr>
<td>MU women deliver outreach services</td>
<td>6 Mothers Union members attached to Vanuatu Women Centre for experience in Santo</td>
<td>Unknown</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability awareness raising</td>
<td>Referral pathways established with police and other services</td>
<td>Relationships established through drop-in initiative launch, but referral pathways not accomplished</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outreach in remote communities</td>
<td>Recently commenced</td>
<td></td>
<td>Achieved</td>
</tr>
<tr>
<td>Short Term outcome 3.3: Domestic violence awareness rises</td>
<td>Discussions about domestic violence within the community increase</td>
<td>Community members feel more comfortable to discuss domestic violence</td>
<td>In increase in community members who feel more comfortable to discuss domestic violence</td>
<td>Tentative beginning. Partially achieved by priests and MU, partly by ‘Positive Parenting’ project education through SEGs</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
</tr>
<tr>
<td>Medium Term outcome 3.3: Project collaborates with NGOs and Government to deliver common goals</td>
<td>MOUs between ACOM and women’s empowerment and livelihood sector partners</td>
<td>Number of MOUs (Organisation)</td>
<td>One MOU with Mother’s Union – not going ahead – not needed</td>
<td>Informal collaboration between project and MU is healthy</td>
</tr>
<tr>
<td>Long term outcome 3.4: Families live in peaceful homes</td>
<td>Number of homes with family violence</td>
<td>Number of cases reported of homes with family violence (Diocese and Island)</td>
<td>Decrease in the number of cases reported of homes with domestic violence</td>
<td>Survey respondents reported the following incidences in neighbouring homes in the past 6 months: - a man using violence to discipline a woman in 16% of households - a man using violence to discipline a child in around 16% of households - a woman using violence to discipline a child in around 12% of households</td>
</tr>
</tbody>
</table>
A woman using violence to discipline a man in around 6% of households.

Number of family violence incidents reported to Vanuatu Police

Number of family violence incidents reported to Vanuatu Police (DOVNC: Penama, Malampa Sanma; Shefa and DOBT: Torba)

Decrease in the number of family violence incidents reported to Vanuatu Police

Advice – remove this indicator. An increase in reporting is an indicator of a successful GBV campaign.

### Project Management & Partnership

#### Outputs

| Terms of agreement delivered | ToR agreement met | ANCP 6.101 - Number (x) of local in-country partners participating in ANCP funded projects/programs | 1 |
| n/a | Green |
| ANCP 6.103 - Number (x) of local in-country partners reporting an increased organisational and project implementation capacity as a result of participating in ANCP funded projects/programs | 1 |
| n/a | Achieved |

#### Short term outcome 4.2: AOA and ACOM partnership strengthened

AOA and ACOM rate partnership as strong

Partnership dimensions ratings (Red; Yellow; Green)

n/a

Green

#### Medium term outcome 4.3: ACOM program delivery capacity grows

ACOM delivers community development programs

Number of social programs or initiatives delivered by ACOM, including in partnership with other organisations

n/a

Output fully delivered.
Staff configuration/competency has not been optimal. Changes recommended. Relevant for redesign

#### Long term outcome 4.4: ACOM is a strong delivery organisation for community development programs

ACOM is a recognised delivery partner for community development programs

Number of contracts with external agencies

n/a

Currently holds three external partners: AOA, ABM and ERD.
Appendix F: References


Government of Vanuatu, 2009 National Population and Housing Census (NPHC)


evaluation terms of reference


Parker W, 2007, Rethinking conceptual approaches to behaviour change: The importance of context, Centre for AIDS Development, Research and Evaluation. p.4


Vanuatu Women Centre Survey 2011