

Final Report: Alchemy Internship with  
ARC/IGP Sierra Leone  
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## *Introduction*

American Refugee Committee's Income Generation Program (ARC/IGP) was established in Sierra Leone at the end of 2003 as a part of the Microenterprise/Income Generation Program (MED/IGP) of American Refugee Committee International (ARC). ARC/Sierra Leone's (ARC/SL) headquarters are located in Freetown. The office for ARC/IGP, however, is in Kenema, which is the third largest city in Sierra Leone, located in Kenema District, Eastern Province. ARC/IGP is active in four of the eight neighboring refugee camps for Liberian refugees. These include: Jembe, Gerihun, Largo and Tobanda with populations of: 7,337; 6,806; 6,764; and 7,208, respectively. These numbers are from March 2004, when a re-verification was conducted by UNHCR because many Liberian refugees were self-repatriating around the beginning of the year. This re-verification calculates that 24,819 people spontaneously repatriated between October 2003 and February 2004. During my time in Kenema, UNHCR was conducting another re-verification to find out how many people are actually in each camp at this time, but the new numbers have yet to be released. ARC/IGP activities include offering business loans, grants and sponsoring skills training.

As an intern through the Alchemy Project at Tufts University in Boston, Massachusetts, my responsibilities outlined by ARC included conducting a baseline study among refugee clients, developing a database to maintain information, working with ARC/SL to ensure that a monitoring process is in place, and to test the impact survey that was piloted in Guinea. I was also responsible for conducting baseline surveys for the Alchemy Project with clients and a control group, and holding interviews with key informants including staff members, clients and other members of the community, as well as focus group interviews. I received training from the Alchemy Project on their survey instrument prior to leaving the United States. I then spent several days with ARC/IGP staff in N'Zerekore, Guinea to learn about the monitoring and evaluation program and the impact survey pilot in order to effectively implement the changes in the ARC/IGP system in Kenema.

I have been asked by the Alchemy Project to report on the areas discussed in key informant and focus group interviews: displacement, security, credit and the ARC/IGP program in the community. ARC has asked me to discuss the problems facing ARC/SL in setting up the monitoring and evaluation (M&E) system, my observations regarding the successes and difficulties facing the ARC/SL MED/IGP, and recommendations for program changes. These topics are discussed in this report, along with an analysis of the impact survey results and a brief comparison between the Alchemy Project's Baseline Instrument and ARC's impact survey.

## *Displacement in Community*

The refugees in this area are Liberian refugees who either came to Sierra Leone directly from Liberia when the killings of civilians became increasingly rampant, or were relocated here from camps in Guinea when security problems escalated. Many left their homes in the rural areas and walked through the bush to reach the border where UN convoys brought them to way stations and then to the camps. The first groups of

refugees arrived here the fall of 2002. As of March 2004, the total number of refugees living in camps (in all camps, not just the four in which ARC is active) was 54,717 and the number in urban areas was 5,581. Most of the refugees choose to live in camps in order to receive assistance from UNHCR. If they live outside they are not usually included in the verification for food distribution and therefore do not get on the list for food assistance. In Jembe camp, there is a small population of citizens that have moved into the abandoned houses of refugees who returned to Liberia. Two of the camps, Jembe and Gerihun, were returnee camps for Sierra Leoneans who had been refugees in Guinea. There are still a small number of Sierra Leonean returnees that have not left these camps. Most of the refugees are registered with UNHCR and have legal refugee status.

Around the beginning of the year many refugees were returning to Liberia. As mentioned above, the exact number remains to be determined. People were leaving because they were unhappy with the conditions in the camp and complained about inadequate food supply, poor job facilities and a general lack of resources. The people that left usually had something to return to in Liberia. I was told that most of the people returning were from Monrovia and still had houses and family members there. So many people were returning that representatives from the Liberian government came to the camps to ask them to stay because the situation in Liberia was not conducive to their return at that time. Some of those that left found this to be true and returned to the camps.

Those that are staying in the camps tend to be from the rural areas or don't have any family left in Liberia to help them when they return. The general consensus is that the people still here will stay until regular repatriation. At this time there is no assistance from UNHCR for anyone who returns. It is being said, although not officially, that voluntary repatriation will begin around October or November, but there will not be much assistance given at this time. Apparently, the regular repatriation will begin after elections are held in Liberia, which should be in September 2005.

### *Refugees' Rights in Community*

The refugees here have many rights. These include freedom of movement, ability to work, access to land, schools and social services within the camp, and the right to own property. The refugees here fully exercise their freedom of movement. They often walk to neighboring villages for daily contract work or to go to their market to buy and sell goods. Those with businesses and money for transportation often travel to the larger towns and cities of Bo and Kenema to buy and sell goods. I was told that some even travel as far as Freetown to buy stock. Some refugees also use their freedom of movement to go back to Liberia to check on their homes and family members there but then return to the camps in Sierra Leone.

They told me that it is relatively easy to travel here and that they do not experience much harassment or trouble from the citizens. One woman business owner even told me that she got out of paying a bribe when she showed the policeman her ration card. In a conversation with refugees that had been in Guinea before coming here, they told me how difficult it was to travel in Guinea compared to Sierra Leone. Apparently, in Guinea they had to have identification cards to travel outside of the camps. One man told

me of an incident in which officials stopped the car he was traveling in and when he could not produce any identification he was beaten before they let him continue. They told me that it was easier for women to travel but men were often accused of being rebels and then beaten. They all agreed that this happened regularly in Guinea and that nothing like that happened here in Sierra Leone.

The refugees here are able to work but I was told that they usually get paid less than the citizens and that there are few job facilities. Many of the refugees said that they could not get work because of their low education levels; the NGOs only hired people with high levels of education. Many refugees work daily contracts for people in the host community. This includes weeding, “brushing” farms- preparing the land for cultivation, cutting wood, washing clothes or hauling large planks of wood from the bush to the roadside. The average wage for a day of work is 1,500-2,000 Le, which is less than \$1. There is also contract work available sporadically inside the camps, such as, digging ditches, building new buildings, or weeding. The wage for this depends on the job but is usually higher than what the host community pays for contract work.

When the refugees here want access to land, they must first receive the permission of the host community. In most of the camps this has been negotiated through UNHCR with host community. In all of the camps, I was told that most people that want to make farms can. No one reported an incident in which someone asked for land to farm and was refused. This year the farms are doing really well which has reduced movement back to Liberia. People are staying until the harvest. The refugees do not have access to any land in the bush to cut wood or grass unless they are granted permission from the host community.

In each camp there are primary schools for the children and secondary school age children can go to the host schools for free. I was told, however, that host secondary schools do not go all the way up to twelfth grade. They are more of a middle school or junior high than a high school. Adults have access to extension learning in the camps. There are health clinics in three of the four camps. For the fourth, the refugees can go to the health clinic in the host community free of charge. The health care is free but sometimes the refugees must buy some of the medicine. This is difficult for those refugees with limited income. The people I interviewed also expressed concern that the quality of health care is poor because the doctors do not have access to a laboratory for tests and therefore they often cannot diagnose a patient or they misdiagnose the patient.

In all of my interviews and conversations with refugees they told me that they did not have the right to own property or land. However, the Sierra Leonean staff here told me that they do have the right to own property but not land. I am not sure why the perception is that they do not have the right to own property, perhaps because they do not have the resources to try to buy any.

### *Security in Community*

In all four of the camps, people agreed that there was little problem with security in the sense that there is not any war or killing going on. However, when asked about security in terms of crime, the answers varied among the camps with Tobanda camp appearing to have the worst crime problem (during my time here, the water pump machines were stolen in the middle of the night!). In all of the camps, people agreed that

the houses were only safe if someone was there because the locks could be easily spoiled. If they had to leave their houses unattended, they would ask their neighbors to watch over the house. Most people said they kept their money with them at all times and locked it up at night. Some people told me that they kept a dog to help warn them at night of intruders. They also had cages for their ducks and chickens to keep them safe at night. They said that usually in cases of theft it was refugees stealing from refugees. One woman explained to me that “when there is poverty there is always frustration...poverty always brings anger.” This was her way of explaining why there was so much theft in the community. People reported incidents of others finding ration cards and keeping them for themselves instead of returning them to their rightful owners as another example of a typical problem in the camp. They reported that everyone seems to be an equal target for theft— that the thieves would steal from anyone.

In Tobanda camp, however, I was informed that single women are at risk of being harassed and even raped by men at night. One woman who is in the camp with her children and no husband told me that she cannot sleep at night because of men knocking on her door wanting to “be her man” for the night. One such man forced his way into her house and raped her just five days before I met her. She took the case to the Gender Based Violence staff people in the camp. When they interviewed the man, he said that he and the woman were lovers and the case was dropped. She said that this was not true but they did not believe her. She told me that all of the other women that lived around her have moved away because of these men, but that she has nowhere to go. I met this woman in a focus group interview and none of the other participants seemed to think that this was a rare occurrence.

In each camp there are local police that patrol through the camp during the day. They have trained Camp Wardens who are refugees to guard the camp at night. The police are not allowed to stay in the camp at night. When crimes occur they are usually brought before the camp’s grievance committee who will make a decision on the case or forward it to the police. If people are found guilty, they are given punishment of manual labor, or a few days in a jail cell and are often told to repay or return what they have stolen. I was told that people are not as fearful of the grievance committee because it is made up of their fellow refugees.

In all of the camps, except Tobanda camp, people think that the crime has decreased since their arrival and that relations with the host communities have improved over time. Many people credit this to the efforts of UNHCR to bring leaders of the communities together to sensitize the host communities. The hosts were reminded that they are hosts and the refugees are their guests and should be treated accordingly. Others credit the work of other NGOs in the camp in the reduction of violence and crime problems. The Gender Based Violence committees work to educate people about the negative repercussions of these kinds of crimes. They also take on cases of reported crimes of this nature. The Center for Victims of Torture offers Peace Building workshops to help give people the skills to live together peacefully.

People had many suggestions for further improvements to the security of the camp. These included having the police stay at night or equipping the wardens better for night patrol by giving them flashlights and raincoats. Continuation of the Peace Building workshops was suggested. Also, one man thought that something should be done to keep the youth busy, such as contract work for them in the camp or encouraging those that are

school age to return to school. They felt that if these things were done the crime rate would fall.

### *Credit in Community*

In all four camps, ARC/IGP is the only NGO that gives any kind of credit. Other means of getting credit are limited to *susu groups* or ROSCA's, and borrowing from family or friends. I asked about loan clubs or any type of moneylender but everyone told me they did not have these people here. It is, therefore, difficult to get credit. The citizens will not lend to the refugees and the resources among themselves are very small making it hard to lend to each other.

When people don't have enough money to feed their families, they send their children to friends that have more food for them to feed the children. Alternatively, they will beg their friends to give them some food or money. Another strategy is to do more contract work or to sell off some personal belongings. They also sell some of the food ration to buy the kinds of food not given in the supply.

For the refugees in the camps, getting money to send the children to school is not a problem because there are no school fees. However, finding money for the books is sometimes difficult. In this case parents may work contracts, sell food rations or borrow money from friends of family to buy books. It also happens that the children will just go without books and share with classmates. Like the school fees, health services are free but as mentioned before the medicine is not always free. The strategies to get money for medicine are the same as above; people will work contracts, sell food rations or belongings or borrow money from friends.

If people are trying to start their own business and need money they go to ARC/IGP. If they cannot get a loan, they will sell some food rations to buy the goods that they sell. This usually results in a very small business because the money received from selling the food rations is also small. It was reported that occasionally people receive money from relatives in other places to start businesses but that this is rare.

### *ARC/IGP*

ARC/IGP offers business loans to groups of five to seven people and grants to groups of three. There are two cycles of loans. The First Cycle loan amount is 100,000 Leones (\$38) per person and is paid back over a four-month period with four percent interest. The Second Cycle loan is double the amount of the first loan and is for people that have successfully completed the first loan and still have strong businesses. It is also repayable over four months with an interest rate of four percent. Women are targeted for both the loans and the grants, which is ARC/SL policy to empower women. The grants, called Start-Up Grants, are to help more vulnerable people start businesses and the amount is 50,000 Leones (\$19) per person. These people are considered more vulnerable because they are elderly, illiterate, from the rural areas, single parents or survivors of violence. The majority of the grant recipients were business owners before becoming displaced and some had even started small businesses in the camp.

ARC/IGP began disbursing loans in February 2004 in three of the camps and disbursed to the fourth camp in March. They disbursed to 911 clients, 218 male and 693

female, over four months with one disbursement a month. At the time of writing, 506 clients have paid back at a one hundred percent repayment rate. Also at this time, they are not disbursing additional First Cycle loans. This decision was made as a precautionary measure with the potential upcoming call for voluntary repatriation. ARC/IGP did not want to disburse to anyone who might use the money to help him- or herself repatriate. ARC/IGP, however, may start disbursing these loans again towards the end of the year after the call for voluntary repatriation has been made and those people have left. The Start-Up Grants began in May 2004 and have disbursed to 490 clients since then. In July they disbursed the first Second Cycle loans to 192 clients, 40 male and 182 female, from a selection of the first group to finish repayment of the First Cycle loan. They will continue with another Second Cycle disbursement next month.

ARC/IGP offers training to its clients as well as the monetary loans and grants. Prior to disbursement clients attend a mandatory business skills workshop. The ARC/IGP staff was trained in the Making Cents™ program, which is a curriculum to teach adult business owners better business skills. There are four modules to the program. During the workshop the clients cover the first module. Clients found this workshop to be beneficial to them and requested further trainings.

There is an office staff in Kenema made up of Sierra Leoneans (some of whom were ARC/IGP field staff in Guinea when they were refugees) and a field staff made up of Liberian refugees. The office staff includes the Program Coordinator, Assistant Coordinator, Accountant, Data Clerk/Admin. Officer, two Camp Supervisors (Loan/Grant Officers), and two Monitoring and Evaluation Officers (M&Es). The Camp Supervisors and M&Es each cover two camps. These four people visit the field nearly every day. The Assistant Coordinator also visits the field at least once a week. In each camp the field staff includes a Camp Coordinator, two Business Extension Agents (BEAs) and two Assistant BEAs. They identify potential clients, follow current clients offering support and business advice. They visit the clients every few days.

ARC/IGP sponsors students in skills training in each of the four camps. The training is conducted through two other NGOs, Caritas for Largo and Tobanda camps and Methodist Churches of Sierra Leone (MCSL) for Jembe and Gerihun camps. The ARC/IGP students are enrolled in classes on tie dying, hair dressing, soap making and tailoring. Citizens are also allowed to participate in the skills training courses. The target for citizen participation is twenty percent.

In my conversations, interviews and focus groups with clients, ARC/IGP staff, and other implementing partners (IPs), including UNHCR staff, I heard nothing but good things about ARC/IGP. It has exceeded most people's expectations. The beginning of the program coincided with many people leaving the camps to return to Liberia. People were nervous that the ARC/IGP clients would also return and not repay the money. This did not happen. In fact, most everyone I talked to believes that the ARC/IGP loans helped calm the movement of people out of the camp because it gave the clients a reason to stay. The clients in turn could expand their businesses and offer more goods that were previously unavailable to the other refugees. Also, everyone knows about the one hundred percent repayment rate and is understandably impressed. Now UNHCR and other IPs are asking for ARC/IGP to extend its programs into the other camps in the area.

Clients and staff are also thanking ARC/IGP for the business skills they have learned through the program. They mentioned that now they know how to manage their

money and improve their families' lifestyles. They have learned to save money in case of unexpected events and at the same time, invest in their business. One client told me that if we were going to praise ARC we would be talking all day. The clients were all very happy with the level of support they received from the ARC/IGP staff. The only complaint clients had was that the time between the First and Second Cycle loans was too long.

The general perception is that ARC/IGP is a very fair program. The program, however, was not seen as offering equal access to some people because women and vulnerables are targeted, and staff is not allowed to receive loans. Also, the grants are a lower amount than the loans and some people viewed this as not offering equal access to everyone. People not in the program, were originally scared of credit and therefore did not apply. Then they saw the success of ARC/IGP clients, have since tried to get loans. They ask the staff repeatedly when the next registration will be.

#### *Discussion of problems facing ARC/SL in setting up M&E*

Setting up the M&E system has been relatively problem free. Both M&Es are strong at verification. They are in the field each day and know the field staff and clients very well. This was a good starting point. Both M&Es easily understood the monitoring forms; one was familiar with them from her time as a BEA Assistant in Guinea. They have been using these forms to conduct the mid-grant, final grant, mid-loan and final loan interviews. One area of difficulty that was occasionally encountered with these interviews was finding enough group members to conduct the interview. This was especially difficult on days when there is food distribution or verification. In the future, the M&Es will have the BEAs inform the clients prior to the interviews so that an appropriate number of group members will be available.

As for the impact survey, it has been a learning process for everyone involved, including myself. Although I conducted a short training on the impact survey and the questions at the beginning of implementation, there was still some confusion about which questions were actually asked or the tense of the question: was it asking about the past, present or future. There were occasionally inconsistencies in the responses, as well. We also encountered some difficulties when we conducted the pre-grant impact surveys because some of the pre-grant clients did not have any business activity at the time. This was confusing for some because a few of the questions pertain to having a business in the camp. We decided that they should write "no business" in the "Other" line to make it clear why there are no answers circled for that question.

We have made great progress in this learning process, however, and the M&E's have become increasingly more familiar with the questions and can spot skipped questions and inconsistencies with greater ease and accuracy. In addition, the BEAs as the actual interviewers are also becoming more accustomed to the questions making the need for corrections less frequent. I feel confident that the M&Es understand the questions and can effectively supervise the BEAs conducting the impact surveys. Also both M&Es understand how to do the random selection, and to send the list to the camps in advance so that they can inform the clients that they are going to be interviewed. This helps to make sure that they will be available on the day of the interview. The impact



survey and the monitoring interviews are built into the schedule. Therefore, everything is in place for the system to continue into the future.

The Data Clerk with my input and supervision created the database for the impact survey and the M&E monitoring forms. It is clear and easy to use. At the time of writing it is the Data Clerk who will do all data entry but in the future the M&Es will be trained to assist him. There were no problems in setting up this aspect of the system.

*Areas for further development:*

- The M&Es will need to continue to monitor the BEA's recording of impact survey responses to make sure that all questions are answered and that they are free of errors and inconsistencies. The Data Clerk when entering the data can also check for any errors.
- The M&Es need further development in their data entry and analysis skills. They have been enrolled in a computer class that will greatly help with their data entry skills but they will also need help in developing their analysis skills. Unfortunately, my time here was too short to really assist with this aspect.
- Once the M&Es complete their computer courses, the Data Clerk should train them on the M&E database. This is necessary because the Data Clerk is also the Admin. Officer and the assistance of the M&Es will be needed to get all of the data entered.
- Hindering the previous point, however, is the fact that there is only one desktop computer and the coordinator's laptop available for use in the Kenema office. The program would definitely benefit from two more desktop computers. This will be discussed further below.

*Analysis of Impact Survey Results*

The impact survey was designed to test three hypotheses about the impact of participation in ARC/IGP on clients' lives. The first hypothesis is that participation leads to improved livelihoods; this includes increased business size and profitability, as well as greater income. The second hypothesis is participation leads to improved knowledge and comfort with business and credit. The third is participation empowers.

The impact survey begins by collecting general information about the client and then asks a series of questions for each hypothesis. The clients are selected by selecting one person out of the first five randomly and then every fifth person after that. The Pre-Grant clients are interviewed after being approved but before receiving their disbursement. As clients advance to First or Second Cycle loans, those selected for the Pre-Grant or Final First Cycle impact survey will be followed. For example, those that finished the First Cycle loan and continue on to the Second Cycle loan will be interviewed again at the end of the Second Cycle loan. They will not be given a pre-interview if the final interview is within six weeks of the Second Cycle loan's disbursement. If however more than six weeks has passed in between a client's final interview and the disbursement for their next loan then a pre-interview should be conducted. For example, the people interviewed in July for the Pre-Grant surveys will finish their grants in September and a final interview will be conducted. If the First

Cycle loans are not reinstated until a few months later than a pre-First Cycle interview must be conducted. The impact survey data will be analyzed on a bi-annual basis. The results will be used for donor reports, and informing ARC/SL IGP and other ARC/IGPs about potential program changes, if the impact is not what is desired.

I conducted a short workshop on the impact survey in Bo with the office and field staff in preparation for implementing the survey in the field. The workshop covered the goals of the impact survey and the methodology behind it. Also included in the workshop were proper interviewing skills for data collection including i.e. avoiding leading questions, not listing the options for answers but letting the interviewee respond spontaneously. In the four camps, under the supervision of the M&Es, the BEAs conducted a total of ninety-nine interviews with final First Cycle clients: seventy with the first disbursement group and twenty-seven with the second disbursement group, and forty-seven with pre-Start-Up Grant Clients.

<b>Table 1 Characteristics of impact survey participants</b>			
		First Cycle Loan Clients	Pre-Grant Clients
		N=99	N=47
<u>Gender</u>	Male	18%	13%
	Female	82%	87%
<u>Age</u>	Young (<30 years)	39%	34%
	Middle (30-50)	58%	40%
	Elderly (>50 years)	3%	26%
<u>Origins</u>	Rural	86%	89%
	Urban	14%	11%
<u>Education</u>	Literate	11%	0%
	Semi-literate	13%	2%
	Illiterate	76%	98%
<u>Type of Household</u>	Single head of household	43%	68%
	Two parent household	54%	21%
	Single Adult	3%	11%
<u>Number of unaccompanied Elders/Children living with client</u>	One	7%	11%
	Two-Five	62%	62%
	Six and above	12%	13%
	None	19%	15%
<u>Other vulnerability criteria</u>	Partner without work	25%	15%
	Chronically ill family member	5%	6%
	More than 2 young children (<5 years)	45%	47%
	Other vulnerability criteria	4%	15%
	No other vulnerability criteria	28%	23%
<u>Participated previously in a grant/loan program</u>	Yes	6%	--
	No	94%	100%

As shown in Table 1, the two groups are quite similar with the exception of the Pre-Grant clients having more elderly, illiterate and single headed households or single adult households. This disparity is however a result of the targeting of vulnerables for the Start-Up Grants. For this analysis, the Pre-Grant clients serve as a control group for the First Cycle loan clients. Women are targeted for both Start-Up Grants and loans. Therefore, they make up the majority of each group. The majority of both groups are from the rural area, middle aged (30-50) and illiterate. None of the Pre-Grant clients and only six percent of the First Cycle clients has previous grant or loan experience. Of this six percent, three people received ARC loans, one from a different organization and two received grants from another organization.

<b>Table 2 Business experience</b>		
	First Cycle Loan Clients	Pre-Grant Clients
	N=99	N=47
<u>Did business before becoming a refugee</u>		
Yes	97%	85%
No	3%	15%
<u>Has a business now</u>		
Yes	100%	34%
No	--	68%
<u>Current business is similar to previous business</u>		N=16
Yes	60%	38%
No	40%	56%
<u>How did you start your business?</u>		
With the help of another NGO	--	--
With the help of ARC	45%	--
On own	55%	100%
<u>Average Starting Capital</u>	43,700 Leones	11,600 Leones

Table 2 shows that the majority of both Pre-Grant and First Cycle loan clients had a business before becoming displaced. Now, only thirty-four percent of the Pre-Grant clients have a business while all of the First Cycle loan clients have a business. This is significant for two reasons. The first is that all of the First Cycle loan clients still have a business. It is possible for people to repay a business loan but then stop doing business. This has not happened which is positive. The second reason is that the First Cycle loan clients are able to continue with their known method of livelihood, operating a business, while the majority of Pre-Grant clients are not. We also see in Table 2 that the majority of First Cycle loan clients are more able to conduct a similar type of business to what they had at home. None of the interviewees started their businesses with the help of any other NGO. This is not surprising since no other NGO is offering business assistance in any of the camps. All of the Pre-Grant client business owners started by themselves. They are only sixteen in number. This is a rather small sample size for the questions in which business owner's answers are compared. Therefore, as further impact surveys are conducted it will be especially important to revisit those questions to test the accuracy of the results in this report. Of the First Cycle loan clients, fifty-five percent started their

own businesses. Their average starting capital was 43,700 Leones while the Pre-Grant clients average starting capital was 11,600 Leones. This reflects the increased vulnerability of the Pre-Grant clients compared with the First Cycle loan clients.

### Livelihoods

The first hypothesis that participation in ARC/IGP leads to improved livelihoods including increased business size, profitability, and income is tested through a series of questions related to the tables and discussion below.

Participants were asked to name no more than three main sources of income. These results are presented in Table 3. The main source of income for the First Cycle loan clients is “business” (94%) while for the Pre-Grant clients it is “selling food rations” (60%). This reflects the differences between the two groups with all of the First Cycle loan clients doing business and only thirty-four percent of the Pre-Grant clients doing business. “Gardening” is the second source of income mentioned for both groups but it is much more important for the Pre-Grant clients, with fifty-one percent mentioning it as a main source of income versus thirty-three percent of the First Cycle loan clients. “Daily contracts” are the third source of income for the Pre-Grant clients but only seventeen percent of First Cycle loan clients are using daily contracts as a main source of income. Pre-Grant clients rely more on “gifts from family members” than First Cycle loan clients. “Farming” is also a more important source of income for the Pre-Grant clients than the First Cycle loan clients. None of the Pre-Grant clients have an employed spouse or family member, which is not unusual considering that a higher percentage of these clients are single adults or household heads. The majority of the participants in both groups, sixty-four percent of the First Cycle loan clients and eighty-nine percent of the Pre-Grant clients, are the only income earners in the household. Only one Pre-Grant client and nine First Cycle loan clients have an NGO worker in the household.

First Cycle Loan Clients		Pre-Grant Clients	
N=99		N=47	
Business	94%	Selling food ration	60%
Gardening	33%	Gardening	51%
Selling food ration	28%	Daily contracts	45%
Gifts from relatives	25%	Business	34%
Farming	18%	Gifts from relatives	34%
Daily contracts	17%	Farming	28%
Other NGO program	3%	Other NGO Program	4%
Employment of spouse or other family member	3%	Other	2%
Other	--	Employment of spouse or family member	--

Participants with businesses were asked if their business had grown or diversified in the last year. Ninety-seven percent of the First Cycle loan clients reported their business growing in the past year compared with fifty-six percent of the Pre-Grant clients. Seventy-two percent of the loan clients businesses became more diversified in the past year while only forty-four percent of the Pre-Grant clients reported greater diversity in their business. This demonstrates that growth and increased diversity in a

person’s business is possible without the help of ARC/IGP but that it was more prevalent amongst clients.

Table 4 presents the participants’ capital assets which is a proxy for their income. It is calculated by adding the cash on hand to the value of the stock and the balance of credit and debt. A proxy is used because it is often difficult to get accurate information on a person’s income. According to the data, fifty percent of the First Cycle loan clients have capital assets higher than all of the Pre-Grant clients. The higher level of income of the First Cycle loan clients compared to that of the Pre-Grant clients is probably due to a combination of factors, participation in ARC/IGP being one, but also the fact that they are less vulnerable than the Pre-Grant clients. This was also demonstrated by the higher average of starting capital of the First Cycle loan clients.

	First Cycle Loan Clients	Pre-Grant Clients
Leone Amount	N=99	N=47
Less than 10,000	--	72%
10,000-24,000	2%	19%
25,000-59,000	6%	4%
60,000-99,000	12%	--
100,000-159,000	29%	4%
160,000-199,000	7%	--
200,000-399,000	27%	--
400,000-599,000	8%	--
600,000-799,000	4%	--
800,000-999,000	--	--
1,000,000 and up	4%	--

Although difficult to get accurate information on a person’s income, the latest version of the impact survey includes a question asking if the participant’s income has increased or decreased in the past year and why it has done so. Even if the question does not accurately capture changes in their income; it captures what they perceive the changes to be. This question was added after the BEAs had completed forty-five interviews with the First Cycle clients. Therefore the sample size for the First Cycle loan clients is fifty-four instead of ninety-nine. All of the Pre-Grant clients were asked this question.

	First Cycle Loan Clients	Pre-Grant Clients
	N=54	N=47
Decreased Greatly	--	17%
Decreased	4%	9%
Stayed the Same	17%	64%
Increased	61%	11%
Increased Greatly	11%	--
Don’t know	--	--

The results for the first part of this question are presented in Table 5. Seventy-two percent of First Cycle clients reported their income either “increased” or “increased greatly”. The reasons given for the increases in income were: “expanded existing

enterprise”, “sold in new markets”, “increase in demand/sales”, “undertook new enterprise”, “good agricultural season” and “family members sent money”. This seventy-two percent could be an underestimate for actual increases in income. By comparing the starting capital with both the cash on hand and the capital assets of the seventeen percent of First Cycle clients who said that their income stayed the same, it was found that all of them have higher amounts of cash on hand and capital than starting capital. For the four percent of First Cycle loan clients reporting a decrease of income the reasons included having a “sick household member” and “spending the money on non-business related items”.

The majority of the Pre-Grant clients reported that their income “stayed the same” with twenty-six percent reported that it “decreased” or “decreased greatly. Pre-Grant clients cited needing “money for household repairs”, “ill family members”, being “sick themselves”, or that their “family members did not send money” as reasons for their income decreasing. Reasons for an increase in income for the pre-rant clients include: an “increase in demand/sales”, “good agricultural season”, “sold in new markets” and “family members sent money.”

Participants were asked if they contributed to a *susu* group as a proxy for wealth. The reasoning being that as people become wealthier, they are able to contribute and participate in a *susu* group. Only nine percent of the Pre-Grant clients contributed to a *susu* group. Their average contribution is 900 Leones and when receiving the *susu* the average amount is 11,000 Leones. For First Cycle loan clients, fifty-seven percent contribute to a *susu* group. Their average contribution is 6,400 Leones and when receiving the *susu* the average amount is 60,900 Leones. Thereby showing the First Cycle clients have a higher level of wealth that allows for higher numbers of participation in *susu* groups as well as higher contributions and receipts.

The First Cycle clients were asked if participating in ARC/IGP had any impact on their business. Table 6 shows the results of this question demonstrating that all clients reported an impact on their business. This question captures what the clients perceive as the impact of the program. Clients were allowed to give more than one answer. From this table we see the clients believe that participation in this program has helped them with their businesses.

<b>Table 6 Impact of ARC Program on Business (First Cycle Loan Clients Only)</b>	
N=99	
Allowed me to expand business	59%
Gave me the capital to begin	49%
Was able to manage business better	44%
I am in a susu now	27%
Helped me to keep records	26%
Other	1%
No impact	--

It is apparent from the data that the First Cycle loan clients have improved livelihoods in comparison to the Pre-Grant clients. Their income appears to be higher. They also reported growth and greater diversity in their businesses at higher percentages than the Pre-Grant clients. These differences are likely a result of a combination of factors, one being participation in the ARC/IGP program and the others being whatever makes them less vulnerable than the Pre-Grant clients.

### Knowledge of Business/Credit

The second hypothesis is that participation in ARC/IGP leads to increased knowledge and comfort with business and credit. The participants were asked a series of questions to test this hypothesis that are related to the tables and discussion below.

Participants were asked to name some principles of good business management. They were allowed to list as many as they could. Their answers are displayed below in Table 7. The First Cycle loan clients listed more answers than the Pre-Grant clients, which is evident in the higher percentage rates. However, both groups' answers are quite similar which is not unusual because the majority of both groups were business owners before being displaced. An important difference is that nine percent of the Pre-Grant clients said that they "did not know" any principles of good business management whereas all of the First Cycle loan clients could name at least one principle of good business management. Another interesting result is that a higher percentage of Pre-Grant clients named "group business/support" as a good principle of business compared with only five percent of the First Cycle loan clients. Although the loan clients receive their loan as a group, they do not all do a group business. In fact the clients with large businesses are all individual businesses. The First Cycle loan clients also mentioned "saving money" or "participating in a susu" as principles of good business management. This is not listed on the survey but was captured in the "Other" space provided; nothing else was given as an "Other" answer from the First Cycle loan clients. Pre-Grant clients' "Other" responses were to "advertise locally when goods are on sale" and to "deliver goods to customers' homes."

<b>Table 7. Business Knowledge- Principles of Good Business Management</b>			
First Cycle Loan Clients		Pre-Grant Clients	
N=99		N=47	
Good manner of approach to customers	68%	Good manner of approach to customers	47%
Selling quality goods	49%	Financial Planning/budgeting	43%
Good selling site or location	45%	Selling quality goods	38%
Financial Planning/budgeting	42%	Good selling site or location	34%
How to price my goods	40%	How to price my goods	34%
Keeping market place clean	32%	Sell many different products	30%
Sell many different products	30%	Keep market place clean	30%
Credit to only reliable customers	28%	Change business depending on seasons	30%
Record keeping	27%	Credit to only reliable customers	21%
Change business depending on seasons	24%	Limiting credit to customers	21%
Good market display	18%	Record keeping	21%
Limiting credit to customers	17%	Reducing costs of transport	13%
Buying in bulk	17%	Group business/support	11%
Reducing costs of transport	9%	Buying in bulk	9%
Group business/support	5%	Good market display	9%
Other (Saving or doing susu)	5%	Doesn't know	9%
Doesn't know	0%	Other	4%

When asked what top three principles they use to help make their businesses successful, the Pre-Grant clients' responses were the following: 1) "how to price my goods", (50%); 2) "good manner of approach to customers" (38%); "financial planning/budgeting" (38%); "selling quality goods" (38%); and "good selling site or

location” (25%); “change business depending on seasons” (25%). First Cycle loan clients responses were the following: 1) “good manner of approach to customers” (49%); 2) “financial planning/budgeting” (32%); and 3) “selling quality goods” (25%); “good selling site or location” (25%).

The difference in the top choice between the two groups, setting prices and having a good manner of approach with customers, shows that the First Cycle loan clients have a slightly more sophisticated understanding of business. Most business owners in the camp are selling goods that others are also selling. The prices for these goods are often set by the market leaving little control for the business owners themselves to set their prices. The First Cycle clients appear to have a better understanding that to make their businesses successful they must use business principles they can easily control, e.g. how they treat their customers. It is likely that this is a result of the training they received prior to disbursement, in addition to the advice and support they receive from the BEAs. Both the training and the BEAs focus on helping clients make improvements and changes in their business in areas that they can control. It is possible however that they had this knowledge from their business experiences before being displaced.

To test participants’ comfort with credit they were asked if they would like to borrow again in the future. All but one First Cycle loan clients said they would be willing to borrow money again in the future, and the majority of Pre-Grant clients also said they would like to borrow in the future. Eleven percent said they would not. The main reason given was that it is “too difficult”. “High interest rates” were also cited as a reason for not wanting to borrow in the future. It is not surprising that almost all the participants said they were willing to borrow again in the future given the timing of the impact surveys. For the First Cycle loan clients, they were anticipating the Second Cycle loan disbursement from ARC/IGP in the coming month. The Pre-Grant clients as well are hoping to receive either a second grant or to move on to a loan in the future with ARC/IGP as well.

The participants’ willingness to obtain credit is significant however, given what I learned while doing the Alchemy surveys. The Alchemy Baseline Interview asks several questions on credit history. I was struck by interviewees’ obvious fear of credit. Most of these people, being from the rural area had very little exposure to credit. They also heard stories of people being jailed when they could not repay and thought that could happen to them. ARC/IGP, first through sensitizations and subsequently the program itself, has had a significant positive impact on their clients’ knowledge of and comfort with credit. Through exposing their clients to credit, ARC/IGP has made a positive impact on their perception of credit. Furthermore, non-clients learn about credit through their friends who are ARC/IGP clients or field staff.

Therefore, concerning the second hypothesis, the data shows that clients participating in ARC/IGP have a slightly more sophisticated business knowledge that can be attributed, at least in part, to their participation in the training ARC/IGP provides and their interactions with the BEAs. In the area of comfort and knowledge of credit ARC/IGP has had a significant and positive impact on both clients and non-clients.

### Empowerment



The third hypothesis that participation in the program empowers is tested by a short series of questions asking participants how their lifestyle has changed since starting a business in the camp, and what if anything they will take back to Liberia.

Participants running a business in the camp were asked how their life changed since starting their business. They were instructed to choose the three most important changes. As shown in Table 8, the top three responses for First Cycle clients are the following: 1) “able to buy better clothes” (34%); 2) “more savings” (31%) and “I have more food” (31%); and 3) “more money” (27%). For the Pre-Grant clients the top three responses are the following: 1) “less dependent on outside assistance” (44%); 2) “I have more food” (38%); and 3) “able to buy medicine” (31%) and “I am not a beggar” (31%). Table 8 also demonstrates that both the Pre-Grant and First Cycle loan clients report more positive consequences than negative of running a business. However, the percentage of Pre-Grant clients that report negative affects, such as “more conflicts in family” and “more worries” is higher than that of the First Cycle loan clients. Another interesting difference is that none of the Pre-Grant clients said that having a business helped them “better prepare or send their children to school” while twenty-six percent of the First Cycle clients reported this as a change. Overall, Table 8 demonstrates that running a business has positive repercussions on the participants’ lives, allowing people to be more empowered and self-reliant. Therefore, ARC/IGP, by helping people to have successful businesses indirectly empowers people.

<b>Table 8. Empowerment- How having a business has changed participants’ lifestyles</b>			
First Cycle Loan Clients		Pre-Grant Clients	
N=99		N=16	
Able to buy better clothes	34%	Less dependent on outside assistance	44%
More savings	31%	I have more food	38%
I have more food	31%	Able to buy medicine	31%
More money	27%	I am not a beggar	31%
Able to send/better prepare children for school	26%	I do not have to borrow money to take care of my family	25%
I do not have to borrow money to take care of my family	25%	More conflicts in family	19%
I am not a beggar	23%	Less conflicts in family	19%
Less dependent on outside assistance	20%	It stopped me from doing contracts	13%
It stopped me from doing contracts	15%	More savings	13%
Able to buy medicine	14%	Better variety of diet	13%
Less conflicts in the family	14%	More things for the house (like household utensils)	13%
More things for the household (like household utensils)	12%	Able to buy better clothes	13%
Better variety of diet	9%	More worries	6%
More pride	5%	Other	6%
Other	2%	Less time	--
More worries	1%	More money	--
More conflicts in family	1%	Able to send/better prepare children for school	--
I am healthier	1%	More pride	--
Less time	--	I am healthier	--

Participants were asked if they learned anything in the camp that they will take back to Liberia. They were allowed to give more than one answer. Forty-five percent of the Pre-Grant clients reported they have learned something in the camp that they'll take back with them. These include: "learning from other NGOs" (48%), "business skills" (33%), "Artesian skills" (24%), "relationships with others" (10%), and "confidence" (5%). All of the First Cycle loan clients say that they will take back something that they've learned in the camp including: "business skills" (88%), "relationships with others" (38%), "how to manage credit" (28%), "Artesian skills" (17%), "learning from other NGOs" (11%), "confidence" (3%) and "other" things (2%).

It is clear from the high percentage of First Cycle clients saying that they will take business skills back to Liberia that the training and support they receive from ARC/IGP is helping them. It is also important that thirty-eight of the First Cycle clients reported that they would take back relationships with others compared with only ten percent of the Pre-Grant clients. The nature of the client's committees in each camp as well as having group loans fosters the relationships between clients. Another positive impact of ARC/IGP is demonstrated by the twenty-eight percent of the First Cycle loan clients that say that they will go back to Liberia knowing how to manage credit.

For the third hypothesis, it is clear that ARC/IGP has a direct impact on client's empowerment through the transfer of business skills, including the knowledge of managing credit and fostering relationships with others. ARC/IGP indirectly empowers clients by helping them have successful businesses.

#### *Comparison of ARC's impact survey to the Alchemy Project's Baseline Instrument*

The designers of ARC's impact survey used the Alchemy questions as a guide in the creation of their own survey, therefore there are similarities in the types of questions asked. Both surveys are concerned with learning about how refugees' livelihoods, and knowledge of credit are affected by receiving a grant or loan. There are also important differences between the two surveys. The ARC survey is shorter and therefore takes less time than the Alchemy Baseline Instrument. On average the ARC survey takes about a twenty-five to forty minutes depending on whether a translator is needed or not. The Alchemy Baseline Instrument takes about forty to forty-five minutes to conduct. Because the Alchemy Baseline Instrument is longer, it goes into greater depth. It asks questions about displacement and security in the community. The Alchemy Project is also interested in understanding how receiving a grant or loan affects these aspects of refugees' lives. It also asks general questions about the relief provided in the community and what strategies people use to meet their daily needs. The Alchemy Baseline Instrument also asks more detailed questions about clients' satisfaction with the loan or grant program and the training given. Questions about client satisfaction are not needed in ARC's impact survey because they are captured in the M&E mid- and final loan/grant term interviews.

Overall, the ARC impact survey is sufficient to capture enough information to assess the impact of the program. The relatively short length of time it takes to conduct the survey is positive because it does not take the clients away from their businesses for long periods of time. There are, however, a few questions from the Alchemy Baseline

Instrument that I would suggest ARC/IGP consider adding to the impact survey. They are as follows:

- A question about changing the business type as income increases or if the loan amount were to increase to see if the amount of the loan is allowing clients to do the types of business activities they actually want to do.
- A question about what is stopping them from expanding their business to know if it something a program change could address.
- A question about the amount of money spent in a month on transportation. This question can serve as a proxy for wealth along with the participation in a *susu* group question because some people will not join *susu* groups as their income increases but they will travel more, especially to buy goods for their business.

### *Successes of MED/IGP*

There are many successes of this program, not just the remarkable one hundred percent repayment rate. But of course this must be mentioned, I have worked with several microfinance organizations and have seen repayment rates of 97 and 98 percent but never have I seen one hundred percent. The staff should be commended for their support and hard work with the clients to help make this happen.

Truly, the staff is what makes this program work. They have an impressive commitment and dedication to their jobs and the clients. This combined with the management style of the former IGP coordinator has allowed for the staff to take ownership of much of the running of the project ensuring that the work gets done in the best way for all involved. Focusing on capacity building and transparency, the former IGP coordinator, included the field workers and all staff in creating action plans that later became the schedule for the months ahead. This encourages greater staff investment in the work of the project because it is of their own making. Also, because the Camp Supervisors and M&Es are in the field everyday interacting with the field staff and the clients, they may address any problems or issues as they arise allowing the work to continue in the best way possible.

Another success that I observed is that the clients have a high sense of ownership of the program. The clients are doing their best to help each other and the ARC/IGP staff to make this program a success. They repeatedly mentioned to me that they are a family now and they must work together. Clients sing the praises of ARC/IGP whenever I met with them, they have been able to expand their businesses, buy better clothes and increase their business knowledge, among other things. In each camp, the clients formed a clients' committee on their own. The committees meet every week to address any problems that the groups might be facing in order to try to address the problems themselves and to facilitate communication with the ARC/IGP staff. When asked what was the motivation behind organizing these committees, they said that it was to help the staff because when someone gives you something, you must help them. The clients I met are proud to be ARC/IGP clients. This is a wonderful reflection of the program and its staff.

Finally, the high quality of verification of clients and the timing of disbursement are also successes of this program. By carefully choosing the groups and having the

M&Es verify every client limits the chances for arrears or defaulters. The repayment rate here shows that they have done this job well. Also, choosing when to disburse is very important. They chose not to disburse in Largo camp last February, when there were problems. They instead chose to disburse in March allowing time for the problems to be solved. It is also very important that they are in touch with UNHCR and aware of the call for voluntary repatriation and what the potential affect of that is on the program. Again, timing was important when they decided to take the time to re-verify the Second Cycle clients being aware that although everyone had a one hundred percent repayment rate, it does not mean that they'll succeed with another loan.

### *Difficulties facing MED/IGP*

The difficulties that I have observed hindering the work of the staff are mainly physical items. It must be reported that the staff continues to provide quality service despite the limitations of the following items on which I will elaborate: limited mobility, inadequate communication with the field staff and vehicle, lack of computers and a quality generator. They often chose to work overtime, even on the weekends to make sure the work gets done. If they were to receive some of the following, it would be much easier for the staff to get the work done with greater efficiency.

*Limited mobility* - With only one vehicle that is shared with Finance Salone and two motorbikes, it can be very difficult to get the staff to the four different camps and allow for the remaining office staff to go anywhere for business like the bank or any other IP's office for meetings. If any of the modes of transport are broken then it can upset the schedule and hinder the work. If ARC/IGP plans to expand to any of the other camps in the next year, it will be nearly impossible to transport the staff without adding another vehicle and more motorbikes. The quality of the vehicle and the motorbikes is also problematic. During my brief stay here there were several days when either the vehicle did not work or the motorbikes broke down. Again, with the limited mobility any break down causes a great disruption to the program.

*Inadequate communication with the field staff and vehicle* - This is especially important because of the mobility problems. Without a way to communicate with the field staff, if the vehicle or motorbikes have broken down, they are often left wondering when the office staff is coming. There are days when the office staff cannot get to the field staff and there is no way to give them that message. This is incredibly frustrating for all involved and leads to low morale. It is especially serious for the work, if it were to happen on a disbursement or repayment day. I suggest that a radio be installed in the Kenema office that can communicate with the vehicle and that there be handsets for the Camp Supervisors and each Camp Coordinator. This way there can be communication between the field and the office, as well as, Freetown.

I am also concerned about this for safety reasons. While I was here the motorbikes have broken down leaving the staff waiting on the side of the road for someone to pass by and help them. This is very unsafe because on some of the roads there is not much traffic and there might not be anyone that could get the message back to the office or to assist the staff person. The situation is the same if the vehicle were to break down. It is quite unsafe for the staff to have no means of communication.

*Lack of computers* - As mentioned above, having more computers would greatly help with the efficiency of the office work. There are four staff people in the office that need to use a computer on a regular basis (the Program Coordinator, Assistant Coordinator, Accountant and Data Clerk) and with the addition of the M&Es that will be six people that will need to work on a computer. At the moment there is only one desktop and the coordinator's laptop. Having six people try to share two computers is unrealistic and makes getting work finished during working hours very difficult. At the end of the month, the Assistant Coordinator, Accountant and Data Clerk all have to submit reports with the limited number of computers this often means that they have to work on the weekend to finish their reports.

*Lack of a quality generator* - Computers unfortunately only work well if there is electricity. While the electricity in Kenema is good it still goes off during the workday, especially with the rains and this obviously hinders any work that is to be done on a computer during that time. The generator here is not high quality and doesn't always work. For example, I am writing this on my computer using its battery because the electricity is off and the generator is not working. When this happens it seriously hinders any work that is to be done on the computer. This not only affects the work produced but also affects morale.

The only program difficulty that I was told about is with skills training receiving the correct number of materials on time. It was mentioned for all four camps. This is not something that I observed but something that both field and office staff members have mentioned to me as a problem. Because the skills training was not something in my scope of work, I do not have more information, however, I wanted to note that others perceive it as a problem and there seems to be a great deal of confusion around this area.

#### *Recommendations about program changes*

There are very few program changes that I would make at this time because everything is working well. I do however have some suggestions and concerns that I address below.

I would consider offering mid-loan term business skills workshops. Many of the clients that I interviewed for the Alchemy Project said that they'd like more training in business skills and money management. I would also try to have an additional training for the grant clients, as they too have mentioned in the Final Grant interviews that they would like more training to help with their businesses. Any additional training could be for both grant and loan clients so it would be just one extra training session. However, I would suggest placing it in the middle of the loan term.

For the Start-Up Grants, I would suggest reducing the number of people selected with limited or no business background if the goal is for them to graduate to a loan. If, however, the goal is to only assist them in starting a business and to help them be less vulnerable, then I think it is fine to select people with limited to no business experience. With the support of the field staff, Camp Supervisors and M&Es, even those with low business knowledge may be able to graduate. I suggest close monitoring of these clients to see if they are able to go on to the loan stage and then adjustments to the selection can be made according to the goals of the program.

I was initially concerned when I learned that the BEAs here collect repayments directly from the clients. However, when I discussed this with the staff I learned that it is ARC/IGP policy that no repayment be refused and that the BEAs were chosen very carefully to ensure that they were honest people. The one hundred percent repayment rate demonstrates that they are indeed honest. The BEAs were also warned that if any money was unaccounted for they would be dismissed immediately. Therefore, I would not change this procedure. I would like to recommend however that because of the high level of crime in the camps that something be done to help the BEAs keep the money they collect safe. One suggestion I received from a staff member was to have a cupboard in each office with a locked drawer for each BEA and to have the caretakers act as security at night with an increase in their incentive pay. I suggest that this idea and others be explored in order to keep the risk of repayment money being stolen at a minimum.

The schedule is a bit nebulous and changes every month, which can be confusing. The staff, however, creates it and I think that this is one of the program's strengths. This way when they come up against an obstacle they feel that they have a right to change the schedule because they made it and with the constraints of mobility and communication it is often necessary to make such changes. I therefore encourage the staff to make the schedule as uniform as possible each month and to then do what they can to stick to it.

My suggestion for the skills training would be to give "graduation kits" to a set number of students when they complete the program to help them start their businesses instead of providing materials during the program. Again, I do not know all of the details of the skills training situation so this may not be the most appropriate suggestion. I wanted to mention it, however, because that is what they did in Guinea in partnership with Jesuit Relief Services and it seemed to work fairly well. They were conducting an evaluation of it when I was there, so they may be consulted for further advice.

I would like to encourage whoever replaces the former Program Coordinator to take the time to see how the staff works together and how they get things done before making any changes. They have a program that is working very well. It would be unfortunate to see unnecessary changes made that might have negative consequences on the effectiveness of the program.

I would also like to suggest increasing the frequency and duration of site visits from the MED/IGP Coordinator and Country Director to the Kenema office, as well as the field offices in the camp. I believe that this will lead to increased understanding of the successes of, and constraints facing ARC/IGP facilitating greater support for the program and especially the staff.

I also recommend that the Country Director, MED/IGP Director, the IGP Program Manager and the Microenterprise Development Technical Advisor clearly outline the procedures and mechanisms that will ensure the information collected in the impact survey actually serves multiple purposes and is not used only as a way to gather information for donors. In addition, to helping donors understand the impact of the program, the impact survey should inform ARC/SL on any needed program changes. It is therefore necessary that if program changes are needed that the appropriate guidelines are in place for these changes to become reality. Also, the information gathered here in regards to program effectiveness should be shared with other ARC/IGPs to help them improve their programs as well. This also requires that procedures be in place to ensure that the information flows between countries and programs. It is also highly important

that feedback reach the field staff conducting the surveys so that they can see the results of their hard work collecting the data. Therefore, I again encourage the aforementioned staff to discuss exactly how the information gathered and analyzed will be used, if this has not been done already.

**Alchemy Internship TOR for ARC Sierra Leone  
Summer 2004**

**1. Goals**

The purpose of the Alchemy summer internship is to work with ARC/Sierra Leone to help it develop a comprehensive monitoring and evaluation system for tracking program performance and the impact of the program on the livelihoods of displaced individuals, households and communities. This includes a review of the M&E system that has recently been put in place in Guinea (with Alchemy assistance), assistance to the ARC/SL staff in setting up the system, and performing certain aspects of the system to obtain initial results.

We want to do the following;

- develop a better understanding of the role of loans, grants and training in the livelihoods of refugees;
- assess what the ARC Sierra Leone has accomplished so far in terms of supporting livelihoods;
- suggest changes that could be made to improve the ARC/SL livelihood support program.

**2. Objectives**

A. The intern will work with ARC/SL to set up a Monitoring & Evaluation strategy for its Microenterprise development and income generation program (MED/IGP) for Liberian refugees. Guidance and training on this task will be given by Alchemy management before the intern leaves, and by ARC/SL. During an eight-week field visit the intern will:

- Visit ARC/Guinea to learn about the monitoring and evaluation system that has recently been put in place with Alchemy support (one week). The intern would be given a tour by Monitoring and Evaluation staff of the program and introduced to the M&E system.
- Work with ARC/SL to help put the ARC/Guinea monitoring and evaluation system in place (seven weeks). This work will include:
  - Conduct a baseline study among refugee clients in conformance with the system's parameters;
  - Develop a database to maintain the information
  - Work with the NGO to ensure that a monitoring process is in place (applications, mid-grant/loan surveys; exit surveys);
  - Test aspects of the system (impact survey, etc.) with clients who have completed one stage of the program



B. Completion of a five-ten page mission report on the how successfully this monitoring strategy has been implemented by the program. This report will include:

- discussions of problems facing the NGO in setting up M&E
- the intern's observations regarding the successes and difficulties facing the ARC/SL MED/IGP;
- recommendations about program changes

The report should be discussed and reviewed with ARC/SL, and if possible shared with the Alchemy clients as well. ARC/SL should sign off on the report. The reports will contribute to the Alchemy annual report and future planning.

### **3. NGO – Intern Relations**

ARC will provide accommodation and logistical support for the intern in the field. The latter includes transportation in the field, office support (a desk, at least) and monitoring of the intern's safety and security. As regards security, the NGO will have authority over the student while s/he is in the field with the NGO. The student will be required to check in regularly with the NGO.

Alchemy will pay for all international travel and domestic travel to and from field sites; ARC will support travel as able at and around field sites for work related activities. Considering the shortage of vehicles that ARC/Sierra Leone is experiencing for its MED/IGP logistics, the intern should also bring funds to cover local transport costs.

**Impact Survey to follow clients  
Logistics and Protocol**

**Schedule:** Survey administered two (2) times  
1. After selection but before disbursement  
2. 1-4 weeks after end of loan term

**Enumerators:** BEAs

**Site:** All camps where ARC Micro-Credit programs function

**Number surveyed:** Every 5<sup>th</sup> client from each month's disbursed groups

**Sampling:**

Random sample of clients from each disbursement tracked over the period of their loan term. Establish each month a list of all clients selected for new disbursement. Take randomly one person out of the first 5 persons on the list, and pick every 5<sup>th</sup> person afterwards. These same persons will be interviewed 1-4 weeks after the end of the loan term.

**Hypotheses to test through Survey**

Hypothesis 1: Participation in the ARC Income Generation Program leads to improved livelihoods

Hypothesis 1a: Participation leads to increased business size and profitability

Hypothesis 1b: Participation leads to greater income

Hypothesis 2: Participation in the ARC Income Generation Program leads to improved knowledge and comfort with credit and business

Hypothesis 3: Participation in the ARC Income Generation Program empowers

**Impact Survey Script:**

Please explain the following points to the person being surveyed

- ARC is undertaking a survey to understand the situation of entrepreneurs working with ARC IGP.
  - This survey will take approximately 45 minutes to 1 hour to finish.
  - This information will be used to help design future programs in other camps
  - The information will be confidential and the identity of the person interviewed will not be revealed
  - There are no "right" or "wrong" answers – all answers are valid and interesting for the survey.
-

Name of Interviewer: \_\_\_\_\_

Date: \_\_\_ / \_\_\_ / 200\_\_

Pre-Grant / Pre- First Cycle/ Pre-Second Cycle interview /  
 Final grant/ Final First Cycle/ Final Second Cycle interview (encircle what applies)

Area and Location of interview: clients' home    place of business    ARC office  
 other: (write in here)\_\_\_\_\_

Client's Name \_\_\_\_\_  
 IGP # \_\_\_\_\_ Group Name \_\_\_\_\_

Interviewee number: \_\_\_\_\_

Personal information (name, IGP-number, Group-name) will be removed after completion of final loan interview.

**A. General Information:**

Will only be collected for pre-grant/loan interview.

- a. Client participated before in a grant/ loan program in the camp? Yes / No
- If yes: Grant program ARC / grant program other organization / loan program ARC / loan program other organization ?
  - If ARC-program: Grant / First Cycle Loan / Second Cycle loan?
  - If program of other organization: What was the grant / loan amount? .....
  - When did he/ she receive the grant/ loan ?
  - If a loan, when did he/she finish the loan term
- b. Gender of client:
- 1. Male                      2. Female
- c. Origins
- 1. Urban                      2. Rural
- d. Education
- 1. Illiterate                      2. Semi-literate                      3. Literate
- e. Type of household
- 1. Single head of household    2. Two parent household    3. Single adult
- f. Number of unaccompanied Elders or children currently living with client here in the camp (below the age of 18)
- 1. One                      2. Two –Five    3. Six and above                      4. None
- g. Age of the client
- 1. Young (< 30years)    2. Middle-aged (30-50 years)    3. Elderly (> 50 years)
- h. Other vulnerability criteria:
- 1. Partner without work                      2. Chronically ill family members
  - 3. More than 2 young children (< 5 years)    4. Other vulnerability criteria (describe)
  - 5. No other vulnerability criteria
- i. What is your experience with business before becoming a refugee ?
- Did businesses before becoming a refugee? Yes / No
  - If yes? What type of business?
  - What business you do now?
  - Is the type of business you do now similar to what you did before? Yes / No
- j. How did you start your business?
- Started the business in the camp with the help of another NGO. Yes / No
  - Started the business in the camp with the help of ARC. Yes / No
  - Started the business in the camp on my own. Yes / No
- k. If you started the business on your own, how much was your starting capital? -----

---

## B. Questionnaire

### Livelihood Questions- Part I

1. What are your main sources of income (Maximum three choices, can chose fewer)?
  - a. Business
  - b. Employment of spouse or family member
  - c. Gifts from relatives
  - d. Selling food ration
  - e. Other NGO programs
  - f. Daily contracts
  - g. Gardening
  - h. Farming
  - i. Other \_\_\_\_\_
  
2. How many people earn income in your family (excluding yourself)? -----  
What kind of economic activities do they have? -----  
How much does each of them earn approximately per week? -----
  
3. How many of them work for an NGO? -----  
How much does each of them earn approximately per week?
  
4. Has participation in the ARC program had an impact on your business? (only for final interview)
  - a. Gave me capital to begin
  - b. Allowed me to expand business
  - c. Was able to manage business better
  - d. No impact
  - e. Helped me keep records
  - f. I am in a susu now
  - g. Other \_\_\_\_\_
  
5. Has your business grown in the past year?
  - a. Yes
  - b. No
  
6. Has your business become more diversified in the past year?
  - a. Yes
  - b. No

## Knowledge of Business/Credit

7. What are some principles of good business management?
  - a. Sell many different products
  - b. Change business depending on seasons
  - c. Limiting credit to customers
  - d. Credit to only reliable customers
  - e. Reducing costs of transport
  - f. Good manner of approach to customers, how to talk to and treat customers
  - g. How to price my goods
  - h. Record keeping
  - i. Financial Planning/budgeting
  - j. Good market display
  - k. Keeping market place clean
  - l. Group business/support
  - m. Buying in bulk
  - n. Selling quality goods
  - o. Good selling site or location
  - p. Other \_\_\_\_\_
  
8. What are three things that you mentioned above that help YOUR business to stand up?
  - a. Sell many different products
  - b. Change business depending on seasons
  - c. Limiting credit to customers
  - d. Credit to only reliable customers
  - e. Reducing costs of transport
  - f. Good manner of approach to customers, how to talk to and treat customers
  - g. How to price my goods
  - h. Record keeping
  - i. Financial Planning/budgeting
  - j. Good market display
  - k. Keeping market place clean
  - l. Group business/support
  - m. Buying in bulk
  - n. Selling quality goods
  - o. Good selling site or location
  - p. Other \_\_\_\_\_
  
9. Would you be interested in borrowing money from an NGO program in the future, here in the camp, when you go back home or to any other camp?
  - a. Yes
  - b. No
  
10. If not, why not?
  - a. Too difficult
  - b. Interest rates are too high
  - c. Don't like to work in groups
  - d. Don't want to run business when return
  - e. Don't know
  - f. Other \_\_\_\_\_
  
11. Will you manage a business when you return home?
  - a. Yes
  - b. No

## Livelihood Questions- Part II

12. What is the physical cash on hand?  
(Le amount) \_\_\_\_\_
13. How much money do you have in credit to others?  
(Le amount) \_\_\_\_\_
14. How much do you owe your supplier?  
(Le amount) \_\_\_\_\_
15. How much do you contribute to a susu?  
(Le amount) \_\_\_\_\_
16. When you next eat your susu, how much will you get?  
(Le amount) \_\_\_\_\_
17. What is your stock value?  
(Le amount) \_\_\_\_\_
- 18a. Over the last 12 months, has the income **you** have been able to earn...?  
(Read answers and enter responses)
1. Decreased Greatly (go to #18b)
  2. Decreased (go to #18b)
  3. Stayed the Same (go to #19)
  4. Increased (go to #18 c)
  5. Increased Greatly (go to #18 c)
  6. Don't Know ( go to #19)
- 18b. (If decreased at all) Why did **your income** decrease?  
(Don't read answers, just check those that apply)
- a. Household member has been sick/died
  - b. I have been sick
  - c. Family member lost job
  - d. Poor agricultural season
  - e. Poor sales
  - f. Could not collect credit
  - g. Family members did not send money
  - h. Other (specify) \_\_\_\_\_
- 18c. (If increased at all) Why did **your income** increase?  
(Don't read answers, just check those that apply)
- a. Expanded existing enterprise
  - b. Undertook new enterprise
  - c. Good agricultural season
  - d. Sold in new markets
  - e. Increase in demand/sales
  - f. Family member has new job
  - g. Family members sent money
  - h. Other (specify) \_\_\_\_\_

## Empowerment

19. Has running a business made your life different from before? What changed in your life since you started being a businessperson here in the camp? (check up to three most important responses)
- a. More worries
  - b. Less time
  - c. More money
  - d. Less dependent on outside assistance
  - e. It stopped me from doing contracts
  - f. I have more food
  - g. I am not a beggar
  - h. More savings
  - i. Able to buy medicine
  - j. Able to send/better prepare children for school
  - k. Better variety of diet
  - l. Able to buy better clothes
  - m. More things for the house (like household utensils)
  - n. More pride
  - o. More conflicts in family
  - p. Less conflicts in family
  - q. I do not have to borrow money to take care of my family
  - r. I am healthier
  - s. Other \_\_\_\_\_
20. Will anything in the camp that you've learned help you when you return?
- a. Yes
  - b. No
21. If Yes, What?
- a. Business skills
  - b. How to manage a credit
  - c. Artesian skill (like soap making)
  - d. Confidence
  - e. Relationships with others
  - f. Learning from other NGO programs
  - g. Other \_\_\_\_\_

**ALCHEMY PROJECT**  
**Income Support and Livelihoods Baseline Instrument**  
 Summer 2004

1. Interviewer Name: \_\_\_\_\_ 2. Date: \_\_\_\_\_  
 3. Location of Interview (Use Codes from q. 104, and state name of place where interview occurs): \_\_\_\_\_  
 4. Location of name code list? \_\_\_\_\_

**SECTION I: DEMOGRAPHICS & HOUSEHOLD STRUCTURE**

**100. Name Code** \_\_\_\_\_

**102. Gender?**  
 Male.....1  
 Female.....2

**104. Country/place of origin?**  
 DK/RA.....0  
 Algeria.....1  
 Angola.....2  
 Benin.....3  
 Botswana.....4  
 Burundi.....5  
 Burkina Faso.....6  
 Cameroon.....7  
 Cape Verde.....8  
 Central African Republic.....9  
 Chad.....10  
 Republic of Congo (Brazzaville).....11  
 Comoros.....12  
 Cote d'Ivoire.....13  
 Democratic Republic of Congo.....15  
 Equatorial Guinea.....17  
 Eritrea.....18  
 Ethiopia.....19  
 Gabon.....20  
 Gambia.....21  
 Ghana.....22  
 Guinea.....23  
 Guinea-Bissau.....24  
 Kenya.....25

**101. Age?** \_\_\_\_\_

**103. Alchemy Client?**  
 Yes.....1  
 No.....2  
 Lesotho.....26  
 Liberia.....27  
 Madagascar.....29  
 Malawi.....30  
 Mali.....31  
 Mauritania.....32  
 Morocco.....34  
 Mozambique.....35  
 Namibia.....36  
 Niger.....37  
 Nigeria.....38  
 Rwanda.....39  
 Senegal.....41  
 Sierra Leone.....42  
 Somalia.....43  
 South Africa.....44  
 Sudan.....45  
 Swaziland.....46  
 Tanzania.....47  
 Togo.....48  
 Tunisia.....49  
 Uganda.....50  
 Zambia.....51  
 Zimbabwe.....52  
 Other.....98

**105. Highest Level of Education?**  
 DK/RA.....0  
 No formal schooling/some primary.....1  
 Finished Primary Education.....2  
 Finished Secondary Education.....3  
 Some University/Vocational Education...4  
 Finished Tertiary Education.....5  
 Post-grad Degree.....6  
 Other (Specify).....98

**106. Including yourself, how many people presently live in your household\*?** \_\_\_\_\_  
 \* Household is defined as people with which you regularly share your resources.

**107. How many lived in your household before you came here?** \_\_\_\_\_

**108. Did you live in a city, town, or village for most of your life before leaving country of origin?**  
 City.....1  
 Town.....2  
 Village.....3

**110. Where do you currently live?**  
 DK/RA.....0  
 In Camp.....1  
 In Town.....2  
 In City.....3  
 Outside of Town.....4  
 Other(Specify).....98

**109. What was the city, town or village name?**  
 \_\_\_\_\_

**111. Please specify the name of the place you currently live.** \_\_\_\_\_



<p><b>112-114. With whom do you currently share a living space? (Up to 3 responses)</b></p> <p>DK/RA.....0</p> <p>Alone.....1</p> <p>Friends.....2</p> <p>Wife/Husband.....3</p> <p>Child (one).....4</p> <p>Children (more than one).....5</p> <p>Other Family Members.....6</p> <p>Other (Specify).....98</p>	<p><b>115. What is your religion?</b></p> <p>No religion.....1</p> <p>Muslim.....2</p> <p>Catholic.....3</p> <p>Protestant (any denomination).....4</p> <p>Hindu.....5</p> <p>Other Religion.....98</p>
<p><b>116. How many school age children are in your household?</b></p> <p>_____</p> <p><b>117. Of these, how many go to school?</b></p> <p>_____</p>	<p><b>118. If not all your school age children do not attend school, why do they not attend school?</b></p> <p>Economic Reasons.....1</p> <p>Safety.....2</p> <p>Distance to School.....3</p> <p>Religious reasons.....4</p> <p>Language Barriers.....5</p> <p>Poor Quality of Schools.....6</p> <p>Other (Specify).....98</p>

<b>SECTION II: DISPLACEMENT</b>	
<p><b>201. Are you a refugee or internally displaced person?</b></p> <p>Yes.....1</p> <p>No (Go to Question 203).....2</p>	<p><b>202. If Yes: What kind of legal status do you have?</b></p> <p><b>203. How long have you been here?</b></p> <p>(a) Months _____ (b) Years _____</p>
<p><b>204-205. Where is your immediate family?</b></p> <p>DK/RA.....0</p> <p>Here.....1</p> <p>In this country.....2</p> <p>In country of origin.....3</p> <p>In another country.....4</p>	<p><b>206-210. What was the route you used to come here? (Use country codes from q. 104)</b></p> <p><b>206. Country A:</b> _____ <b>206b. How long?</b> _____</p> <p><b>207. Country B:</b> _____ <b>207b. How long?</b> _____</p> <p><b>208. Country C:</b> _____ <b>208b. How long?</b> _____</p> <p><b>209. Country D:</b> _____ <b>209b. How long?</b> _____</p> <p><b>210. Country E:</b> _____ <b>210b. How long?</b> _____</p>
<p><b>211: Do you expect to leave this location in the next year?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No (Go to Question 215).....2</p>	<p><b>212. Where do you expect to go? (Use country codes from q. 104 and...)</b></p> <p>United States/Canada.....54</p> <p>England.....55</p> <p>Other European Country (Specify).....56</p> <p>Back home.....57</p> <p>Stay in this country.....58</p> <p>Other (Specify).....98</p>
<p><b>213-214. Why do you expect to go? (Up to 2 Responses)</b></p> <p>DK/RA.....0</p> <p>For Economic Reasons.....1</p> <p>For Educational Opportunities.....2</p> <p>To Escape War, Conflict.....3</p> <p>To Escape Religious Persecution.....4</p> <p>To be Reunited with Relatives/Resettlement...5</p> <p>To Return to my Home/Family/Land.....6</p> <p>Other (Specify).....98</p>	<p><b>215. Where would you like to go? (Use country codes from q. 104 and...)</b></p> <p>United States/Canada.....54</p> <p>England.....55</p> <p>Other European Country (Specify).....56</p> <p>Back home.....57</p> <p>Stay in this country.....58</p> <p>Other (Specify).....98</p>

**SECTION III: LIVELIHOOD ACTIVITIES & STRATEGIES**

<p><b>301-302: What do you do to support yourself and your family? (Up to 2 responses)</b></p> <p>DK/RA.....0</p> <p>Cell Phone/Internet/Computer Training.....1</p> <p>Domestic Worker/Caretaker/Custodian.....2</p> <p>Food Service.....3</p> <p>“Own Business/Businessperson”.....4</p> <p>University Student.....5</p> <p>Nurse.....6</p> <p>Lawyer/Doctor/Other Professional.....7</p> <p>Worked for NGO.....8</p> <p>Farmer/Agronomy.....9</p> <p>Husbandry.....10</p>	<p>Fishing.....11</p> <p>Pastoralist.....12</p> <p>Alcohol/Beer Brewing.....13</p> <p>Driver.....14</p> <p>Volunteer Work.....15</p> <p>Mechanic.....16</p> <p>Construction.....17</p> <p>Housewife/Homemaker.....18</p> <p>Shoe Repair.....19</p> <p>Street Vender/Hawker.....20</p> <p>Teacher.....21</p> <p>Does Not Work.....96</p> <p>Immigrated as a Child.....97</p> <p>Other (Specify).....98</p>
<p><b>303. What do you prefer to do for a living? (Use work codes from q. 301) _____</b></p>	<p><b>306. What are some of the main obstacles you have faced in trying to find work until now?</b></p> <p>DK/RA.....0</p> <p>Lack of Education/Skills/Training.....1</p> <p>Lack of Citizenship/Worker Permit.....2</p> <p>Lack of Resources/Money.....3</p> <p>Security Problem/Mobility.....4</p> <p>Other (Specify).....98</p>
<p><b>304-305. How did you support yourself and your family before you came to this place? (Up to 2 responses) (Use work codes from q. 301)</b></p> <p>_____</p>	<p><b>307. If you had more credit/cash, what would you do with it?</b></p> <p>DK/RA.....0</p> <p>Spend it on food/clothing/housing.....1</p> <p>Use it to start/expand business.....2</p> <p>Use it to travel to another country.....3</p> <p>Use it to go home.....4</p> <p>Send to Family/Remittance.....5</p> <p>Pay off debt.....6</p> <p>Save.....7</p> <p>Other (Specify).....98</p> <p><b>308. When you have problems finding enough food to feed your family, what do you do?</b></p> <p>DK/RA.....0</p> <p>Go to Relief Organization.....1</p> <p>Go to Church/Mosque.....2</p> <p>Go to NGO.....3</p> <p>Go to Family Locally.....4</p> <p>Go to Family Abroad.....5</p> <p>Go to Friends Locally.....6</p> <p>Go to Friends Abroad.....7</p> <p>Go to Bank/Credit Institution.....8</p> <p>Go to Traditional Healer.....9</p> <p>Search for food in the ‘bush’.....10</p> <p>There is no place to go.....11</p> <p>Doesn’t have a problem with food.....12</p> <p>Other (Specify).....98</p>
<p><b>309. When you have problems finding enough money to go to a doctor, what do you do? (Use Organization codes from q. 308) _____</b></p>	<p><b>310. When you have problems finding enough money to send your children to school, what do you do? (Use Organization codes from q. 308)</b></p>
<p><b>311. Have you or your family experienced crime or security problems here?</b></p> <p>Yes.....1</p> <p>No.....2</p>	<p><b>313. Have you ever been robbed of your money/goods/livestock?</b></p> <p>Yes.....1</p> <p>No.....2</p>
<p><b>312. If yes, what kind?</b></p> <p>DK/RA.....0</p> <p>Theft/Robbery.....1</p> <p>Assault.....2</p> <p>Extortion.....3</p> <p>Local Harassment/Threats.....4</p> <p>Military Activity.....5</p> <p>Other (Specify).....98</p>	<p><b>314. What do you do to protect yourself and your family?</b></p> <p>DK/RA.....0</p> <p>Go to the police.....1</p> <p>Community Organization/Watch Group.....2</p> <p>Use Protection Service/Security Guards.....3</p> <p>Use a bank.....4</p> <p>Nothing.....5</p> <p>Other (Specify).....98</p>

<b>315. Do you have a safe place to keep your money/goods/livestock?</b> Yes.....1 No.....2	<b>316. How do you (or your neighbors) increase the safety of your money/goods/livestock? (Use Protection Codes from q. 314)_____</b>
---	---

**SECTION IV: HOUSEHOLD ECONOMIC SITUATION**

*Perception of economic standing in community*

**400. Compared with others in your neighborhood, where would you consider yourself and your family to be on this scale? (Others in the location specified in q. 111.)** Most Poor

1

*Wealth*

<b>401. What type of material is your dwelling floor?</b> DK/RA.....0 Dirt/Sand.....1 Wood Planks.....2 Cement.....3 Tile.....4 Carpet.....5 Vinyl.....6 Other (Specify).....98	<b>402. How many rooms are in your dwelling?</b> _____  <b>403. What is the main source of your drinking water?</b> DK/RA.....0 Piped into dwelling.....1 Piped into yard.....2 Public tap.....3 Well.....4 Rainwater Collection.....5 Bottled Water.....6 Pond, River, or Stream.....7 Other (Specify).....98
---	--

<b>How often did you eat fresh meat, chicken, or fish:</b> <b>404. this week? _____</b> <b>405. this month? _____</b>	<b>How often did you drink beer or cola:</b> <b>406. this week? _____</b> <b>407. this month? _____</b>
---	---

<b>How many of these livestock do you or your household own?</b> <b>408. Chickens _____ 409. Goats _____</b> <b>410. Sheep _____ 411. Cattle _____</b> <b>412. Camels _____</b> <b>413. Others (Specify Type and Number)</b>	<b>414. How much do you spend on transportation each month? (Convert from local currency)</b> DK/RA.....0 Less than \$10.....1 \$10-\$20.....2 \$21-\$30.....3 \$31-\$40.....4 More than \$40.....5
--	---

<b>Do you or your household have:</b> <b>Yes</b> <b>No</b> 415. Electricity?                    1        2 416. Radio?                            1        2 417. Television?                    1        2 418. Refrigerator?                   1        2 419. Cell Phone?                    1        2	<b>Do you or your household own?</b> <b>Yes</b> <b>No</b> 420. Bicycle                            1        2 421. Motorbike                        1        2 422. Automobile                      1        2 423. Farmland                         1        2
---	--

*Income*

**424. Compared with your neighbors, where would you consider yourself and your family's income to be on this scale?**

<p style="text-align: center;">A lot less Income than Neighbors                      Neighbors                      A lot more Income than Neighbors</p> <p style="text-align: center;">1                      2                      3                      4</p>	
<p><b>425. Do you know approximately what is your current monthly income? (Convert from local currency)</b></p> <p>DK/RA.....0</p> <p>Less than \$30.....1</p> <p>\$30-\$60.....2</p> <p>\$61-\$90.....3</p> <p>\$91-\$120.....4</p> <p>More than \$120 (Specify).....5</p>	<p><b>426. What was your monthly income a year ago? (Convert from local currency)</b></p> <p>DK/RA.....0</p> <p>Less than \$30.....1</p> <p>\$30-\$60.....2</p> <p>\$61-\$90.....3</p> <p>\$91-\$120.....4</p> <p>More than \$120 (Specify).....5</p>
<p><b>427. What are your main sources of income now?</b></p> <p>DK/RA.....0</p> <p>Job/Employment.....1</p> <p>Family.....2</p> <p>Friends.....3</p> <p>Selling Belongings.....4</p> <p>No Income.....5</p> <p>Other (Specify).....98</p>	<p><b>428. What were your main sources of income a year ago? Or in your home region before you became displaced? (Use Income Code from q. 427) _____</b></p>
	<p><b>429. Approximately how much do you spend every month to meet your family's needs? (Convert from local currency) (Use codes from q. 426) _____</b></p>
<p><b>430. Approximately how much do you need every month to meet you family's needs? (Convert from local currency) (Use codes from q. 426)</b></p>	<p><b>431. Do you have any savings?</b></p> <p>Yes.....1</p> <p>No.....2</p>
<p><b>432. How much are you able to save each month? (Convert from local currency) (Use codes from q. 426) _____</b></p>	<p><b>433. What would you do if you had extra income?</b></p> <p>DK/RA.....0</p> <p>Spend it on food/clothing/housing.....1</p> <p>Use it to start/expand business.....2</p> <p>Use it to travel to another country.....3</p> <p>Use it to go home.....4</p> <p>Send to Family/Remittance.....5</p> <p>Pay off debt.....6</p> <p>Save.....7</p> <p>Other (Specify).....98</p>
<b>Debt</b>	
<p><b>434. Do you owe money (besides to the Alchemy Program)?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No (Go to Question 438).....2</p>	<p><b>435. If YES: To whom?</b></p> <p>DK/RA.....0</p> <p>Family.....1</p> <p>Friends.....2</p> <p>Bank/Credit Institution.....3</p> <p>Money Lender.....4</p> <p>Other (Specify).....98</p>
<p><b>436. How long have you owed this money? (Terms of Loan)</b></p> <p><b>(a) Months                      (b) Years</b></p>	<p><b>437. When do you expect to pay it off?</b></p> <p><b>(a) Months                      (b) Years</b> _____</p>
<p><b>438. Does this debt create any problems for you?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No (Go to Question 440).....2</p>	<p><b>439. If yes, please specify why?</b></p> <p>_____</p>

<b>440. Did you owe money before you became displaced?</b> DK/RA.....0 Yes.....1 No (Go to Question 443).....2	<b>441. If YES: To whom?</b> DK/RA.....0 Family.....1 Friends.....2 Bank/Credit Institution.....3 Money Lender.....4 Other (Specify).....98
<b>442. Did this debt create any problems for you?</b>	
<i>Relief</i>	
<b>443. Do you receive assistance from an aid agency?</b> DK/RA.....0 Yes (Go to Question 444).....1 No (Go to Question 448).....2	<b>444. If yes, from where did you receive aid?</b> DK/RA.....0 United Nations.....1 Government Agency.....2 Religious Organization.....3 Refugee Organization.....4 Community Organization.....5 Other (Specify).....98
<b>445. If yes, what kind of assistance did you receive?</b> Food Aid.....1 Money.....2 Transportation.....3 Education.....4 Income Generation Program.....5 Other (Specify).....98	<b>446. If yes, how often?</b> One time.....1 Once a day.....2 Once a week.....3 Once a month.....4 Once a year.....5 Other (Specify).....98 <b>447. If yes, for how long?</b> (a) Months _____ (b) Years _____
<b>448. If no, why not?</b> DK/RA.....0 None Available.....1 Requires transportation.....2 Legal Status in country.....3 Other (Specify).....98	<b>449. Would you like to receive more assistance from aid agencies (excluding Alchemy)?</b> DK/RA.....0 Yes.....1 No.....2
<i>Credit</i>	
<b>450. Are you a member of a credit group now?</b> DK/RA.....0 Yes.....1 No (Go to Question 452).....2	<b>451. If YES: How does the group work?</b> _____
<b>452. Before now, have you ever been a member of a credit group?</b> DK/RA.....0 Yes.....1 No (Go to Question 455).....2	<b>453. If YES: When?</b> In the previous six months.....1 In the previous year.....2 Before became displaced.....3 Other (Specify).....4
<b>454. If YES: What Kind?</b> DK/RA.....0 Rotating Credit (ROSCA).....1 Cooperative.....2 Other (Specify).....98	<b>455. Have you ever used a moneylender or any other credit institution in this community?</b> DK/RA.....0 Yes.....1 No.....2
<b>456. Have you every used a moneylender or any other credit institution in your <i>home</i> community, before you became displaced?</b> DK/RA.....0 Yes.....1 No (Go to Question 458).....2	<b>457. If YES: What Kind?</b> DK/RA.....0 Rotating Credit (ROSCA).....1 Cooperative.....2 Other (Specify).....98

<p><b>458. If you needed to borrow money in an emergency, where would you go?</b></p> <p>DK/RA.....0</p> <p>Go to Relief Organization.....1</p> <p>Go to Church/Mosque.....2</p> <p>Go to NGO.....3</p> <p>Go to Family Locally.....4</p> <p>Go to Family Abroad.....5</p> <p>Go to Friends Locally.....6</p> <p>Go to Friends Abroad.....7</p> <p>Go to Bank/Credit Institution.....8</p> <p>There is no place to go.....9</p> <p>Other (Specify).....98</p>	<p><b>459. How much do you think you could borrow? (Converted from local currency)</b></p> <p>DK/RA.....0</p> <p>\$1-\$25.....1</p> <p>\$26-\$50.....2</p> <p>\$51-\$75.....3</p> <p>\$76-\$100.....4</p> <p>More than \$100.....5</p>
<p><b>SECTION V: FOR THOSE IN ALCHEMY PROGRAM</b></p>	
<p><b>501. How long have you been in the Program?</b></p> <p>Less than one month.....1</p> <p>1 to 3 months.....2</p> <p>3 to 6 months.....3</p> <p>6 to 9 months.....4</p> <p>9 months to one year.....5</p> <p>More than one year.....6</p> <p>Not applicable.....99</p>	<p><b>502. Why did you choose this business?</b></p> <p>DK/RA.....0</p> <p>Work Experience before being displaced.....1</p> <p>Would like to do this in the future.....2</p> <p>Only business available.....3</p> <p>Other (Specify).....98</p>
<p><b>503. What kind of business?</b></p> <p>DK/RA.....0</p> <p>Cell Phone/Internet/Computer Training.....1</p> <p>Domestic Worker/Caretaker/Custodian.....2</p> <p>Food Service.....3</p> <p>“Own Business/Businessperson”.....4</p> <p>University Student.....5</p> <p>Nurse.....6</p> <p>Lawyer/Doctor/Other Professional.....7</p> <p>Worked for NGO.....8</p> <p>Farmer/Agronomy.....9</p> <p>Husbandry.....10</p> <p>Fishing.....11</p>	<p>Pastoralist.....12</p> <p>Alcohol/Beer Brewing.....13</p> <p>Driver.....14</p> <p>Volunteer Work.....15</p> <p>Mechanic.....16</p> <p>Construction.....17</p> <p>Housewife/Homemaker.....18</p> <p>Shoe Repair.....19</p> <p>Street Vender/Hawker.....20</p> <p>Teacher.....21</p> <p>Does Not Work.....96</p> <p>Immigrated as a Child.....97</p> <p>Other (Specify).....98</p>
<p><b>504. What, if any, other business attempts did you try before this one?</b></p> <p>DK/RA.....0</p> <p>Petty Trading.....1</p> <p>Food Service.....2</p> <p>Husbandry.....3</p> <p>Farming.....4</p> <p>Tailor.....5</p> <p>None.....6</p> <p>Other (Specify).....98</p>	<p><b>505. Are you part of a group for the Alchemy loan?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No.....2</p>
<p><b>506. Did you receive any training for your business?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No (Go to Question 509).....2</p>	<p><b>507. If yes, what kind?</b></p> <p>_____</p>
<p><b>508. If yes, was it beneficial to you?</b></p> <p>Very beneficial.....1</p> <p>Somewhat beneficial.....2</p> <p>Not very beneficial.....3</p> <p>Didn't help at all.....4</p>	<p><b>509. Do you currently possess the skills and knowledge necessary to make your business a success?</b></p> <p>DK/RA.....0</p> <p>Yes.....1</p> <p>No.....2</p>
<p><b>510. What training do you need?</b></p> <p>_____</p>	<p><b>512. Are there any challenges with the Alchemy program that you experience?</b></p>

<b>511. What training do you anticipate from the NGO?</b> _____ 	DK/RA.....0 Yes.....1 No (Go to Question 514).....2
<b>513. If yes, what are the challenges?</b> _____ 	<b>514. If the amount of the loans went up, would you change your type of business?</b> DK/RA.....0 Yes.....1 No (Go to Question 516).....2
<b>515. If Yes, how? What type of business?</b> _____ 	<b>516. What is stopping you from expanding?</b> DK/RA.....0 Access to credit.....1 Too few customers.....2 Lack of supplies.....3 Other (Specify).....4