

Monitoring, Learning, Evaluation and Knowledge Report

Issue 1/2022

Monitoring Visit Report

Livelihood Projects in a Program Perumahan Rakyat,
16-17 June 2022

Credits:

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ABBREVIATIONS AND ACRONYMS

CBA	Community Based Approach
CL	Community Leader
CL-Partner B	A community leader from the Partner B project
CL-Partner A	A community leader from Partner A projects
COVID-19	Coronavirus disease
CSO	Civil Society Organisation
CSC	Community Sewing Centre
FGD	Focus group discussion
KII	Key informant interview
PPR X	<i>Program Perumahan Rakyat X</i> where Partners A and B implemented projects
MCO	Movement Control Order
MLEK	Monitoring, Learning, Evaluation and Knowledge Team
PM	Programme Manager or Project Manager
Partner B	Partner B implemented a project in the PPR community
Partner A	Partner A implemented projects in the PPR community
YH	Yayasan Hasanah

SECTION I: INTRODUCTION

Introduction

On 16th-17th June, the Monitoring, Learning, Evaluation and Knowledge Team (MLE&K) conducted a monitoring visit to two Hasanah partners working with the community in *Program Perumahan Rakyat* (PPR) X – Partner A and Partner B.

Yayasan Hasanah (YH) has been partnering in and for improvement of wellbeing of the PPR X community since 2016. The focus and location has both guided and been guided by the Community Based Approach (CBA) that was implemented from 2017 as a framework to guide the Community Development pillar of Yayasan Hasanah to support ‘poverty alleviation, with a target to empower communities to be economically, socially and environmentally resilient’.¹

While focusing on the issue of multi-dimensional poverty, it must be noted that CBA from the beginning was not meant to be a standalone initiative and was driven with the following principles:

- CBA can/could only succeed if the needs of families and communities were/are being addressed in partnership with CSOs and relevant government agencies.
- Civil Society Organisations (CSOs) and government agencies should have the desire and capacity to mobilise and empower communities to be able to influence and participate directly in initiatives that affect them, and to have their views and experiences listened to and acted upon.

Over time, the CBA has largely been implemented on the ground via grants provided to non-profit agencies, social enterprises, etc. The two said projects that were reviewed form part of delivering the CBA approach. **It must be noted, however, that this is not an evaluation or review of the CBA approach as such. Rather, the approach informs the lens to put in perspective the interventions and expected results from these projects.** Preliminary findings indicate the importance of such an approach and the value it has brought to the PPR X community, especially given how entrenched issues of poverty can be. At the same time, a deeper and more rigorous understanding of the approach itself was missing from Partners, which impedes a wholistic reflection of the impact of CBA and its progress in improving the wellbeing of the community and the learnings therein.

The table below provides key details of each project cycle.

	Project Grant Cycle	Project Title	Project Budget	Monitoring Reports
PARTNER A	Grant 2016	Micro-Credit Financing for B40 Women	RM 400,000*	Sep 2016; Dec 2016 Mar 2017; Jun 2017 Sep 2017; Dec 2017 Mar 2018; Aug 2018
	Grant 2019	Micro-Credit Finance Community	RM 170,000	Aug 2019; Nov 2019; Oct

¹ Anita Ahmad, Yayasan Hasanah (24 August 2017), *Concept Note: Baseline Profiling of Communities*

		Development Programme		2020; Jan 2021
	Grant 2021	Developing Local Leaders and Women Entrepreneurs in PPR X	RM 325,520	Nov 2021; Mar 2022
PARTNER B	Grant 2021	Community Livelihood Programme to achieve digital and financial inclusion for the low-income group in PPR X and PPR Y	RM 313,000	Nov 2021; Mar 2022

**Note: Total budget spread out across projects in three states.*

The purpose of the monitoring visit was to have a preliminary and basic assessment of the relevance, effectiveness, efficiency, and impact of the interventions implemented. YH carried out the visit following four objectives:

1. To assess the extent to which each partner has achieved their objectives under the projects.
2. To provide a preliminary assessment of the results and achievements of the intervention, and its effects on the communities in PPR X, including the identification of any unintended results.
3. To document key challenges faced and action learnings to be taken forward.
4. To scope out areas for further exploration during the planned external evaluation of one or both partners' programmes.

Methodology

Data Collection Methods

1. Desk review of project documents comprising the grant proposals and grant monitoring reports.
2. Key informant interviews with two key programme personnel each from Partner A and Partner B, 1 Partner B trainer and mentor, 2 CLs-Partner B, 1 Community Sewing Centre (CSC) Manager.
3. Focus group discussions with 7 recipients of Partner B training, mentoring and coaching, 4 of the Partner B trainers and mentors (the fourth was previously also interviewed as recorded above), 3 CSC tailors (1 of whom was also interviewed as a Partner A participant), 11 CLs-Partner A, 13 Partner A participants/trainees/grant recipients.

Limitations

1. Time limitations for the visit fit with the nature of the visit which was meant to provide preliminary and broad findings. As such, the data collected and results interpreted is to be used for that purpose, and not for drawing more conclusive insights such as would be drawn from a full, independent and externally contracted evaluation process.
2. The presence of one or more dominant community leaders or stakeholders meant that a few of the focus group discussions were not always as open as expected.

3. Participants of key informant interviews (KII) and focus group discussions (FGD) were selected by Partner B and Partner A, with final participation dependent on individuals' availability and willingness to participate.
4. The monitoring visit was planned and organized by the grantor of the projects, and online surveys facilitated through the project partners, hence is more susceptible to biases compared to an evaluation process conducted through an externally contracted evaluation consultant and with participant responses not facilitated by project partners themselves.

Evaluation Criteria

In the planning and analysis of the findings of the monitoring visit, the team was guided by the OECD DAC Network on Development Evaluation (EvalNet)'s six evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability (see below)². These criteria provide a normative framework used to determine the merit or worth of an intervention (policy, strategy, programme, project or activity). They serve as the basis upon which evaluative judgements are made.

In particular, from the six criteria, the team selected four most relevant and hence the visit covered basic questions on project Relevance, Effectiveness, Efficiency and Impact. The following section presents survey findings following these four relevant criteria.



² OECD DAC Network on Development Evaluation Criteria. Retrieved from <https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>

SECTION II: ANALYSIS OF FINDINGS

Online Survey Demographics

In addition to the face-to-face interviews conducted during the monitoring visit, an online survey was sent and administered to all Partner B and Partner A project participants to complete. Findings from the online surveys have contributed to the overall findings and analyses.

The total number of respondents from Partner B is 55 respondents, while the total number for Partner A is 95 respondents. The age range of respondents from both groups are roughly the same with the youngest being 26 years old and the oldest being 63 years old. On average, the respondents' household size is approximately five to six members.

Online Survey Findings

There were a large number of survey respondents, due in part to project partners who were able to help facilitate, encourage and remind participants to respond in a timely manner. Given this, it should be noted that this leaves rooms for unknown biases to have been incorporated into some survey responses.

When asked if the programmes have been 1) beneficial and helpful; 2) whether participants learnt something new; 3) whether they have received sufficient support from the programme and 4) if their needs are being met by the programme, a high number of respondents responded favourably i.e. rated '3' or '4' on a Likert scale of 1–4.

	PARTNER B (55 respondents)	PARTNER A (95 respondents)
Beneficial and helpful	95%	100%
Learnt something new	96%	97%
Received sufficient support from programme	95%	100%
Needs being met by the programme	96%	95%*

**Note: Among the 93 participants who have already received microfinance credit, 83% felt that it met their needs.*

Effectiveness and Efficiency

This section seeks to understand the effectiveness and efficiency of programme design, delivery, strengths, areas for improvement, whether programme resources (human, financial, goods) provided were sufficient or whether these could have been more effectively and efficiently deployed and/or utilized.

PARTNER B	PARTNER A
Project Design and Delivery/Implementation	
<ul style="list-style-type: none"> • Approach: Partner B trainings were conducted, followed by mentoring and coaching. Emphasises participants' self-reliance and utilization of existing skills and resources to generate income, without relying on start-up/seed funding. • Began with a baseline assessment of all members, gleaned from a name list provided by community leaders (CLs). The Residents Association (Persatuan Penduduk) was the first point of contact, with the information then disseminated through leaders from every block to all residents. Some participants were recruited through word of mouth or recommendations from participants from the earlier batch. Partner B conducted interviews of potential participants to ascertain eligibility and ensure that the candidate was aware of the long-term commitment required. • Training: Pre-designed 20-hour training modules where participants learn about mindset shifts, digital marketing entrepreneurship, ecommerce, business profiling and more. Participants learn to use platforms (e.g. Facebook, TikTok and Instagram) each for a full month. Peer-sharing sessions are built into the trainings for participants to share their experiences, and participants complete pre- and post-training assessments. 	<ul style="list-style-type: none"> • Approach: Partner A programming deploys capital through microcredit grant funding, then following this up with coaching and training. First working with community individuals, then community leaders, then the development of shared resources for the community. • Began with a revolving fund comprising a 100% repayment of microcredit financing to provide assistance to entrepreneurs, replaced in 2019 with a community fund for addressing community needs. Partner A views their shared resources initiative as a means of training community members and using these resources to develop other CLs. When selecting training participants and microcredit grant recipients, CLs recommended individuals, followed by briefing sessions by Partner A who are also disseminating information through WhatsApp groups while working through multiple communication channels. Selection for the advanced trainings are based on interviews. • Training topics include: <ul style="list-style-type: none"> ○ Marketing and finding a unique selling point ○ Financial literacy

<ul style="list-style-type: none"> • Regular one-on-one and group coaching and mentoring by 8 trainers and 6 mentors (some trainers are also mentors), with around 15-20 participants per mentor. Mentors can meet/speak with up to 4-5 participants per day. Mentorships are structured yet personalized to each individual beginning in the first month of the programme with phone coaching once or twice a month for each participant. Through these sessions, mentors help participants think through what they have learnt from the trainings and from their businesses. Participants also use these mentoring sessions as a friendly outlet to talk things through. • The mentoring approach adapted during the COVID-19 pandemic lockdowns, with less focus on business at that time. • Participants are encouraged to approach agencies related to their industry of choice, e.g., to approach FAMA for export-related matters and JAKIM to obtain Halal certificate. • Partner B has attempted to create a network support system for community members by connecting participants with third-party organisations that have relevant technical expertise required by certain participants/community members. These organisations are then connected with participants to support them in those areas. 	<ul style="list-style-type: none"> ○ Working around capital concerns ○ Bookkeeping ○ Hygiene ○ Practical skills such as baking, image ○ Branding ○ Emotional intelligence <p>There are 3 trainers who also double as coaches. Training modules developed independently by each trainer based on programme objectives, training needs analysis, with enhancements along the way, customized and contextualized to each batch or training group. Integration of all modules is expected to take place on the participants' side, rather than trainers threading all modules into a coherent whole. Training methods include virtual, face-to-face, pre-recorded and coaching sessions.</p> <ul style="list-style-type: none"> • Coaching sessions are 4 participants per group, with sessions held on weekday nights or on weekends. Participants are given homework to complete and taught how to narrow the gap between what they want to achieve and where they are at now.
Microcredit Financing	
<p>Partner B participants did not receive microcredit funding and it is not part of the programme. Interestingly, participants interviewed did not identify the lack of microcredit funding as something that could/should be improved in the project.</p>	<p>Deployment of capital through microcredit financing</p> <ul style="list-style-type: none"> • Recipient eligibility include household income <RM 2,500, having children or dependents, participants' history of running a business, their level of business understanding and how they plan to deploy funds. Details were verified through house visits with CLs, and coaching sessions were used to track how the

	<p>funds have been utilized.</p> <ul style="list-style-type: none"> • Repayment has been an issue especially around 2019-2020. Mentors would speak with participants to understand whether it is business-related, and play a role in helping to address gaps where possible. • In tracking the microcredit grants disbursed by Partner A, coaches would enquire during conversations without recipients having to report back or show receipts. Some participants had observed other recipients using the microcredit funding for non-business purposes or receiving microcredit funds without having or starting a business; no further elaboration was provided on this. A question about eligibility requirements was brought up, and it was observed that some recipients did not even attend the first face-to-face meeting as part of the process.
Shared Resources	
<p>No shared resources component in the Partner B project.</p>	<p>Establishment of a CSC as the first shared resource improved livelihood opportunities for community members</p> <ul style="list-style-type: none"> • CLs came up with the idea during the pandemic as many women were affected by lockdowns. Partner A worked with CLs to set up the CSC as the community tailors had no excess money. Other women from the community are allowed to use the sewing machines for free, simply paying RM 0.50 for the price of thread. • The CSC initially started off with 3 sewing machines, adding more over time, resulting in 7 machines at present. • Some CSC users have suggested to improve the centre by adding more machines, providing Wi-Fi (in the process of

	applying) and having corporate T-shirts and signage for higher visibility.
Feedback from Participants	
<p>Participants were able to recall what they have learnt, shared what was most impressionable for them and showed improvements as a result of the programme.</p> <ul style="list-style-type: none"> • Participants found the trainings very useful, gaining valuable knowledge on digital marketing, usage of social media, managing funds, diversifying product offerings, and Blue Ocean. • Several participants noted using social media more frequently to promote their businesses, e.g., through TikTok, Instagram. • Participants noted that mentors showed genuine concern and would call to see how they were doing. Mentoring sessions were considered a good platform to gain more knowledge. 	<p>Participants were able to recall what they have learnt and shared examples of how they applied it in their business.</p> <ul style="list-style-type: none"> • CLs learnt about business and entrepreneurship, handling problems in the right manner, targeted skills, rolling of income, empathy, solving everyday problems such as parking issues and clearing rubbish in the community. • The coaching and guidance was useful: energizing them to do new things, trainers were friendly and the trainer-trainee relationship respectful. • Formed community WhatsApp groups to provide advice to each another or to allocate work if their work supply becomes too high. • Participants noted that they would find further training beneficial.
Feedback from Trainers	
<p>Partner B trainer noted that the participants are motivated and committed to improve their life.</p> <ul style="list-style-type: none"> • Applied their new financial management knowledge, tracked cash flow, some experienced 100% increase in income, improved standard of living, some added new products to their businesses and increased their customer base. 	<p>Partner A trainers noted that having worked with the women on a daily basis, the training methods work well and participants are developing their business acumen and knowledge.</p> <ul style="list-style-type: none"> • Several participants used their financial template more frequently than trained, seeking guidance on recording receipts in their books, steep adoption rate of digital marketing for business catalogues, improvements in financial literacy, marketing, and upgrading of business products. • Generally, participants always showed interest to learn, change and improve.

Improvement in Income Generation	
<p>Some participants reported income increases.</p> <ul style="list-style-type: none"> • Visible changes after participants' income increased include dressing up and changing their cars • Participant become more motivated when they see their higher income 	<p>During the Movement Control Order (MCO), PARTNER A managed to secure orders to sew PPEs, opening up job opportunities which persist until the point of this monitoring visit.</p> <ul style="list-style-type: none"> • Orders are secured by Partner A and the women tailors may use the centre to work or sew from home. Priority given to single mothers. Tailors are offered a pre-specified amount to be paid upon completing their order but they are unaware of the original order payment amounts since the tender goes through Partner A. • Too many simultaneous orders will overwhelm the CSC's limited capacity in sewing machines and available tailors. To overcome this, the CSC will delegate the orders to other tailors within the PPR for them to work at home. • CSC has also been utilized for community programmes, trainings and rented out for income generation.
Participant Retention	
<p>One-to-one mentoring built genuine relationships and kept participants motivated to complete the programme.</p> <ul style="list-style-type: none"> • Partner B Programme Managers/Project Managers (PMs) and mentors build relationships through online and phone mentoring sessions. A handful out of the 66 participants dropped out due to sickness, working commitments or other commitments. 	<p>Provision of microcredit funding is key for participant retention.</p> <ul style="list-style-type: none"> • However, Partner A reports off-the-cuff that 30-40% of the women genuinely attend trainings regardless of whether microcredit funds are provided.
Leadership and Confidence of Community Leaders	
<p>Partner B CLs organized one community event during the project period and showed confidence to organize more events.</p> <ul style="list-style-type: none"> • Selected based on nomination and voting by group members. 	<p>Partner A CLs recognized the importance of supporting other CLs and showed confidence in continuing their role to support the community after Partner A exits.</p>

<ul style="list-style-type: none"> • CLs have so far organised one event providing an opportunity for community members to sell their products and generate income, whilst another CL highlighted working towards organising a bazaar in the PPR shared field/badminton. • Mentors noted that the CLs require confidence and that organizing these events is good practice for them. For example, a CL had low confidence and could not speak in front of others, but grew in confidence and is now motivated to organize more activities for the community 	<ul style="list-style-type: none"> • Selected based on nomination and voting by group members. Someone with the interest, willingness and ability to support others in the community. • CSC Managers/CLs expressed confidence in their own ability to maintain the CSC even after Partner A exits. Partner A PM concurs and estimated the exit could occur in the next 1-2 years. • It was noted that as each CL grows in their leadership capabilities, they also face more challenges and conflict along the way.
Strengths of the Programme	
<ul style="list-style-type: none"> • Personal one-to-one mentoring by Partner B makes the key difference. Participants noted that the Partner B trainings were more detailed and went deeper into topics compared to Partner A, however found both Partner A and Partner B trainings to be complementary. • Recap sessions at the beginning of each training were useful as it helped participants connect all they had learnt so far, easing the transition into the next lesson. • During the pre-training stage, trainers found it beneficial to help participants familiarize themselves with using Zoom. • A key component of the programme is to help participants shift to an empowered mindset and finding internal motivation. From the PMs' perspective, participants are usually motivated to increase their income for the sake of their children, family members, etc. 	<ul style="list-style-type: none"> • Partner A trainings focuses more on teaching participants to develop their own critical thinking, as compared to Partner B. The training modules are more technical, e.g., calculating cost, price and profit. • Microfinancing was considered a valuable component as it helps address practical issues due to funding limitations, e.g., purchasing equipment necessary for businesses such as wok and freezer. • Demonstrated programme adaptability over the years. The programme was originally run by Partner A trainers but due to high need for more mentorship and direction, Partner A adapted the programme, introducing personal trainers for 6 months and a follow-up session with each participant. During the COVID-19 pandemic, 70% of households lost their income while 30% were only earning a third of their previous income levels, hence Partner A reduced repayment amounts to 20%. At the same time, Partner A carried out needs assessment and worked with other partners to deliver aid to the community

	through CLs as community mobilisers. To ensure minimal disruption to programme implementation, training sessions were conducted online.
Areas for Improvement	
Participants did not have any specific suggestions.	<ul style="list-style-type: none"> • Trainers should have a better understanding of the overall Partner A programme in order to understand how their specific training fits into the big picture. • CLs suggested incorporating more advanced trainings into the leadership modules. • Some coaches are only able to provide general business/ entrepreneurship guidance, hence, it would be beneficial to have coaches with more technical expertise in business industries. There may also be merit in coaching groups according to business area/industry.

Impact and Relevance

This section seeks to understand the positive or negative effects on the community, directly or indirectly, intended or unintended, and the extent to which the approaches and activities selected by the project were appropriate to respond to the needs of the community.

PARTNER B	PARTNER A
Empowerment of Participants	
<ul style="list-style-type: none"> • Increase in confidence (corroborated by mentor interviews), e.g. participants speak up more and are more prepared to overcome challenges such as taking a driving test and obtaining a driving license. • Improved dressing / self-presentation • Business expansion outside of Kuala Lumpur • Improved financial literacy, i.e., aware of spending habits, tracking expenses and to differentiate between business and personal finances. PMs observed that currently many participants are able to manage their finances well. • Some women participants reported seeing increased support from their husbands who were initially unsupportive of their joining the programme. • Both trainers and participants were confident that participants will be able to run their business independently after programme ends. 	<ul style="list-style-type: none"> • CLs are empowered with social credit and business income. They are also more independent and equipped with better entrepreneurial skills, business knowledge and financial management skills (as compared to non-Partner A participants). • Improved dressing / more professional • Increased income to purchase equipment to support their businesses and pay utility bills, formalize and register their businesses. A Partner A trainer noted that income increments were not very large. In some cases, while income had risen, trainers reported instances of a family not moving out due to the good location and relative comfort of the PPR. • Able to pass on newfound business knowledge to her children who run their own businesses.
Improved Quality of Life, including Family and Community	
<ul style="list-style-type: none"> • Increased quality time with children and families • Able to afford car ownership or upgrade to a higher quality car • Improved lives and enabled participants to start thinking ahead • Directly addresses community needs 	<ul style="list-style-type: none"> • Able to better provide for their families and even to purchase new vehicles • Improved family relationships • Strengthened community relationships and networking amongst

	<p>the 8 PPR blocks</p> <ul style="list-style-type: none"> • Stronger communal mindset and behaviour, e.g., interacting more and better with other community members
Unintended Change	
<ul style="list-style-type: none"> • Increased income of women participants may become an unintended source of conflict in their households, but this is managed if/when it surfaces during trainings. • At the same time, women are also empowered in their marriage and initially resistant family members eventually offer their support. 	
Further Community Needs	
<ul style="list-style-type: none"> • After the first community event, Gempak Komuniti, there was further demand from many community members. • Participants requested trainings on topics advancing their social media knowledge, English, mathematics and financial education. • Partner B mentors highlighted that there was a great need for participants to diversify their products as they sell similar/same things and do not know how to stand out. 	<ul style="list-style-type: none"> • Some CLs encourage participants to sell nutritious food as part of their businesses, being an identified need of the surrounding community. • PMs see the need for a programme working with the associations in each part of the PPR to better understand their role in the community and to carry it out. • A need to reach out to the men of the community • There was interest in the areas of mental health and nutrition
Positive Changes	
<p>One of the success stories was that a community champion emerged from the community development initiatives, such as Participant Z, who participated in both Partner B and Partner A projects. Starting off with an existing tailoring and handicraft business previously, she now also runs a frozen food business. Participant Z was elected uncontested as a CL, and it was noted by PMs that her confidence and outlook in life has been positively impacted through the programmes. With her growing business, Participant Z provides employment opportunities to other community members e.g., sub-contracting jobs to other home-based tailors if orders are too big, noting that she currently works with three home-based tailors.</p> <p>Other examples of positive change for the Partner B project are the income increases highlighted by several participants, being able to add more product offerings, enlarging their customer bases and becoming better at managing their finances. A second example is of one participant starting</p>	

off with RM 1,000 income, growing this to RM 6,000/month, and now running a bouquet business.

Positive changes for the Partner A project include seeing an incremental number of businesses move online throughout the COVID-19 pandemic and lockdowns. 30% of businesses moved online during MCO 1, 70% during MCO 2 and 60% during MCO 3. The drop during MCO 3 was attributed to participants' mental and emotional fatigue. The CSC has allowed women to use the sewing machines for their tailoring businesses. It is also a safe space to meet, generate more income and create more tailoring employment opportunities beyond the CSC. One tailor increased her income through her work at the CSC which enabled her to purchase her own sewing machine, a car, and with plans to start her own flower shop soon. Community managers expressed confidence in maintaining the CSC after Partner A exits. A trainer noted that Partner A now has an increased presence in the industry, a good reputation, with the work being done in the PPR also appearing on television.

SECTION III: CHALLENGES AND LESSONS LEARNT

Challenges and Lessons Learnt

Main challenges that arose that impacted programme delivery, internal and external coordination gaps identified and lessons learnt

PARTNER B	PARTNER A
Programme Challenges and Lessons	
<ul style="list-style-type: none"> Ongoing delays in implementing Community Mentor trainings due to clashing schedules 	<ul style="list-style-type: none"> Insufficient time was allocated for certain trainings (Partner A trainers) Some microcredit financing recipients were observed to have used their financing for non-business-related purposes No channel of communication for the participants from different training batches to communicate with each other and share learnings A high volume of simultaneous tailoring orders stretches the limited capacity of the CSC
<ul style="list-style-type: none"> Training venues located away from the community area make it difficult for mothers to take care of their young children and to keep an eye on their businesses while the training is ongoing 	
Exogenous Challenges	
<ul style="list-style-type: none"> Hesitant to do something beyond what they are used to due to government instability and multiple MCOs COVID-19, inflation and the increasing price of raw ingredients – resulting in businesses having to start operations earlier and finish later to compensate increase sales – result in a reduction in business sales Family issues e.g., caring for sick family members Internet connectivity of participants that is sometimes inadequate for trainings and mentoring sessions – physical meetings are preferred and more effective 	
Community Challenges	
<ul style="list-style-type: none"> Technology adoption among participants is not very high due to the expensive cost of adoption Women entrepreneurs may be a bit hesitant to share their successes with their peers, as it could be seen as showing offs While CSC was designed as a neutral space for any community member, there seemed to be some underlying tensions based on who is 	

managing the shared space. This poses a challenge to one of the goals of the CSC which is to provide a safe gathering place for women.

Coordination Gaps

In terms of internal coordination, **inter-block coordination** was viewed as an area to improve, as each block has slightly different community structures in the form of Rukun Tetangga, SRS Rondaan etc. It appears that leaders from each block do not coordinate much with each other.

- Project staff reported that in 2017, the PPR community was more factious. There were 8 blocks divided into 3 sectors, with each sector governed by respective associations. Communication was done in Whatsapp groups according to blocks, or divided based on political affiliations, where each organised different events.
- Partner A staff spent a lot of the time to build trust and understanding which has resulted in improved relationships with community members.

For **collaborative peer support**, Facebook and Whatsapp are the main channels for participants to coordinate and communicate.

- Partner B participants are invited to join the main Facebook group to connect and collaborate with each other. Partner B is also planning to roll out an app by the end of 2022 to connect all participants (other batches from other project locations, including alumni).
- Both Partner B and Partner A created WhatsApp groups for each batch of participants to ease coordination and enable communication/support. However, there are no channels of communication between participant groups/batches, which potentially limits the pool of advice and support that participants could receive. There was a suggestion to organise one event hosting all previous and current participants across all cohorts e.g. PPR X Open House.

This section reflects on some learnings and ways forward across the range of stakeholders invested in the PPR X community.

Community – PPR X

- **Community Leaders (CLs) have gained better insight into the needs and opportunities of their communities and are well placed to find collective solutions to the community's issues.**
 - i. CLs have **identified issues affecting the whole community requiring collaboration across the PPR** to bring about behavioural and attitudinal change. Among the issues identified are parking, hygiene, vandalism, lack of interest in maintaining and beautifying communal areas, waste management, and coordination amongst community members. One suggestion was to organize a joint CLs-YH visit to the City Council in aid of further efforts. Recognizing a **high level of appreciation and demand for more community events**, CLs should take the opportunity to mobilize more community members to engage with various initiatives through such events.
 - ii. **Programmes are needed to support children and youth** to encourage more productive ways of spending their time and prevent them from falling into social ills. This was highlighted several times by participants and CLs. Suggestions include having weekend or school holiday projects for children and youth. A repeated suggestion was to have a community library; CLs reported that past efforts have not yielded any results due to the lack of space.

Partners – Partner B and Partner A

- **Partner B and Partner A to consider the following to strengthen programming:**
 - i. As there were some observations of recipients using microcredit funding for non-business-related purposes, one learning from this brings to attention the need **to go beyond project interventions and understand the unforeseen needs of the community**. In this case this highlights the importance of **understanding what the funds were put towards instead, to gain insight into the needs** of the B40 which may not have been covered by the prevalent project design and reflective of larger issue areas of the B40 segment requiring support which may not have been covered or fulfilled by government/cash aid programmes.
 - ii. Explore opportunities to **amplify reach and impact by working together with other organisations**. NGOs working in the PPR X community include those which conduct programmes for youth and/or focus on psychosocial aspects in the community.
 - iii. Separating coaching groups by business type/area and for coaches to come with **specific business expertise** and experience.
- To amplify the support provided to the community, Partner B and Partner A should consider options to **expose intra-project batches to each other** as learnings can be further compounded based on many more participants' experiences. They should also better grasp the opportunities and if there is a need **to work with the Persatuans across the entire PPR** to support them in carrying out their community roles.
- For sewing orders currently coming through the CSC, the project partner does not appear to share the original order payment amounts with the tailors. There is a need for organisations working directly with

the community to **improve their transparency and ethics of community engagement**. Failure to do so could result not only in distrust or mistrust between partners, grantors, and community members, it could also impede the community from learning how to independently manage tenders/orders on their own.

Yayasan Hasanah

- **The CBA model should further leverage its strengths and reflect on gaps to strengthen and make interventions more effective for the community.**

Partner B participants interviewed did not identify a lack of microcredit financing as something that could or should be improved in the project, and this could be due in part to the fact that there were overlapping participants between the Partner B and Partner A projects, hence leveraging on the **complementarity of each** where the Partner A project provided seed funding and the Partner B project provided one-to-one mentoring and coaching. The complementary nature of the two approaches points to a **strength of the YH Community-Based Approach (CBA) model**. Nonetheless, this **insight is retrospective** and not something known or planned from the beginning when YH started CBA. It is important that YH CBA approach is not just based on the understanding and implementation of YH and its partners, but is also **based on the needs** coming from the community level. More effort should be made to **educate and create awareness and understanding amongst YH partners on the finalized CBA approach**. The YH CBA approach itself needs to be clear and specific, especially how it translates into outputs and outcomes – it is important to communicate this to partners repeatedly so that they are able to respond more effectively.

- A more **thorough understanding and evaluation should be done of the CBA approach**, taking into consideration projects across different locations and reflecting on the diversity of the interventions and nature of the communities assisted. This will not enable CBA to solve or address all issues, but would bring to light the **effectiveness of and opportunities for the model, and be viewed in perspective of the national agenda** on poverty eradication and SDG1.
- **Learning and documenting different models being implemented.** Partner B does not deploy start-up funding while micro-financing is a hallmark of the Partner A project. This **affords the opportunity to evaluate both approaches** in terms of **participants' ability to generate greater livelihood options** or a higher income. Given the similar community challenges faced by both projects, YH may also consider **exploring what it would take to transform an entire community**, rather than a limited number of individuals or households. At least one prominent CL highlighted that the larger community had not changed much during the last 20 years, in contrast to the positive changes reported at individual and household levels.
- **Identifying and studying success stories longitudinally.** It would be useful to look at a more focused group of participants to identify how they have used their skillsets to strengthen businesses and increase their income and well-being. Partner A is putting their communications story together, having already gathered transcripts; it would be useful for YH to keep that in view when looking at how to showcase the work being done in PPR X.

-END-

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Monitoring, Learning & Evaluation and Knowledge (MLEK) Team, Yayasan Hasanah. 2021.

Soal Selidik untuk Projek Partner A di PPR X.

Partner B. 2021.

Proposal for *Community Livelihood Programme to achieve digital and financial inclusion for the low-income group in PPR X and PPR Y* for Grant Cycle 2021.

Partner B & Yayasan Hasanah. 2021.

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Partner B & Yayasan Hasanah. 2022.

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Anita Ahmad, Yayasan Hasanah. 2017.

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<https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

APPENDIX: TERMS OF REFERENCE

Terms of Reference Monitoring Visit to Livelihoods projects in PPR X 16th -17th June 2022

Project description, background, and location

The Monitoring, Learning, Evaluation and Knowledge Team (MLE&K) will be conducting a monitoring visit to two of our partners who work with the community in PPR X. The proposed partners are Partner A and Partner B. The details of the proposed project are entailed below:

Yayasan Hasanah has been partnering in and for the PPR X community since 2016.

Since 2016, Yayasan Hasanah has been working with Partner A to carry out programmes in PPR X through three phases:

Phase 1: Developing individuals through livelihood programs – The entry-level stage focused on the empowerment of women through **livelihood programs and relationship building** with the community.

- Location: PPR X
- Goals: (1) To address **socioeconomic inequalities amongst B40 women-headed households**; (2) To ensure **sustainable livelihoods** to them; (3) To **develop their livelihoods** and their communities' livelihoods holistically, **addressing also health and education** needs; (4) To develop **children's soft and leadership skills**.

Phase 2: Developing teams through community programs – The intermediate phase is focused on empowering the community through the **development of women community leaders**, whilst **continuing livelihood development**.

- Location: PPR X
- Goals: (1) Capacity building and strengthening of local women community leadership who will be equipped with the **necessary leadership skills to engage other NGOs and organisations and facilitate the implementation of beneficial community programs such as training sessions** and events. (2) Improving the livelihoods of B40 women entrepreneurs and their families by **providing them with support** in starting or expanding their businesses to ensure sustainability and profitability.

Phase 3: Developing community sustainability through shared community resources – The advanced phase focused on community sustainability by **establishing shared community resources** that are run and used by local women community leaders to reach out to serve other community members. For existing projects, the areas of intervention include the provision of **microcredit financing** to entrepreneurs, business skills training, coaching, community days, community livelihoods and community leadership. The budget allocated was MYR 170,000 for the *Microcredit Finance Project* over 21 months, and MYR 325,520 for the *Developing Local Leaders and Women Entrepreneurs in PPR X* project for a duration of 18 months.

Yayasan Hasanah began working with Partner B in PPR X since 2022, for the project 'Community Livelihoods Programme to achieve digital and financial inclusion for the low-income group in PPR X and PPR Y':

- Duration: 12 months (March 2022 – February 2023)
- Areas of intervention: Community livelihoods and leadership, training and mentoring, income increases through entrepreneurship and subsequent income multiplier effects, community mentor leadership, digital and financial inclusion through technology and empowerment
- Funding: MYR 313,000
- Goals: (1) To create a nation-building framework by converging technology and social impact, pushing the B40 into middle income; (2) To build the resilience of micro-entrepreneurs to be more sustainable in their businesses with a clear exit strategy through a holistic entrepreneurial ecosystem; (3) To achieve financial and digital inclusion, alleviate poverty, achieve the Sustainable Development Goals, especially SDG1; (4) To enable communities to be more independent and able to multiply the impact within own communities and reduce dependency.

Purpose, Scope and Objectives of the visit

The purpose of the MLE monitoring visit is primarily to assess the extent to which each partner has achieved their objectives for each project and as the secondary objective, to have a preliminary and basic assessment of the relevance, effectiveness, efficiency, and impact of the interventions implemented.

Given the one-day timeline for each project, the meetings, interviews and focus group discussions at the community level will be limited to a select number of community members and entrepreneurs who have gone through the trainings, participated in programme activities and/or received microcredit financing through these projects. The MLE team will also hold separate meetings with key representatives from each partner organization.

Objectives:

1. To assess the extent to which each partner has achieved their objectives under the projects.
2. To provide a preliminary assessment of the results and achievements of the intervention, and its effects on the communities in PPR X, including the identification of any unintended results.
3. To document key challenges faced and action learnings to be taken forward.
4. To scope out areas for further exploration during the planned external evaluation of one or both partners' programmes.

Team members and roles

The team shall comprise of Yayasan Hasanah representatives from the following departments –

- Monitoring, Learning, Evaluation & Knowledge:
Adivi Malhotra, En Ning Hwa, Syah Qurratu Aini, Kuan Ming Foong

Duration of the visit

The monitoring visit shall take place over the duration of one day per partner visit, for a total of two days.

Itinerary of the visit

Time	Agenda	Persons Involved
Thursday, 16th June 2022 Partner B		
09:00-10:00	Project Briefing by the Partner B project team at PPR X	1 Programme Manager
10:00-11:00	1x KII of key Partner B programme managers and coordinators	1 relevant project personnel from grantee
11:00-12:00	1x KII with 1 mentor/coach (out of a total of 4)	1 mentor/coach
	1x KII with community leader	1 community leader
LUNCH		
14:00-15:30	Full cohort: Out of 66 participants/trainees, targeting 66 persons (minimum 50 persons) for the pre-visit, online survey responses. 1x FGD with recipients of mentoring and coaching	5-7 recipients of mentoring and coaching
15:30-16:00	1x KII with Community Leader	1 community leader
16:00-16:30	Debrief session with Partner B	
Friday, 17th June 2022 Partner A		
09:00-10:15	Briefing on the three project phases at Partner A Community Sewing Centre (CSC)	1 Programme Manager
	2x KIIs simultaneously with Partner A PMs (2 pax)	1 relevant project personnel
10:15-11:15	1x KII with the Manager of the Community Sewing Centre	1 Community Sewing Centre Manager
	1x FGD with tailors/community members using CSC	2-3 tailors/community members
11:15-12:30	1x FGD with Community Leaders from PPR X	Community Leaders in a group of 5-7 persons
LUNCH		
14:30-16:00	There are 2 cohorts, past and current. Past cohort: Out of 120 women , targeting 50 pre-	(Group of 5 -7 persons)

	visit, online survey responses. Current cohort: Out of 50 women , targeting 40 pre-visit, online survey responses. 1x FGD for participants/trainees of the Livelihoods and Leadership Trainings.	Combination of both cohorts and microfinance recipients
16:00-16:30	Debrief session with Partner A	
Online schedule TBD upon discussion with Partner A	3x KIIs with Partner A-contracted trainers KIIs will be scheduled via online/Zoom/Teams meetings with each external trainer, at a date and time to be confirmed but no later than 1 week after the site visit.	3 trainers

Monitoring Criteria and Methodology

The visit aims to cover basic questions on project relevance, effectiveness, efficiency and impact, with a greater focus on programme effectiveness and efficiency. The criteria were selected based on the six OECD criteria which serve as a guideline for evaluators globally.

Monitoring Matrix

Objectives	Monitoring Criteria	Monitoring Questions
To assess the extent to which each partner has achieved their objectives under each project.	Effectiveness	1. To what extent does the project meet its objectives and outcomes?
	Efficiency	2. Were programme resources (human, financial, goods) sufficient? Could these have been more effectively and efficiently deployed and/or utilized?
To provide a preliminary assessment of the results and achievements of the intervention, and its effects on the communities in PPR X, including the identification of any unintended results.	Impact	3. What are the positive or negative effects on the community, directly or indirectly, intended, or unintended?
	Relevance	4. To what extent are the approaches and activities selected by the project appropriate to respond to the needs of the community?
To document key challenges faced and action learnings to be taken forward.	Effectiveness and Efficiency	5. What were the main challenges that arose that impacted programme delivery, and the corresponding lessons learnt? 6. What were the internal and external coordination gaps identified, if any?

<p>To scope out areas for further exploration during the planned external evaluation of one or both partners' programmes.</p>	<p>Findings from the above objectives will inform areas for further exploration.</p>
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Data collection

Data collection methods include desk review i.e. grant agreements, proposals, reports and other relevant documents. Key informant interviews and focus group discussions will also be conducted to gather the relevant information needed for this visit.

Sampling

- 1) Project Managers for both projects
- 2) Community (Community leaders, women's groups e.g. entrepreneurs, training participants, other community stakeholders, e.g. community members using shared resources)

Expected outputs with timeline/schedule

<p>Post-visit – MLE</p>	
<p>M&E monitoring visit report</p>	<p>3 weeks after visit</p>