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Demikian surat tugas ini dibuat untuk dilaksanakan dengan sebaik-baiknya, dan selesai melaksanakan tugas melaporkannya kepada Dekan.

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untuk melaksanakan evaluasi di Tobelo mulai tanggal 9 September 2017 sampai 20 September 2017.

Demikian surat tugas ini diberikan untuk dapat dilaksanakan dengan penuh tanggung jawab dan setelah selesai mengikuti kegiatan dimohon untuk menyampaikan laporan secara tertulis.

Jakarta, 8 September 2017



Umbu Reku Raya
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The Second Phase Evaluation Report

North Halmahera ADP

Submitted by:



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Foreword

We would like to thank the ADP Manager, Monev Coordinator, Program Coordinator, other Core Team members, Development Facilitators, the North Halmahera, Ibu Diana (WVI National Livelihood Specialist), Ibu Leonita (Specialist Sponsorship Zone Sulmal), Ibu Asi Lusia, household survey enumerator in 10 study villages, interviewers from Halmahera University, children, parents, cadres, teachers, religious leaders, copra buyers, District Education Office officials, former officials of the District Education Office and District Planning Bureau (Bappeda) officials of North Halmahera who have facilitated and become willing to be resource persons in the process of gathering data.

The shortcomings and errors in writing this report are the responsibility of the CREDOS Institute and not the responsibility of Wahana Visi Indonesia or its sponsors.

July 2018

CREDOS Institute

Statement

Unless mentioned in the reference, the entire narrative and analysis results in this document are the work of the authors intended to strengthen the quality of the design, the learning step of monitoring and evaluation at Wahana Visi Indonesia.

Chapter 1 Introduction

This chapter discusses two parts. First, the background of the evaluation, and second, the methodology used in this evaluation.

Background

Christianity views children as the inheritance of the Creator (Psalm 127: 3) and the heirs of the Kingdom of Heaven (Gospel of Mark 10:14; Gospel of Luke 18:16). Therefore, conceptually, the promotion of child welfare is essential. However, in reality, even among the Christian communities, the mindset for child welfare performance can deviate from the noble mission of the Gospel. Fulfilling children's rights to formal education, health, and basic economic needs is not always the top priority in the community.

In North Halmahera District, where more than 50 percent of the population is reported as Christians in the last population census, about 13.8 percent of boys and 11.83 percent of girls aged 7-18 years did not enrol in formal education in 2010. Of those outside the school, 2.04 percent of boys and 13.94 percent of girls are in child marriage status. It is estimated that 53.82 percent of households and 61.16 percent of children in North Halmahera live in low-income families, with an international standard of \$ 2 PPP. In seven sub-districts included in the WVI transformation interventions, the poverty rate varied from 51.38 percent in Western Galela to 80.12 percent in East Tobelo.

This district has moderate religious diversity (Herfindahl religion index 0.42) but high ethnic diversity (Herfindahl ethnic index 0.16). The dominant religion is Christianity (60.36%, consists of 59.5% Protestant and 0.89% Catholic), while the second is Islam (39.61%). The dominant ethnic is Tobelo (31.55%), followed by Galela (20%), Laloda / Loloda (8.1%), Sangir (5.85%), Kao (4.98%), Java (3, 5%), Ceiling (2.79%), Modole, (2.76%), Makian (2.58%) and Ambon (1.5%). The experience of two decades ago, mismanagement of the diversity could lead to violent conflict; North Halmahera central conflict between communities after the collapse of the authoritarian central government in 1999. This district still has the risk of horizontal inter-religious conflict, on a smaller scale than the conflict two decades ago. Also, intra-religious conflict is high. The religious point of view in the largest Protestant synod, the Evangelical Christian Church of Halmahera (GMIH), has in the past five years imposed a non-harmonious endeavor in the Christian community.

Under the circumstances high poverty and high risk of conflict, it is not difficult to imagine that society needs a profound transformation. The initial assessment of North Halmahera ADP found the problem low priority of formal education of children. On the demand side, this is rooted in the small financial capacity of the family due to the limited productivity of agriculture and the inability of communities to manage consumption decisions and save. Meanwhile, from the supply side, the problem is caused by the weakness of school management in implementing quality learning.

With this background, and to be one with local government and communities in carrying the process of transformation of society for Children North Halmahera produce healthy, intelligent and self-identity that is rooted in harmony *Hibua Lamo*, in the period 2013- 2017 World Vision Indonesia (WVI) has implemented three projects. These projects are contextual education projects, economic development projects, and community-based sponsorship management projects. Together, these projects are designed to promote the welfare of children in 33 villages in North Halmahera with the purpose of the program is to increase the percentage of the peak of households able to provide independent and qualified child needs to be nutrition, health, and education.

To understand the benefits and lessons learned from the implementation of sponsorship management projects, economic development, and contextual education in North Halmahera during the period 2013-2017 an evaluation was conducted by the CREDOS Institute.

Methodology

The specific objectives of the evaluation are:

1. To assess the extent to which the project contributes to child welfare (CWB).
2. To present information on the impacts of the project on its key performance indicators.
3. To detect effectiveness, efficiency, consistency, and relevance of program implementation
4. To identify project sustainability
5. To corroborate on learning from program interventions
6. To formulate recommendations for ADPs and relevant partners on how to improve project interventions at a later stage.

The study consists of four main components: peasant household surveys, Hibua Lamo character survey in children, qualitative studies, and secondary data analysis.

Component 1 - Household Survey

The element of this study refers to previous studies that have been done in 2014, added with a block of questions related to sponsorship projects and character education projects. The 2017 study component is aimed explicitly to measure, among others:

1. The percentage of households who are actively saving money for education investment and the health of their children.
2. Percentage of households able to differentiate between needs and wants
3. Percentage of households saving in banks or microfinance institutions
4. Percentage increase in the number of harvests of home commodities each year
5. Percentage of households with increased productivity or functionality
6. Percentage of business groups that can manage their savings accounts well.
7. Percentage of households that can access microfinance products,

8. Gross enrolment rate of children
9. Percentage of farmers who feel the positive impact of economic projects
10. Percentage of farmers who think the positive impact of the sponsorship project.

Data Collection

Farmer household surveys are conducted using mobile phone-based applications. The questionnaire used was adapted from the same study questionnaire in 2014 and supplemented by community-based sponsorship-related questions and contextual education.

Data were collected on 11 to 20 September 2017 by ten enumerators who had been trained before the implementation of data collection.

A total of 318 respondents from 10 villages participated in this survey. This figure is higher by 18 respondents due to the addition of 1 village (Katana) to include WVI interventions regarding technical training and management of *virgin coconut oil* and coconut oil-based soap.

Analysis

The indicator value for 2017 was calculated and compared with 2014; both for the entire sample, as well as to sample the identified if they participate (*treated group*) or did not participate (*control group*) in training managed by WVI. The analysis is stratified based on the sex of the child, if possible.

Simply put, the impact is calculated by the *double difference* method:

The impact of the intervention on Y = (Y value in 2017 - Y value in 2014) for *the treated group* - (Y value in 2017 - Y value in 2014) for *the control group*

Component 2 - Child Survey

The element of this study refers to previous studies that have been conducted in 2014, with targets being children at school or in children's learning groups (KBA). The study component in 2017 aims explicitly to measure, i.e., the percentage of children with life skills or Hibua Lamo

Data collection

The child survey was conducted using a paper-based questionnaire. Questionnaires used adapted from the same study questionnaire in 2014. Data were collected on 11 to 20

September 2017 by five enumerators who had been trained before data collection. The data includes 150 children from 15 primary schools.

Analysis

The indicator scores for 2017 are calculated and compared with 2014, both for the entire sample, as well as for the identified sample whether from a pilot school (*treated group*) or not (*control group*) in training managed by WVI. Whenever possible, comparative analysis for the boys and the girls are performed.

Simply put, the impact is calculated by the *double difference* method:

$$\text{The impact of the intervention on } Y = (Y \text{ value in } 2017 - Y \text{ value in } 2014) \text{ for the } \\ \textit{treated group} - (Y \text{ value in } 2017 - Y \text{ value in } 2014) \\ \text{for the } \textit{control group}$$

Originally planned to be estimated using multiple regression models with either probit or linear regression to quantify the effect of the program in *apple to apple*. However, from field observations, it is known that community participation in the WVI program is not random, but a free choice for those who are interested in becoming involved and changing. Thus, since the regression assumption of randomness is not met, to avoid a biased estimate, this quantification method is not used.

Component 3 - Qualitative Aspects

For economic projects, FGDs are conducted on farmers' groups successfully categorized as successful in pre-harvest or post-harvest technology (Katana, Limau), and less successful (Soahukom, Momoda). The FGD is complemented by in-depth discussions with farmers, brokers, traders, trainers, agricultural service officials, SOLID, Maluku Bank and CU Sarani Fero, Head of District Planning Bureau (Indonesia: Bappeda) of North Halmahera District.

For the contextual education project, interviews were conducted on teachers and principals, KBA tutors, and students in schools and children in KBA-KBA considered relatively successful (SD Togoliua and SD Toliwang A, KBA Soahukum and KBA Bobisingo). Meanwhile, two schools and two other KBA are schools and KBA that are considered less successful. Interviews were also conducted with officials from the District Education Office and head of District Planning Bureau of North Halmahera.

For a community-based sponsorship project, FGDs were conducted with six selected cadres drawn from successful and less successful areas.

In North Halmahera ADP, FGDs were conducted with all FPs and FGDs with ADP and Management Core Team, attended by sponsorship specialists from the Sulmal Zone Office and economic specialists from the national office.

Analysis

Thematic analysis is conducted on interview notes or FGDs. Categorization of themes is done by what performance indicators to be explained.

Component 4-Secondary Data

Secondary data analysis is done to pause information for indicators that cannot be extracted from farmer survey, child survey or qualitative study. The primary sources of secondary data are the Monev, CDC for Economy project, and Sponsorship officer section in North Halmahera ADP.

Consultants Team

The evaluation team consists of consultants who will co-lead the evaluation process, and research assistants who will help the consultants in running the KII and FGD, as well as transcribe the FGD. Enumerators for the surveys will be hired separately by WVI in North Halmahera.

The consultants compose of:

Team Members	Area of expertise	Responsibilities
Umbu Raya, PhD	Institutional development Transformation Household survey	Overall project leader Tools development - quantitative Secondary data analysis Data analysis (quantitative) Report writing
Stefanus Sampe, PhD	Qualitative study Institutional Reform	Tools development - qualitative Coordinator for Qualitative data collection Data analysis (qualitative) Report writing
Wardis Girsang, PhD	Rural Development Analyst	PIC North Maluku Instrument design Policy mapping Data analysis and reporting

Chapter 2 Achieving the Program Objectives Overall

The program's goal is to create healthy, intelligent, and independent Halmahera North children living up to *Hibua Lamo's* harmony identity. At the household level, the program aims at increasing households' demand for quality food, education, and health of children of quality, and especially for the education sector, programs also aims at enhancing the supply side of quality education with *Hibua Lamo* harmony character. According to design documents, the achievement of the program objectives is measured by the demand-side performance, i.e. the percentage increase of parents or caregivers in the household unit that can provide for all children aged 0-18 years of basic nutritional food (nutritious, diverse, balanced, safe and healthy) as well as basic education, and basic health in the last 12 months. The ability to provide three items must be self-sustained by the household, without external assistance both from government and non-government organizations.

From the results of the household survey coconut farmers in 2014 and 2017 in 10 sample villages, in the period 2014 to 2017 has increased the ability of households to own needs met the cost of meals and costs of education; respectively 24.47% points and 7.58% points. However, there is a decrease in the ability to meet the needs of health expenses independently by 36.17 % points. From this information, it can be concluded that there is an increase in the ability to meet the routine needs (food and education of children), but there is a decrease in incidental expenses such as health. The main points that contribute to this achievement include:

First, the increase in savings propensity for educational purposes of children, triggered by savings campaigns and Sipandik programs (savings for children's education)

Second, the extent of social insurance coverage (BPJS) from the national government with the additional provision of BPJS by the local government, so that the community does not independently meet the cost of basic health needs. The decrease also indicates this in saving propensity for health purposes.

Thirdly, because of the help of BPJS and better nutrition conditions, the public health condition is likely to be better, so the need to finance health is decreasing or spending on health costs decreases.

In aggregate, the percentage of household that can independently meet the needs of food, health and education declined 2:04% points. The decrease was contributed to the reduction of the urgency of self-reliance in the provision of health costs by households. The descent of need is triggered by increased coverage social insurance (BPJS) increasingly comprehensively by the national government and local governments, which are beyond ADP's control.

However, if the performance in the value based on whether the ability providing meal cost requirements, health and education will be a continuity translated into children got the education in school, between 2014 and 2017 has been increased by 8:24% of children go to school and live in an independent household.

Thus it can be stated that during the last three years (2014-2017), the presence of WV in North Halmahera has had a positive impact on the improvement of the three main components of human development, namely improving health, education and food- nutrition / consumption (economy) of rural households.

The summary of key performance indicators for the overall program from 2014 to 2017 is presented in Table 2-1 below.

Table 2-1. Summary of key performance indicators

No	Indicator	Unit	Baseline (2014)	Endline (2017)
A	Overall Program			
1	Percentage of parents or caregivers capable of providing all children in households, aged 0-18 years, with three essential goods, through their means without external assistance (from outside the family, NGO or government) in the past 12 months. ADP specifically target the following three essentials: Basic Needs (nutritious food), basic education (books, educational methods / AJEL), basic health (access to community health services)	%	Not available	Without external assistance: without Raskin 2.99% [1.8 – 4.5] without Conditional Cash Transfer (PKH): 24.63% [17.48 – 33.35]
B	Economics			
2	% of active households save their money for children's education and health needs.	%	Health-12% [7.10 – 14.09] Education-48% [42.02 – 53.35] Education & Health: 9.27% [5.98 – 12.56]	Health - 14% [10.58 – 18.35] Education: 29% [23.62 – 33.61] Education & Health: 8.18% [5.15 – 11.20]
3	% households that can distinguish between needs and wants	%	41	65 [59.83 – 70.36]
4	% Of reported households can save money in Microfinance Institutions such as banks or CUs	%	CU-2.7% Bank-13%	CU: 14% [9.7 – 17.3] Bank: 19% [14.26 – 22.85] Bank or CU: 29% [23.92 – 33.94]
5	% of households can access the products of Micro Finance Institutions	%	22.19 [17.47 – 26.90]	22.64 [18.02 – 27.27]
6	# Self Help Group who can manage their savings-credit activities.	SHG	0	6

No	Indicator	Unit	Baseline (2014)	Endline (2017)
7	Increasing the number of harvest commodities per year	Quantity	In 2014: (kg / ha / year) <ul style="list-style-type: none"> • Copra 1,416.8 • Nutmeg 101.8 • Banana 1.010.5 SaJaK Program: <ul style="list-style-type: none"> • Corn 703.2 • Cow 1 	Copra: 6677 [0 - 16166]; Cattle 0.73 [0.55 - 0.92]
8	% of households with increased productivity or functionality	%	4.6 [0.08 - 6.9]	11 [5.8 - 16.6]
9	# MoU between ADP and Micro Finance Institution	MOU	0	1
C	Education			
10	% Children apply the Harmonic identity of Hibua Lamo	%	48.34 [40.28 - 56.41]	82.88 [76.69 - 89.06]
11	Gross enrolment rate (GER)	%	Age 0-17: 86 [76.37 - 89.76] Age 7-17: 90 [79.16 - 92.02]	Age 0-17: 94 [87.57 - 96.61] Age 7-17: 94 [86.97 - 97.69]
12	# Schools apply contextual education	school	0	3
13	% of students who perceive the teaching and learning process is good	%	53.64% [45.60 - 61.69]	80.14 [73.59 - 86.69]
14	# Educator groups of children implement RPP integrated with Contextual Education	groups of children	0	3
15	# Local Government Policy applied to Contextual Education	Policy	0	0
16	% children with developed life skills	%	47.02 [38.97 - 55.07]	75.34 [68.27 - 82.42]
17	% teachers implementing a quality lesson plan	%	Not available	16.7
18	% active and well-functioning children groups	%	0	54.5 (6 out of 11 groups)
D	CSMP			
19	% Of RCs participating in the program	%	0	87.04
20	# cumulative RCs participating in the program (people-activity)	RC	0	3264
21	% RC whose existence corresponds to the intervention	%	0	85.71
22	GNOD SOI green (NLDO)	%	0	17 (=85%)
23	Green SOI GNOD (IDNO)	%	0	19 (=95%)

Chapter 3 Evaluation of Economic Development Projects

Intervention design

According to WVI assessment in 2012, the main problem in household economic development is the weak ability of household financial management of coconut/copra farmers. Households have adequate incomes but are not skilled at managing them sustainably. This situation is reflected in the non-frugal consumption pattern, so the prevalence of saving for education and child health is low.

The synthesis of the problem is presented in Figure 3-1. In the context of the availability of working capital from the government (external), the strengthening of technology and business management will enable the business group to adopt appropriate technology that increases the production and productivity of group business. Increased productivity will trigger an increase in operating profit, which will contribute to the liquidity of the group's business (and its member businesses) thus providing funds for nutritious food, education and health savings and other consumption. Ideally, the use of I aba allocation priority is for the consumption of nutritious food, education, and health, as well as further strengthening of initial capital to create venture capital accumulation strategy. Accumulation problems can be constrained by behaviors that allocate profits to consumptive activities such as parties and customs.

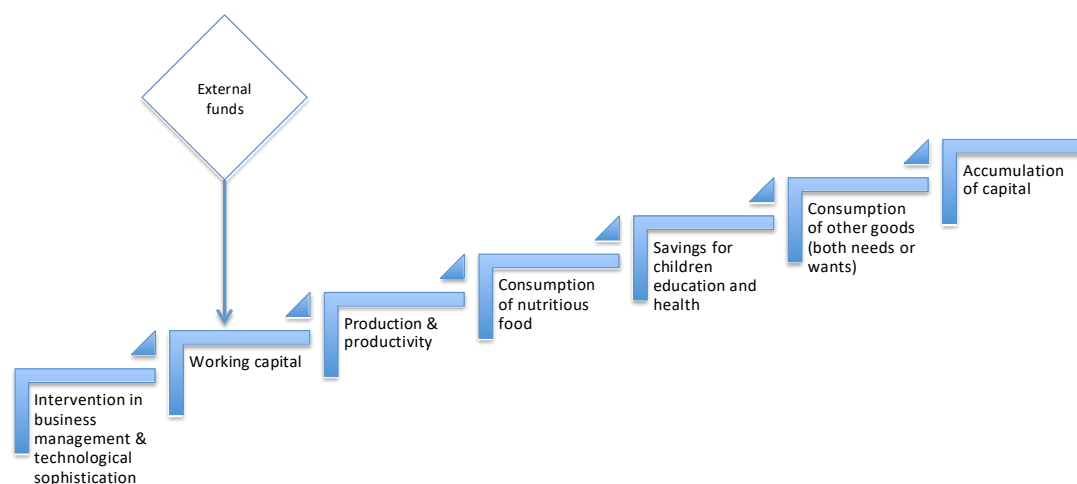


Figure 3-1 From the economic development project to its impact

To answer the problems of financial management of business groups and individuals in North Halmahera, in its design, the main intervention ADP for economic development programs in phase 2 is to strengthen the adoption of technology and improved management of the group business, including the control of the household economy. The strategy is to create a model group at six villages (Limes, Bale, Katana, Warudu, Makarti, Momoda). The lesson learned of the implementation in the six villages were then replicated in 17 other villages. These management improvement interventions

are coupled with pre-harvest and post-harvest training with the aim of intensifying or increasing the productivity of farming which leads to increased household and group income. Focusing commodities are processing (agroindustry) of coconut or copra, nutmeg, banana, cultivation of vegetables, corn, and animal husbandry.

The key performance indicator of economic development projects is the percentage of households saving for education and child health. The derivative indicators are as follow:

- (1) the percentage of households that experienced an increase in the productivity of farming;
- (2) the percentage of households that experienced a growth in this type of business post-harvest (functionality);
- (3) the percentage of households that can distinguish between consumption needs and consumption of desire (*wants*);
- (4) the percentage of homes savings in bank or *credit union* (CU), number of memorandum of understanding with microfinance institution (MFI), and
- (5) percentage of households that have access to MFI services .

Economic Development Project Activities

In practice, a significant economic development project by ADP Halut is technology and management training, and group assistance, with a small amount of seed support (for farming groups) and postharvest processing equipment and related consumables (for VCO and soap business groups). Choice of training is not *mutually exclusive*; one household may attend various training. Until 2017, 13 farmer groups have been assisted (Table 3-1), with commodities focusing sweet corn (5 groups), VCO (3 groups), hybrid maize (2 groups), and peanut, vegetables, shallots and paddy rice each 1 group. To the rice field business group in Soametek becomes vacuum due to the management of a group that is not harmonious; so there are 12 group members left. Three groups have two focus commodities namely Sariloha group in Limau (sweet corn and VCO), Harapan Bunda in Limau (sweet corn and VCO), and Tonidora in Katana (curly chili and VCO). In quantity, the number of affordable groups (12 groups) has exceeded the target for the model group (6 groups). However, in quality, the groups are still in the early stages of performing and therefore havenot been able to become a group of trainers for other groups in their village.

Table 3-1. The features of the WVI-supported farmer groups and their focus commodities until 2017

No	Group name	Village	Sweet corn	Corn pipes	Peanuts	Curly Chilli	Red onion	Vegetable	Paddy rice	VCO	Number of households
1	Homakokiriwo	Dowongomaiti	1								19
2	Sengkanaung	Dowongimaiti	1								16
3	Posiloha	Bale			1						5
4	Horimoi	Soahukum		1							15
5	Bloom	Warudu	1								11
6	Sariloha	Lime	1							1	10
7	Hope Mother	Lime	1							1	16
8	Tonidora	Katana				1				1	11
9	Toguraci Jaya	Think					1				15
10	Sukamaju	Soahukum		1							7
11	Sentosa	Momoda									18
12	Tani Padi Sawah	Soametek							1		17
13	Eden	Birinoa						1			21
		Total	5	2	1	1	1	1	1	3	181

Source: Halut ADP

These farmer groups were not formed by WVI but are a community-based farmer group in response to government programs in capitalizing small business groups. Among these are farmer groups receiving Rp100,000,000 per group from the SOLID program as venture capital in Katana and Soahukum villages, and the money is lent to group members as a revolving fund. In addition, Harapan Bunda Limau's group received Rp100,000,000 from winning the contest of the 2014 District Agriculture Office. The other group received only government facilities and infrastructure, but it was not sustainable. So the availability of group venture capital is quite high due to the funding commitment from the government, but the mastery of technology and business management skills of the group is still weak. Therefore WVI took a portion to fund technology and business management training, involving agricultural extension workers for cultivation training and involving technology consultants from Jogja for coconut post-harvest training in making VCO and soap.

From the survey data of farmers in 10 sample villages (Sukamaju, Birinoa, Tuguis, Kira, Gaga Apok, Bobisingo, Dowangimaiti, Lalonga, Limau, and Katana) it was found that the maximum number of training attended by coconut farmers was 11 training. As shown in Figure 3-2, for technology training, nearly 20% of households coconut farmers in 10 villages surveyed stated that at least one member of the family was trained in coconut oil production, 15% of attended training in vegetables and chili cultivation, 12% of households attended VCO training, 8% participated in soap training, 6% involved in shell charcoal training, 6% participated in copra-making training, and 3% have engaged in coconut shell production training. Overall there were 31.13% of respondents who had followed at least 1 type of technology training.

On households participation in management training, 15% of the respondents stated that their household members had attended saving training, 14% had participated in PERT training, 13% had engaged in group business management training, 6% ASKA training, and 6% BUMDes training. Overall there were 26.73% of respondents who had followed at least 1 type of management training.

Respondents who follow technology and management training is 18.55%. Meanwhile, respondents who attended at least one of the technology or management training amounted to 39.31%. So not all households in the 10 sample villages are covered by WVI. This condition is understandable because the approach used by WVI is the model group approach and not the entire population.

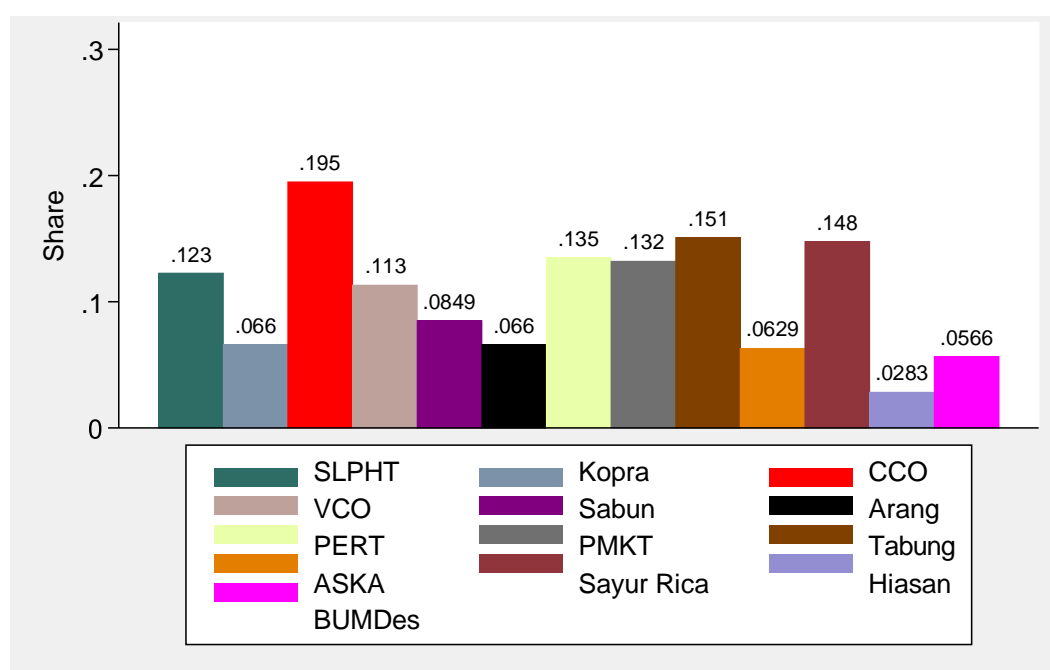


Figure 3 - 2. The share of respondents that one of their household members have attended appropriate training in 2014-2017.

Note: The training options are not *mutually exclusive*

Source: Analysed from a survey of coconut farmers in 2017

In the nature of Indonesia's *semi-era welfare state*, social assistance from the government as subsidized rice (Indonesia: Raskin) and social health insurance (Indonesia: BPJS) is the highest, and each achieves more than 50% of households (Figure 3-3). Also, there are also government scholarships and seed support from the government whose percentage is quite prominent. This situation indicates the strong willingness of the government to help the poor, even if it is possible in the case of Raskin and similar assistance is less prudent because without the accompanying prerequisites for improving agricultural productivity and farm management because it results in the long-term dependence of the community on the government. In the long run, cash and non-cash assistance that does not affect the changing of dangerous work ethos leads people to not maximally manage their resources and continue to extend their hands to the government. In this context, WVI interventions that affect change in work ethos and ductile characters are essential, even if the course is not natural.

The WVI assistance program through sponsorship of children was the 3rd highest in 10 survey villages, followed by the distribution of seeds by WVI at 5th place. The copra / VCO equipment aid program from both the government and the WVI has begun to be seen, but it is not yet outstanding because it reaches less than 1% of farm households.

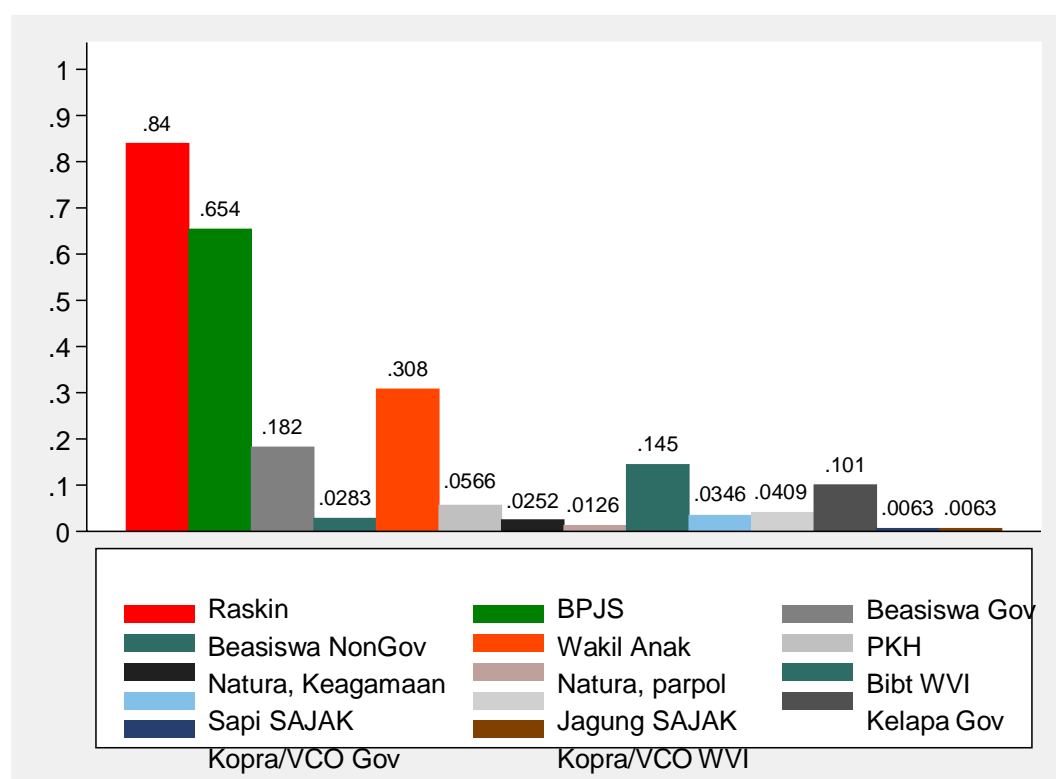


Figure 3-3. The share of respondents whose members have received specific social assistance in 2014-2017.

Note: The help options are not *mutually exclusive*

Source: Analysed from the survey of coconut farmers 2017-09-24

The Impact of Economic Development Projects

1. Increased productivity and functionality

Efforts to increase the productivity of copra, nutmeg, banana, and cattle farms are not intervened by ADP. Rationalization is on the supply side of the commodity is saturated (*saturated*), so that a small intervention will have no impact on increasing farmers' income.

The ADP then decided to concentrate resources on intervening food commodities believed to have more high demand for household and market households such as corn pipes, sweet corn, curly peppers, and vegetables. Also, ADP intervenes non-copra coconut post-harvest products namely *crude coconut oil (CCO)*, *virgin coconut oil (VCO)*, coconut oil soap, and shell charcoal.

Of the households attending WVI's management and technology training, 56.75% stated that they received high or very high benefits for improved management knowledge, and 47.3% indicated that they received high or very high benefits for improved technological mastery (Figure 3-4).

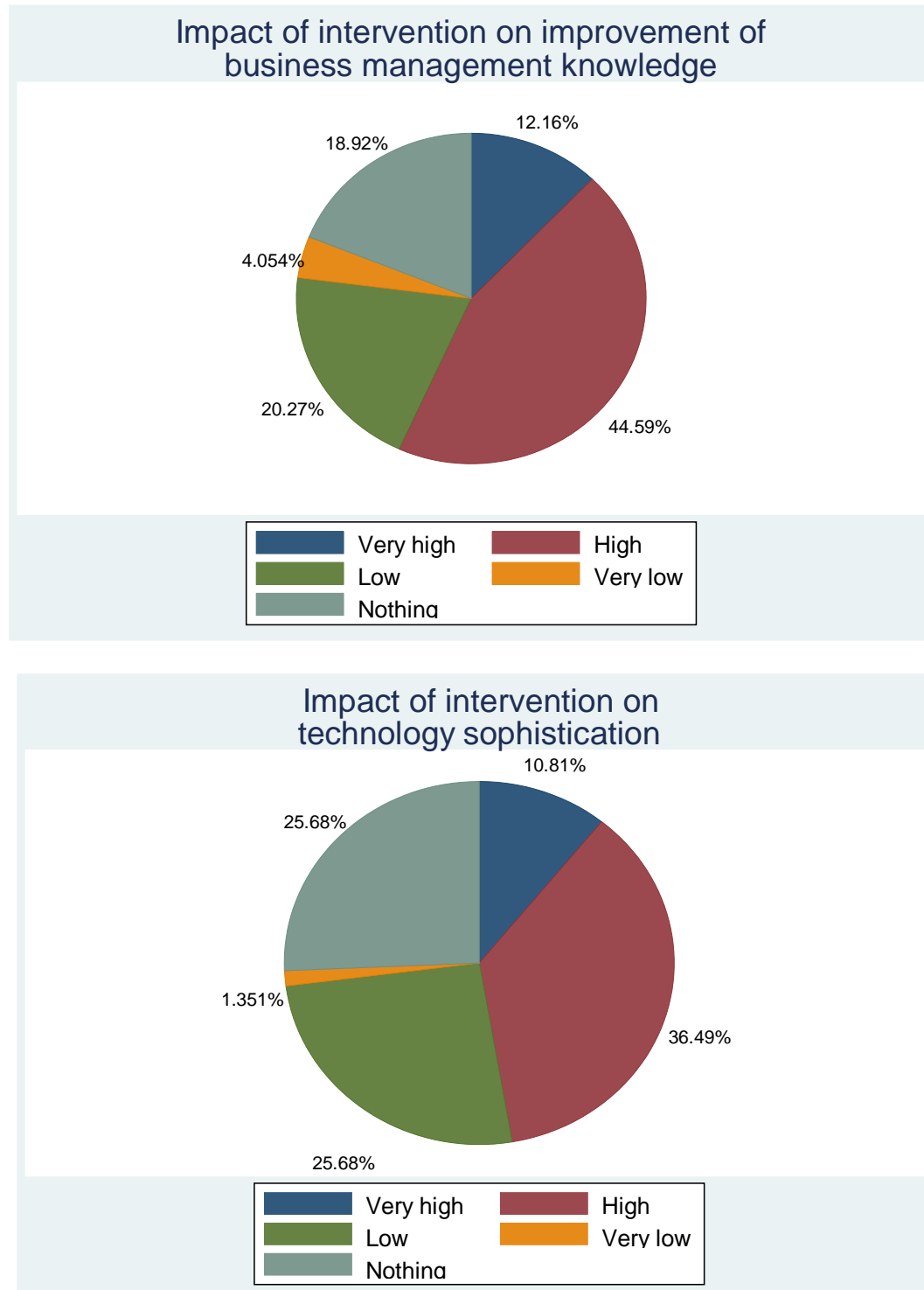


Figure 3-4. The impact of interventions on improving business management and technological mastery

Source: Analysed from 2017 Coconut Farmers' Household Survey

In the overall population, increased mastery of post-harvest coconut technology was evident from an increase of 6.4% of household points (from 4.6% in 2014 to 11% in 2017) involved in groups seeking CCO or CVO or soap or shell charcoal. The increase in households attending training and mentoring from WVI is even higher, at 15.5% points (from 7.5% in 2014 to 23% by 2017) (Figure 3-5). The increase in this intervention group was contributed by an increase in the efforts of CCO, VCO, soap, and charcoal.

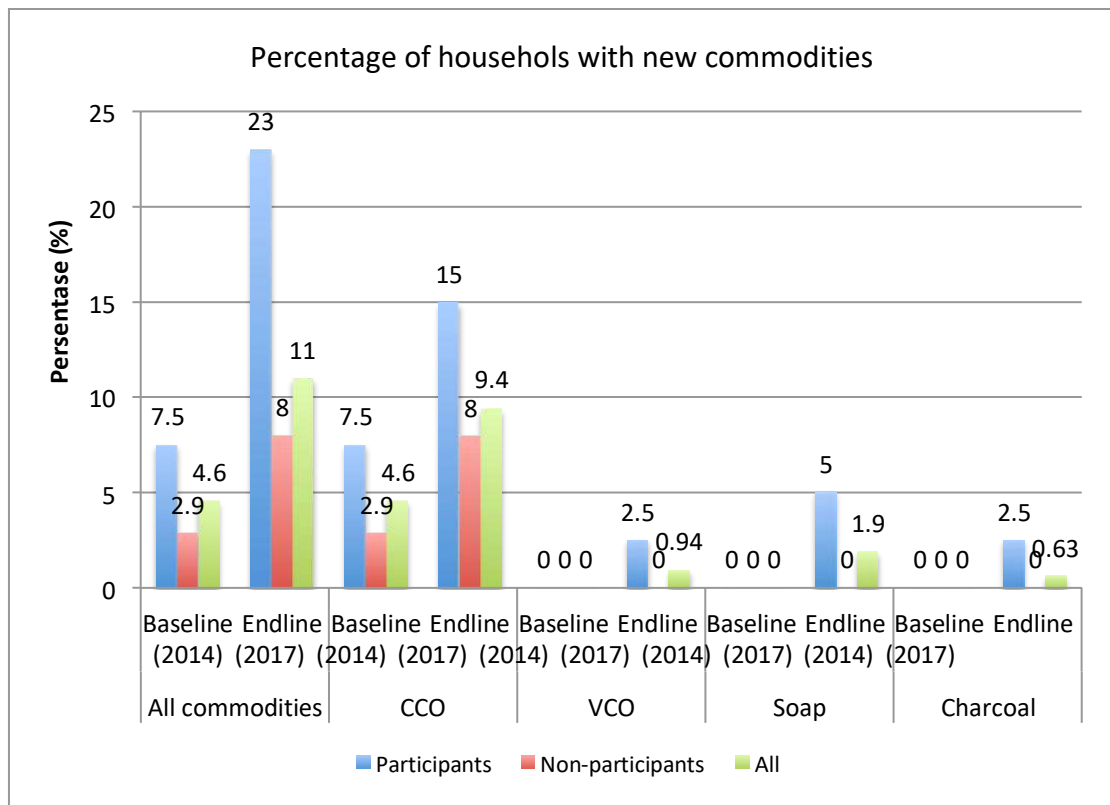


Figure 3-5. The impact of interventions on increasing the choice of post-harvest coconut production of non-copra
 Source: Analysed from 2014 and 2017 Coconut Farmers' Household Survey

About 47.3% of the households participating in the economic intervention stated that WVI interventions had a high or very high impact on the increase in operating income (Figure 3-6).

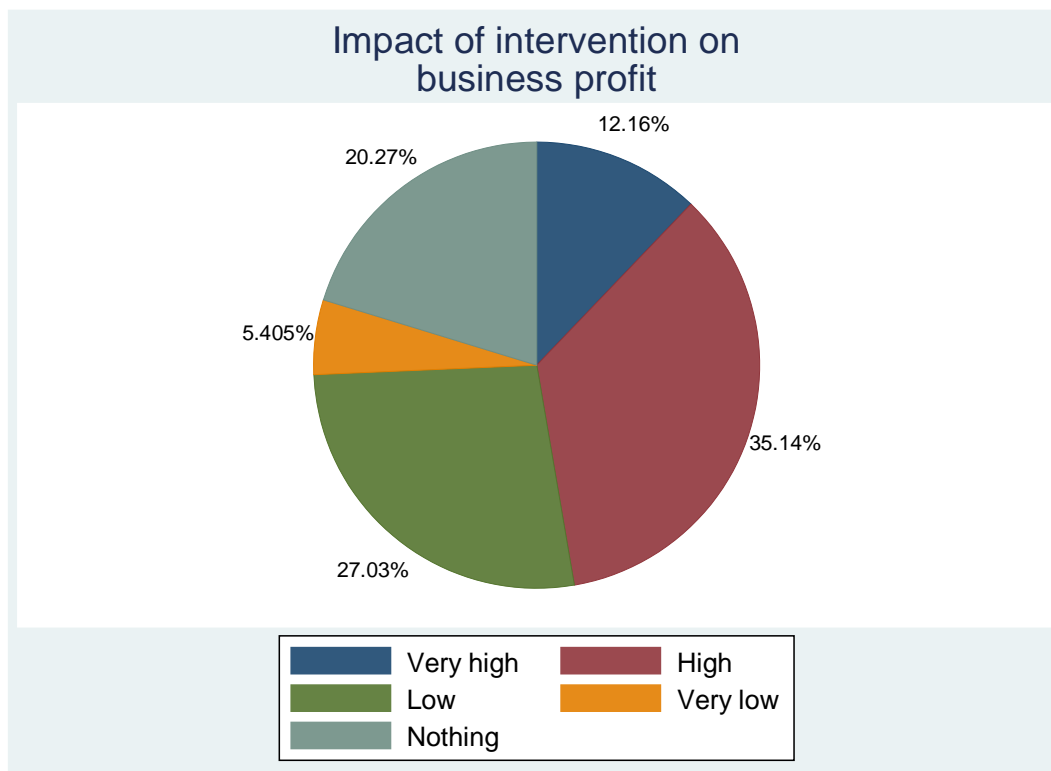


Figure 3-6. The impact of the intervention on the increase in operating income
 Source: Analysed from 2017 Coconut Farmers' Household Survey

Interventions introduced by WVI are group-based. From conversations with four business groups, i.e., Katana and Limau, which are still active, and in Momoda and Soahukom that are less active, it is found that the performance of the intervention group still needs to be improved again. Groups in the Katana village have a high chance of sustainability as their production has entered the market, albeit on a small scale, and there is support from SOLID for increased production capacity. In the context of Indonesia's growing development towards a *welfare state* where government assistance schemes are increasingly available for the region and the poor, opportunities for business groups to obtain working capital are wide open. Thus, group sustainability is more of an internal group challenge and not an external group challenge.

The Tonidora group in Katana, even though it is capable of making VCO and soap from coconut oil, they still face two technological constraints. The first constraint is that the VCO manufacture still fails frequently because the results are rancid, its capacity and willingness to produce is limited. The second constraint is that the group members are still afraid of process mechanization (i.e., fear of using grating machines and big squeeze machines). One of the originators of the process failure is that the production house and water are not hygienic. The floor of the house is not of a clean tile, the source of water is not protected, and many pigs roam around the source of water and production houses, and the environment (toilet) is not clean.

Despite receiving a group fund of Rp100,000,000 from SOLID, this group does not use it for capital accumulation to invest in more extensive capacity production equipment. The funds are rolled out to members, who are free to use them for other business needs or consumption. So there is no strong focus on VCO and soap business. As a result, the group is unable to service the VCO request in large capacity.

The technological misconduct of group members is still low. If it is to be developed, the group needs to be accompanied by technical personnel who have the technical background of machinery or post-harvest agricultural mechanization. Farmers' groups in the village of Limau were initially trained and equipped with knowledge and skills not only to produce derivative products from coconut but also to provide them with the knowledge and skills to make compost for plant fertilizer, including technical and business skills. Farmers Group in Limau village originally consisted of 20 people and now live 13 people, all women because the seven others have more orientation on in-kind assistance and often absent during the group activities. According to the rules, a member who is absent from the event as much as three times then is welcome to withdraw from the group. One of the challenges in the institutional development of farmer groups so that the number of members tends to decrease is the low social capital, especially the trust between the members of the groups. Based on the FGD results, farmer group members have been challenged from outside the group that the group formed is not clear and the use of funds is not transparent, thus encouraging members to leave the group.

"One of the problems facing the group (institutional development of farmers- red) is the slander that the chairman eats money, the chairman takes money, the group is not clear. We say that money is not in the members but is in the chairman and treasurer. To answer the suspicions of those outside the group, the chairman has already pointed out the money book in the bank "(Aishah, FGD, 2017).

The underlying motivation of farmers or farmers groups to choose short-lived crops such as vegetables, beans, and corn is the acceleration of monthly income which previously had been dependent only on annual crops such as coconut, nutmeg, and cloves. Based on interviews and FGDs with farmer groups in Limau village, group members stated that the presence and assistance of WVI facilitators had had a positive impact on improving their knowledge, attitude, and skills in farming and farming:

Previously our farmers rely entirely on estate crops such as coconut and cloves, so we earn income in seasonal time (6 months), and then WVI provides ideas, knowledge, and skills followed by seed and compost for planting seasonal crops such as corn, and vegetables, so we have earned monthly income. Although none of the members of this group finish primary school, WVI has sent us through counseling and ongoing training and mentoring to teach us lessons. Thus, we not only know and want but are also able and skilled in working together in group organizations to grow vegetable crops, beans and maize (FGD, Aisin, 2017).

After facilitating the knowledge and technical skills of composting and growing seasonal crops (including vegetable seed and bean and corn seeds), WVI facilitates farmer groups with technology to produce coconut derivation products (coconut agroindustry). As a result, the group has succeeded in making and marketing VCO, cooking oil, soap from coconut products.

Maize, bean, and vegetable crops are marketed through traders who come to the village or are sold to the Tobelo market, while the marketing of VCO products, cooking oil and soap is still dependent on buyer networks facilitated by WVI. If the processing of coconut into copra create the added value of about Rp2000 per fruit, the VCO can give ten folds value added of Rp20000 per fruit. However, the challenge is the fulfillment of technological demands and skilled labor to make products according to the national market quality standard (oil quality and VCO), competitive selling price, business scale and production continuity. The necessary thing is that farmers need money in quick time that can be obtained by processing coconut into copra quickly sold in the local market while the process of processing coconut into VCO, soap and cooking oil takes a long time and still looking for market certainty.

In addition to group farming, group members also have their farms, so the income of each group member is sourced from the group and personal income. At present, the total group savings from farming has reached Rp 8 million. Group savings indicate that the group has succeeded in creating a business surplus. This capital plan will be used for business development of cooking oil products, soaps, and VCO. Also, the group received Rural Agribusiness Development (PUAP) funding amounting to Rp100 million rupiah and is now used as a savings and loan in groups. Because the prerequisites of PUAP recipients are farmers who already have a farmer group organization, the farmer group receiving PUAP funds from the District Agriculture Office is the impact of facilitation of WVI on building farmer groups. As a savings and loan fund, if the group members are borrowing, then the interest is only 2% whereas if non-members borrow then the interest rate is 5%. If you do not pay off the loan, then there is collateral to be collected by the group, i.e., coconut fruit in the borrower's garden.

So far the farmer group in Limau village is still active. The chairman and members of the groups are mostly with only primary school education. However, they reported to having had a high level of confidence because a lot of learning and training of facilitators WVI (Mr. N and mother Yo), even the chairman of the group have facilitated WVI to attend exhibition, market surveys and visit major cities such as Jakarta, Surabaya, and Kalimantan to broaden the horizons of group business development. However, WVI facilitation is still needed by farmers' groups, not only the knowledge and technology of farm production and coconut derived products, but also a sustainable market network.

If the institutional development of farmer groups in the villages of Limau and Katana is seen as the success of WVI in developing rural economic institutions, then the success is not easy to be done by other farmer groups. Farmer groups in Momoda and Soahukum villages that are engaged in monthly crops have been successful in preparing the land but failing in the growing, producing and marketing phases. Besides the issue of climate and high rainfall, the problem of institutional development, especially trust and cohesiveness of the group (solidity) is quite weak and lead the members one by one from the business plan managing the land and planted crops together monthly.

WVI facilitators have facilitated the establishment and equipping of farmer groups with knowledge and skills followed by the provision of vegetable seed assistance. In addition to training of technical skills and business and help the seeds that have been given by the WVI, farmer groups have also received seed aid and Rp 13 million from the government program through program Owned Village (BUMDES), Ministry of Rural and Disadvantaged Regions. As PUAP funds require the provision of assistance to farmer groups (not individuals), the grant of BUMDES to the farmer group in Momoda village is the impact of initiation of formation and guidance of farmer group that has been done by WVI before. The same applies to business groups in Katana village where the Food Security Service, through the SOLID program, provides technical assistance and equipment to groups to strengthen capital and technology. That is, the impact of the WVI program not only empowers the farmers and their communities through productive economic activities in the countryside but also opens new roads and opportunities for farmer groups that have been built for assistance and facilitation from various government agencies.

Unlike in the village of Limau, the farmer group in Momoda village has cooperated and managed to open an area of one hectare to be planted with vegetables. The WVI and Bumdes programs provided seed assistance, but the farmers' group failed to proceed to the stage of cultivating vegetable crops. The cause is complex, such as climate change with high rainfall, low group-cohesion, group members hope in preparing the farming land, feel unfair because there are working in the garden together and some do not work but will get the same share.

In this case, the rules regarding group work are poorly enforced, and assertiveness and leadership of the group leader are still weak in maintaining solidity and group management. In FGD activities, one of the group members stated:

The group leader is not firm against the members who are not sincerely cooperating, should be excluded from the group. Also, those who are lazy, often absent in working on joint farming land should be excluded from the farmer group. Because of the lack of firmness, the diligent and active members of the group perceive the leadership as unfair and decide to resign from farmer group activities in completing land preparation and vegetable planting (Ibu Y, FGD, Momoda Village, 2017).

WVI has succeeded in facilitating the community in Momoda village to create a savings and credit group called ASCA (Accumulation, Saving and Credit Association) which has 31 members and has achieved group savings of around Rp25 million. Most of the members of the former farmer group and members of the farmer group are members of the savings and loans group. The high interest to be a member of the group because it realizes the importance of cash needs that at any time needed to finance basic needs, including start-up capital and education costs of children. Also, the rules in the group are quite firm and clear as stated by one of the group's managers:

Each person can be a member of a savings and loan group as long as they are regularly paid, can borrow money at 2% interest for group benefits, but members cannot borrow money that is greater than funds held in group savings (Mr. Z, FGD, Momoda Village)

2. Capacity building for financial literacy

Increased productivity and operating profit are expected to strengthen business capital and savings for education and child health. Intermediary factors are household preferences to reduce conspicuous consumption (wants), so there is enough financial capability for essential consumption and savings for the child's future.

Using the proxy that conscious households have consumptive values for smaller craving categories than basic consumption needs, it appears that both the entire population and families involved in ADP intervention still lack full awareness of frugality. This situation can be seen from the decrease in the percentage of households whose consumption of necessities wants, down from 89% to 65% for the entire population, and down from 88% to 68% for the intervention group (Figure 3-7). In other words, disproportionately, the increase in operating profits generated from the intervention is also used to meet the wants; which the household still consider a 'compulsory' consumption.

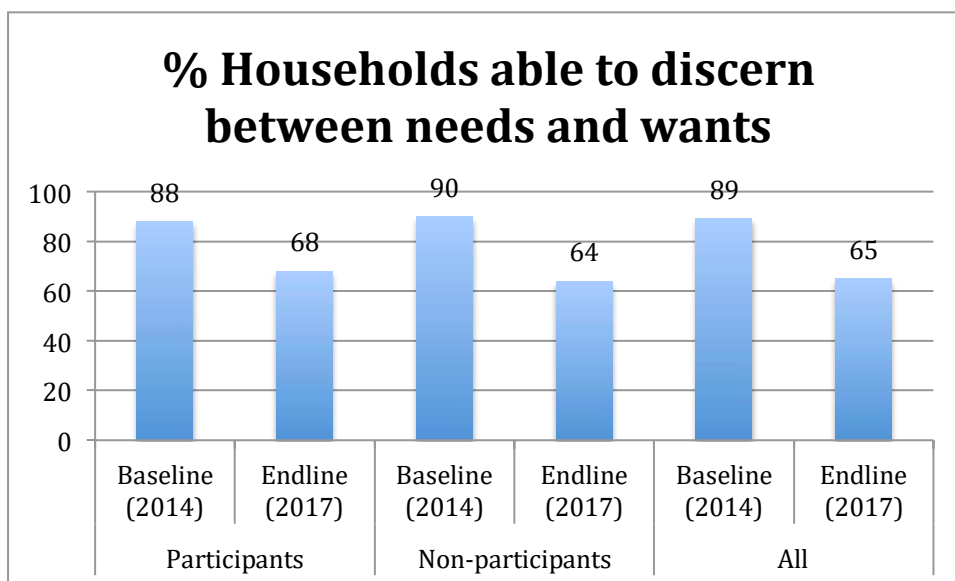


Figure 3-7. The impact of the intervention on the percentage of households who can discern between needs and wants

Source: Analysed from 2014 and 2017 Coconut Farmers' Household Survey

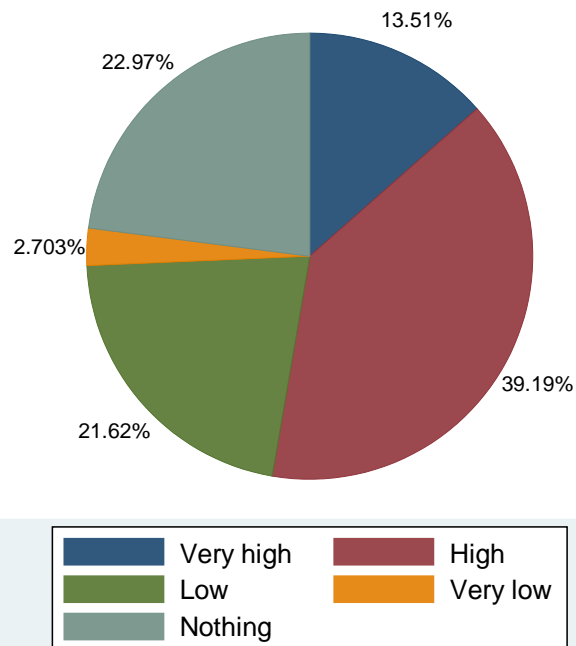
This condition indicates that the intervention has not succeeded in creating a new value of cost-effectiveness in the target group. As an extreme example, from observations and interviews in one of the majority villages of the Halmahera and Christians, it is found that it is still commonplace for the people, especially young and old men, to drink to get drunk either during the day or night, even drunkenness while celebrating Christmas. In the future, economic intervention should also touch revitalization of positive values for fathers and mothers, so they can have a change of heart to stay away from drunkenness and spree and increasingly prioritize child welfare.

3. Savings

How strongly do interventions affect people's preferences for saving? Although the community is still not fully frugal, there are indications that WVI interventions result in strengthening saving behavior. Up to 52.7% of the intervention group stated that WVI intervention, including the Savings Ambassador, had a high or very high impact on the realization of saving for children's education. Besides, interventions have a high or very high impact on the realization of saving for child health, in 52.71% of the intervention group. According to one participant of the FDG group:

[For business groups in Katana Village] each family has been on average already almost all saving for the education of children, cooperation with WVI also from Maluku Bank. So the members here are mostly there who save for the education of children. They pick up savings with a bank car (Group Members Tonidora, FGD, Halut)

Impact of intervention on willingness to save money for children education



Impact of intervention on willingness to save money for children health

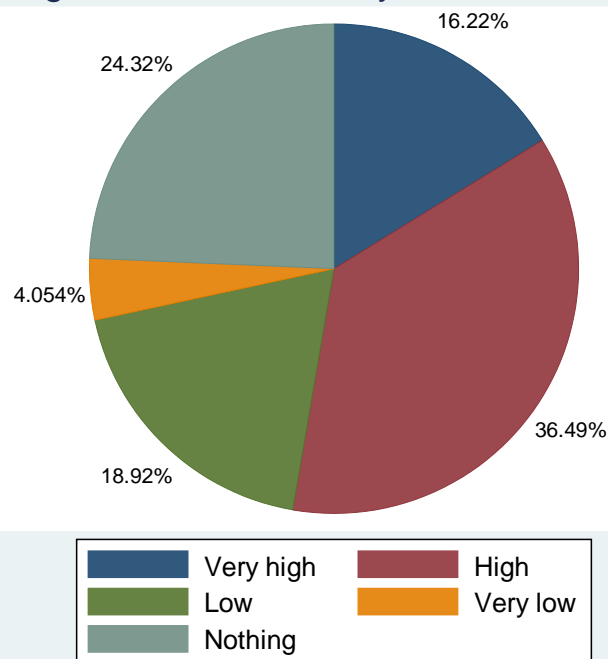


Figure 3-8. The impact of interventions on the willingness of saving for education and child health

Source: Analysed from 2017 Coconut Farmers' Household Survey

There are two primary providers of savings in the village of Bank Maluku and CU Saranifero. WVI has a memorandum of understanding with the CU and establishes cooperation with the Bank Maluku to raise savings for education and child health jointly. As shown in Figure 3-9, the intervention group experienced an increase in the prevalence of saving in the Bank or CU by 18% points, from 45% in 2014 to 63% in 2017. This increase was contributed by choice of saving at the Bank and not to the CU. In 2016 CU experienced a change in top management that has implications for changes in the saving outreach strategy in the village. Previously CU went straight to the village to collect the savings but had vacuumed after the change of management, and now implemented a financial consulting system that collects savings.

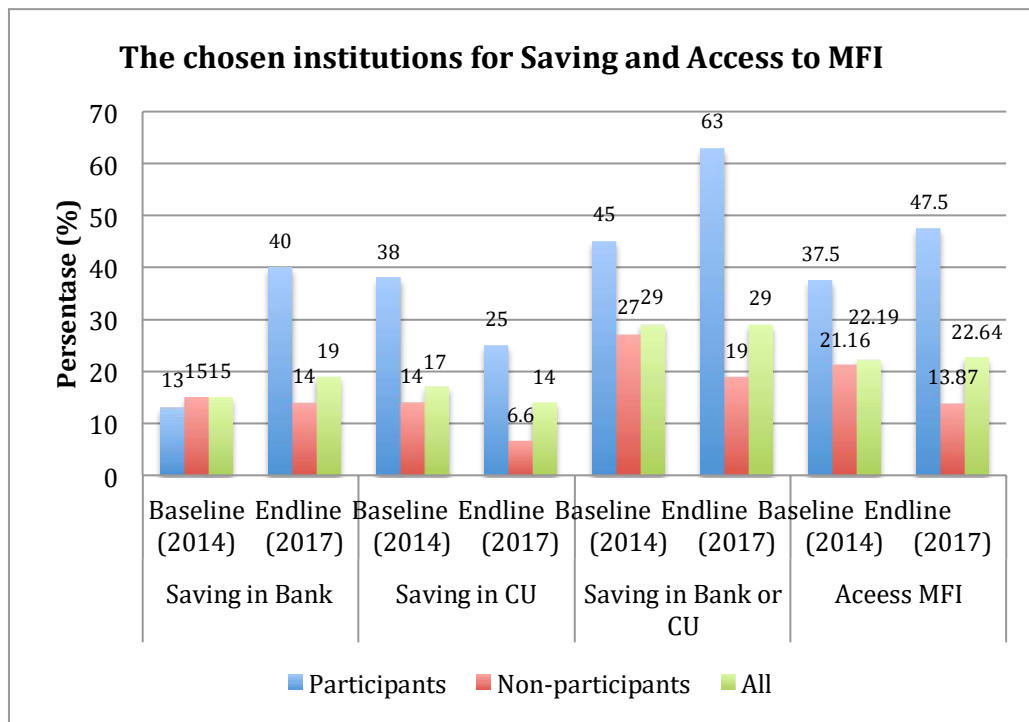


Figure 3-9. The impact of interventions on institutional options for saving and access to MFIs
Source: Analysed from 2014 and 2017 Coconut Farmers' Household Survey

The WVI intervention group also has increased access to MFI of 10% points, from 37% in 2014 to 47% by 2017 (Figure 3-9, far right). This increased access is also contributed by WVI innovations that introduce ASKA which is a hybrid of savings and social gathering. From the target of 6 groups that can manage their savings and loans, in 2017 there were nine groups that are currently running ASCA. Savings plus *revolving fund* (Indonesia: *arisan*) features are the main attraction for villagers who still have difficulty accessing daily financial institutions.

The intervention group showed a 3% point increase in the prevalence of saving for health and education, from 15% in 2014 to 18% by 2017 (Figure 3-10).

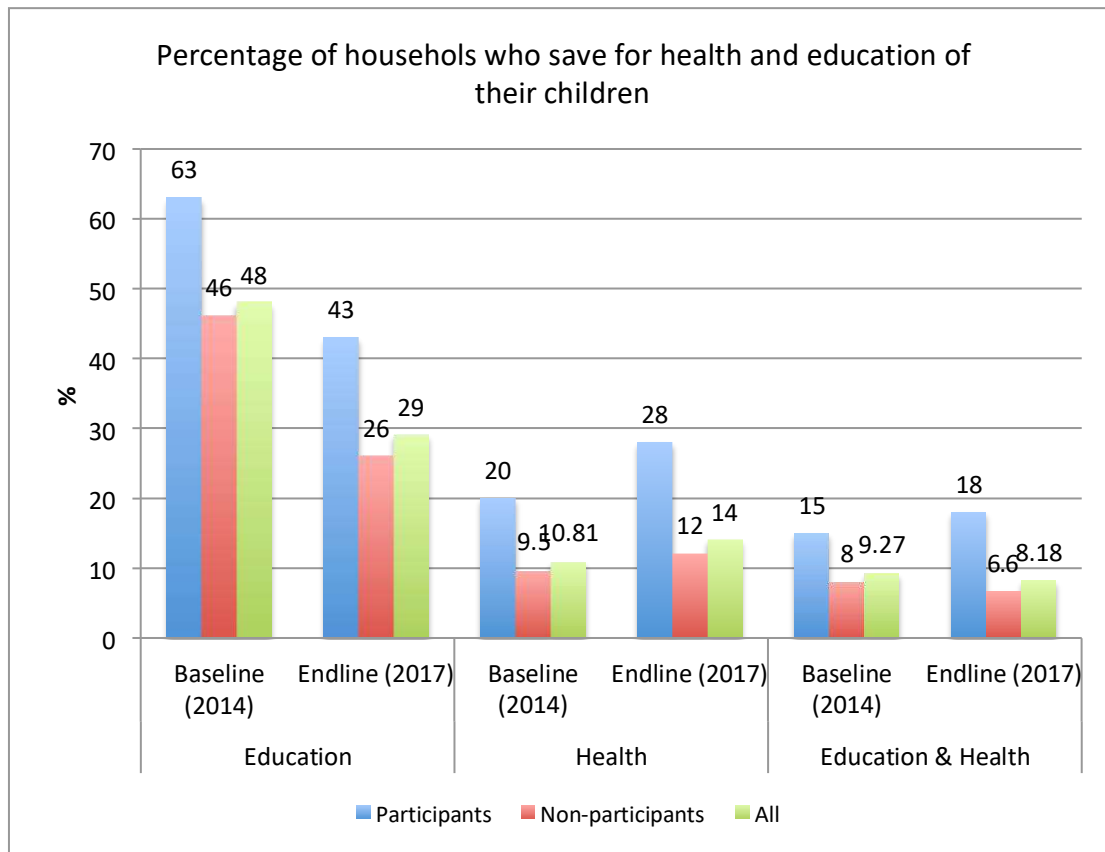


Figure 3- 10. The impact of interventions on the incidence of saving for education and child health
Source: Analysed from 2014 and 2017 Coconut Farmers' Household Survey

Effectiveness, Efficiency, and Project Sustainability

Based on field observations, interviews, and focus group discussions, the fundamental problem in farmer groups is institutional development. Fundamentally institutional development is the building of values-based management that drives together behaviors so that each member can predict the behavior of other group members to achieve group goals or group objectives that have been mutually agreed. The value built should be the value of mutual trust, positive thinking, developing a market network and realizing that working together is better than working independently.

Specifically, the ongoing group institutional development issues on the ground are related to the following matters:

- Unclear legal status (legality) of the group. Group formation should come from the farmers as a frequent need to strengthen their bargaining position in the results of marketing negotiations with traders.
- The lack of clarity of the structure and election of the chairman and the board and the clear division of tasks
- The lack of openness in the group's decision-making and finance process
- Weak production and productivity increases due to lack of innovation and technology
- The lack of financial capital and social capital for group-procurement of inputs and for marketing of the outputs.

- The absence of financial capital and social capital for the purchase of shared input and joint product marketing
- The concept and practice of collective farmland for farmer groups has not been developed so that each member still has more confidence in their land rather than building joint ventures on group land
- The uncertainty of production and market access in a sustainable manner
- The dependence of agricultural field extension agents on the incentives of WVI because it has the perception that counseling to farmer groups is not obligatory but WVI's request that he work as far as being given incentives. In the case of WVI has a perception that PPL is involved and given temporary incentives to feel and have responsibility for group activities in the next period. Unlike extension workers, the former head of the Agriculture Office stated that WVI had made an essential contribution in group-development. If so far the government's approach-like agriculture extension-is to form groups when it comes to providing material aid (seeds, seeds, tools and agricultural machinery), so that group motivation only wants to get material aid so that after the assistance is given then almost all farmer groups are not sustainable. According to the Head of the District Agriculture Office, WVI took a different approach from the Agriculture Office, which first provided knowledge and skills, then assisted with equipment (material) and facilitator assistance to marketing the results. In his narrative:

WVI has contributed significantly to changing our approach to the institutional development of farmer groups. The previous WVI leaders and facilitators provided a new idea for us to prepare human resources first with technical knowledge and skills, followed by equipment aid according to the needs of the group. With this approach, the North Halmahera Farm Office has successfully facilitated farmer groups to print wetlands and plant them with wet rice (Head of the Agriculture Office of Halut, Interview, 2017).

- Group of farmers does not know basically why and what are group goals unless they get help from an external intervener. Besides, the formation of groups that are initiated by outside agencies often lacks a significant basis: to analyze what the group's shared needs are deeply. Success in analyzing needs will encourage farmer groups to grow, productively and increase production and productivity, even improving the income and welfare of their members.
- Group building means the institutional structure, changing values, group behavior toward the desired *change*. In this case, the difference is not driven by material or external assistance because it is merely an incentive but driven by *management through values*. It should be clear what benefits are most appreciated by groups living in societies that also have sociocultural values. It is this value that moves and controls the behavior of individuals and groups so that changes to benefits will change the behavior of individuals, groups, and organizations.

Impact of Harmony Education Project in School Environment

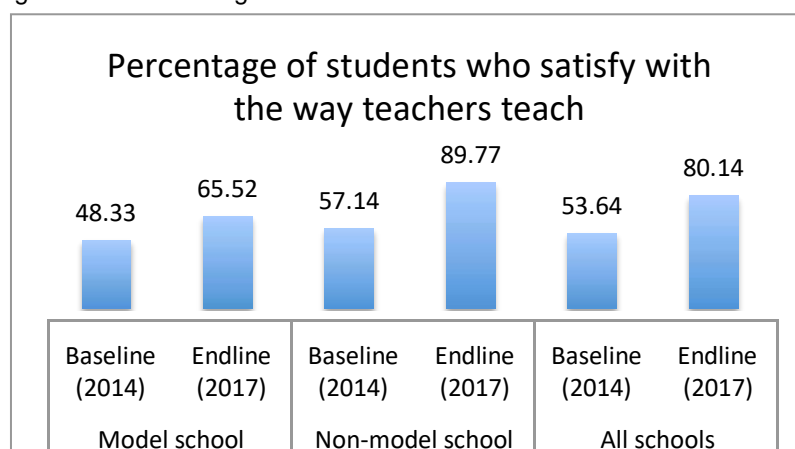
1. Students' satisfaction with teachers

Qualitatively, the principal partner of the Education Office acknowledged that the capacity of the teachers who have attended the WVI training is excellent. Trained teachers also feel that there is a change of mindset as well as changes in the way of teaching. The teachers are convinced that they can now teach national educational materials using the local context smoothly and confidently. In fact, the teachers are often lined up to appear to lead to district-level events, even if they are from the countryside. This appreciation boosts teachers' confidence. A female teacher describes the following benefits of intervention:

There is progress; their mindsets changed. The way that teaching changes, it impacts. There are many things that I think I follow that I have never experienced that I have never seen, I hear, I feel it (Female Teacher, Interview, Halut).

Returning to the primary goal of the intervention is to increase the capacity of teachers to bring fun PBM in the context of Halmahera. The result of the survey of elementary school students shows that in pilot schools or model schools, there are an 18% increases in students who are satisfied with the way teachers teach (Figure 4-2). So there is a definite change.

Figure 4-2. Percentage of students who are satisfied with how to teach teachers



Source: Analysed from the 2014 and 2017 school surveys

However, when compared to the results of a student survey at a non-school model school, the increase in model schools (18% points) is still smaller than the change in non-school model schools (33% points)

If explored by gender of students, it appears that the male students in the model schools reported an increase in satisfaction is lower (10% points) than female students of his (23% points) (Figure 4-3).

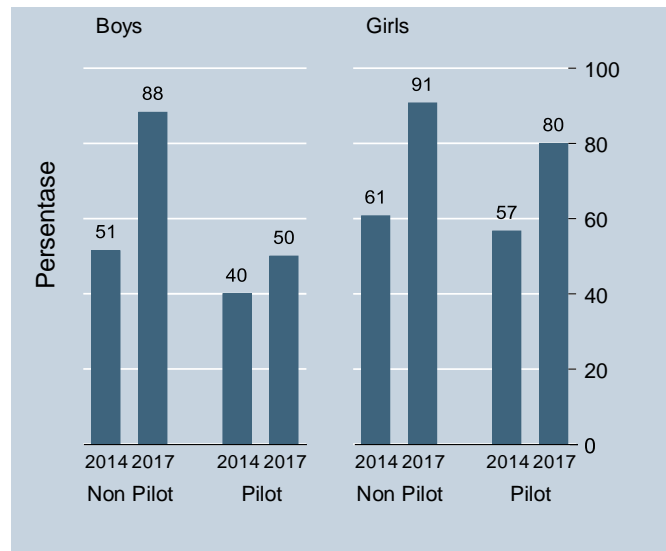


Figure 4-3. Percentage of students who are satisfied with how to teach teachers based on student's sex

Source: Analysed from the 2014 and 2017 school surveys

According to the graph above, there is a change in both the pilot and non-pilot schools. However, during the intervention, even the non-pilot schools received training from WVI and can observe the activities in pilot schools so that they know the same teaching techniques, there is an overflow effect. On the other hand, schools that used to practice the teaching and learning activities based on harmony education, in 2017 no longer practiced it fully. This change causes students to give a relatively low satisfaction score. So, both factors may work together.

2. Harmony Hibualamo Character & Life Skills

2.1. Harmony Hibualamo Character

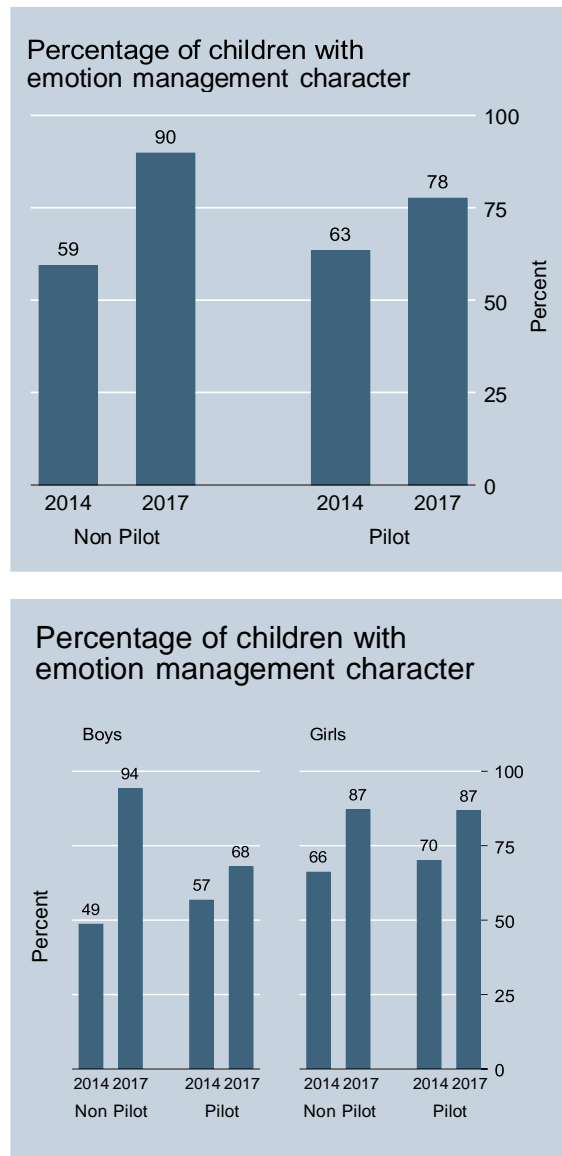
Teachers at schools who (ever) practiced HMH based on harmony stated that with this harmony education program, children become more confident, open and courageous to show and express their opinions. They, who are from the village, even compete with children from urban areas and can win. One of the model schools in the countryside, the students repeatedly competed at the district level and often succeeded in art and theatre's competitions.

"... these kids are brave, no shy. Then you can lead. If I am a child, try to lead the story of the child, for example, this kaka-kaka, read in children, they can, we see you can "(Elementary School Teacher, Women, Interview, Halut)

... those children can perform, are not afraid, tell anything can. Not shy, but the kids repeatedly sent forward, not shy. I see also many friends from other schools, to pray ahead, they do not want to. If I have this, try to pray, they will. I often go to Tobelo to join the activities, so be okay. Because of how many years I got the highest score in Halut (Elementary School Teacher, Male, Interview, Halut).

Character 1: Emotion Management

The results of the survey of elementary school students show that in pilot schools, there is an increase of 15% points students with emotion management character (Figure 4-4). So there is a positive change. However, when compared to the results of a student survey at a non-pilot school, the increase in the model school (15% points) is still smaller than the change in non-pilot schools (31% points). If disaggregated by the sex of the students, it appears that male students in pilot schools experienced a lower increase (11% points) than their female counterparts (17% points).



Gambar 4-4. Percentage of students with emotion management character
Source: Analysed from the 2014 and 2017 school surveys

Character 2: Building relationships

The results of the survey analysis show that primary school students in the pilot schools or school models, there is an increase of 11 % point of students who have the character to build relationships (Figure 4- 5). So there is a definite change. However, when compared to the results of a student survey at a non-model school, the increase in the model schools (11 % points) is still smaller than the change in non-model schools (41 % points). If it was based on students' gender of her, it appears that the male students in the school model experienced the increase slower (2 % points) than their female counterparts (20 % points).

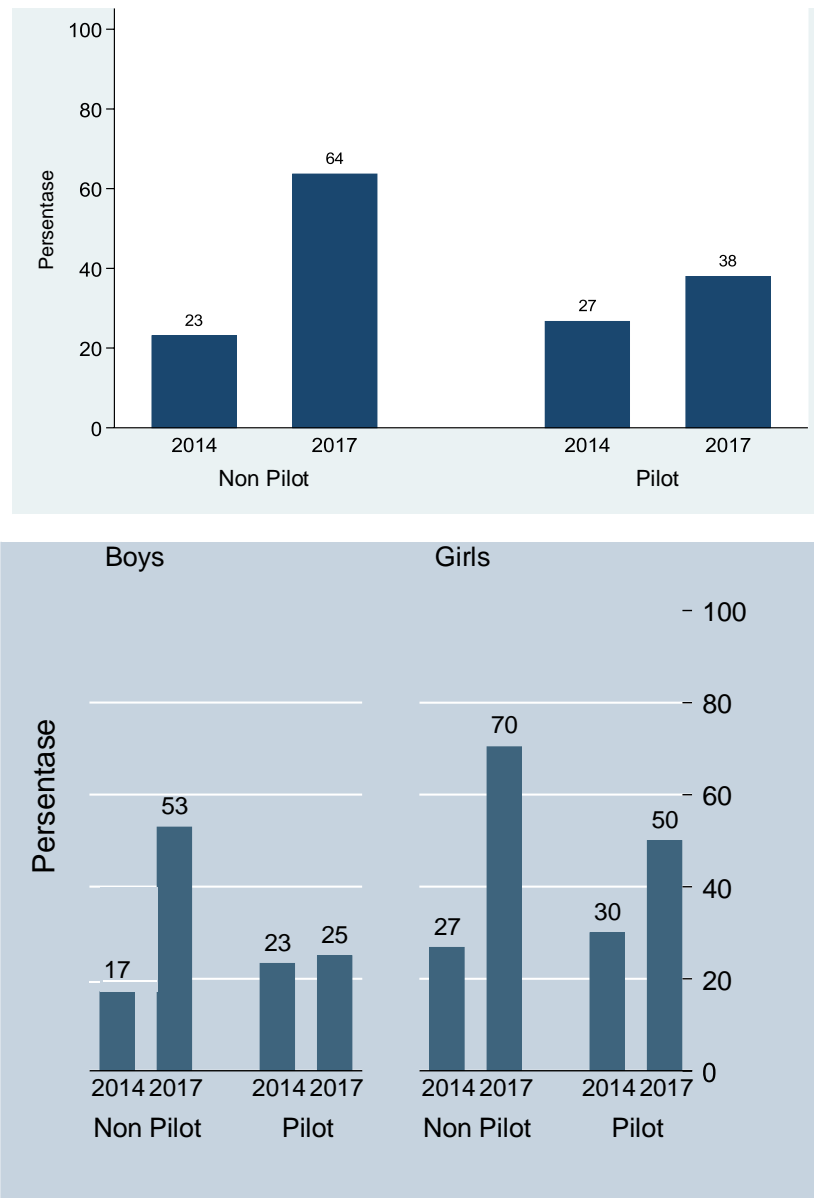


Figure 4-5. The percentage of students reporting has a relationship building character
Source: Analysed from the 2014 and 2017 school surveys

Character 3: Spiritual morals

Students in model schools report an increase in the percentage of students with moral character by 19% points. This increase in proportion occurs in both boys and girls (Figure 4-6).

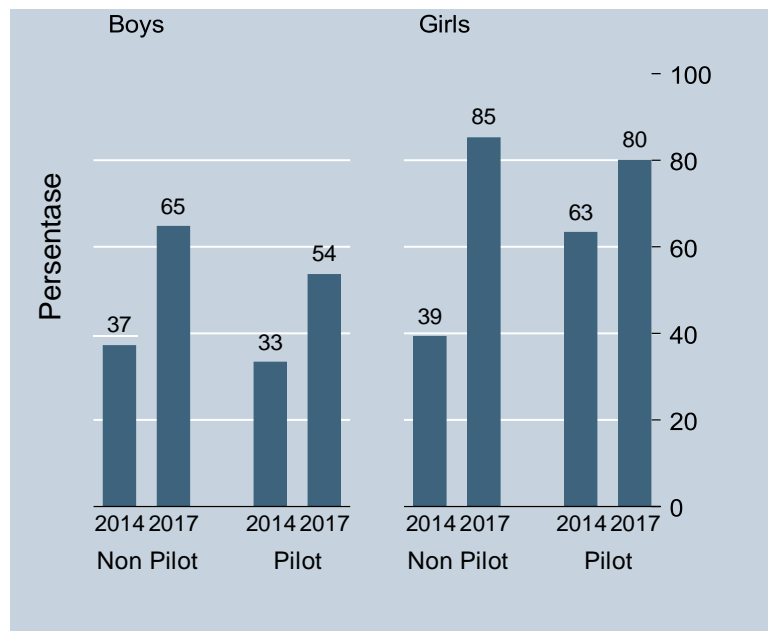
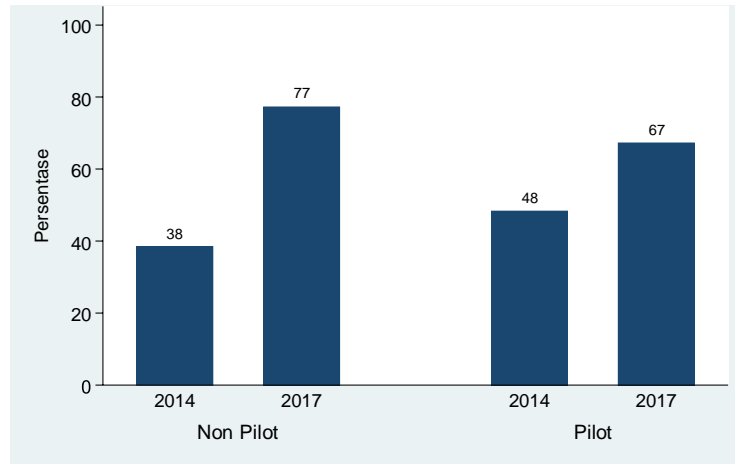


Figure 4-6. The percentage of students reporting has a moral character
Source: Analysed from the 2014 and 2017 school surveys

Overall Hibualamo Harmony

Overall, there is an increase in the percentage of students with Hibualamo's harmony character in children in model schools. The improvement is 21% points, from 55% in 2014 to 76% in 2017. For girls, there is an increase of 20% points, while for boys there is an increase of 21% points. Meanwhile, non-model school students reported a higher percentage increase than students in model schools.

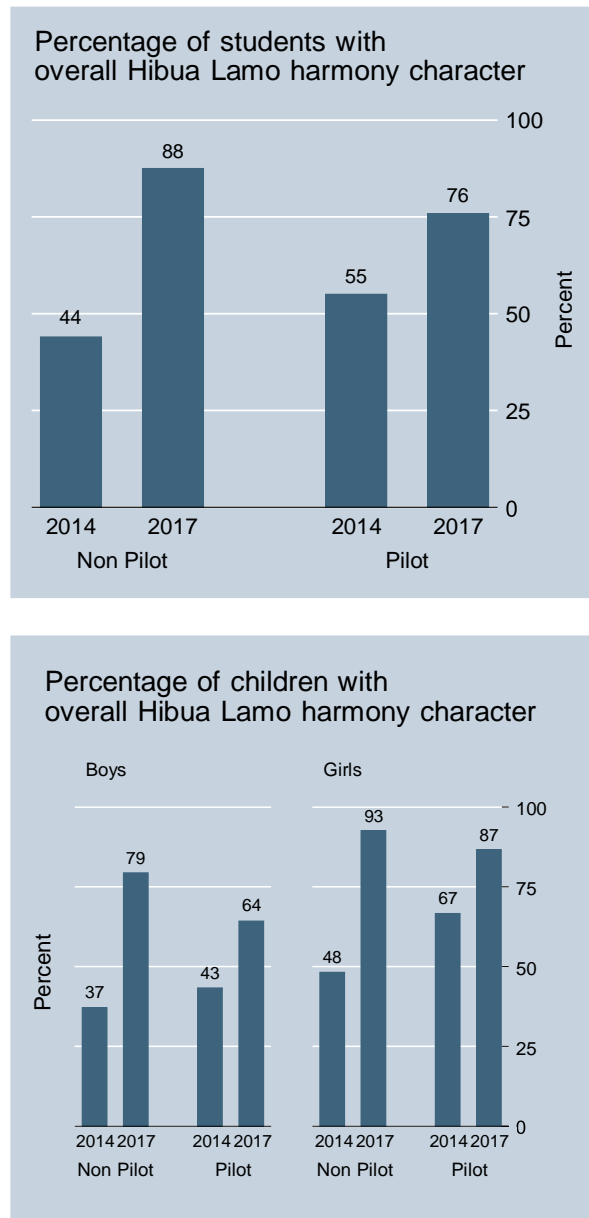


Figure 4-7. The percentage of students reporting with overall Hibua Lamo harmony character

Source: Analysed from the 2014 and 2017 school surveys

2.2. Life Skills

Life skill 1: Critical thinking

Students in model schools report an increase in students with 18% crystal thinking characters. However, girls in model schools say a decline in the proportion of critical thinking students by 10% points (Figure 4-8).

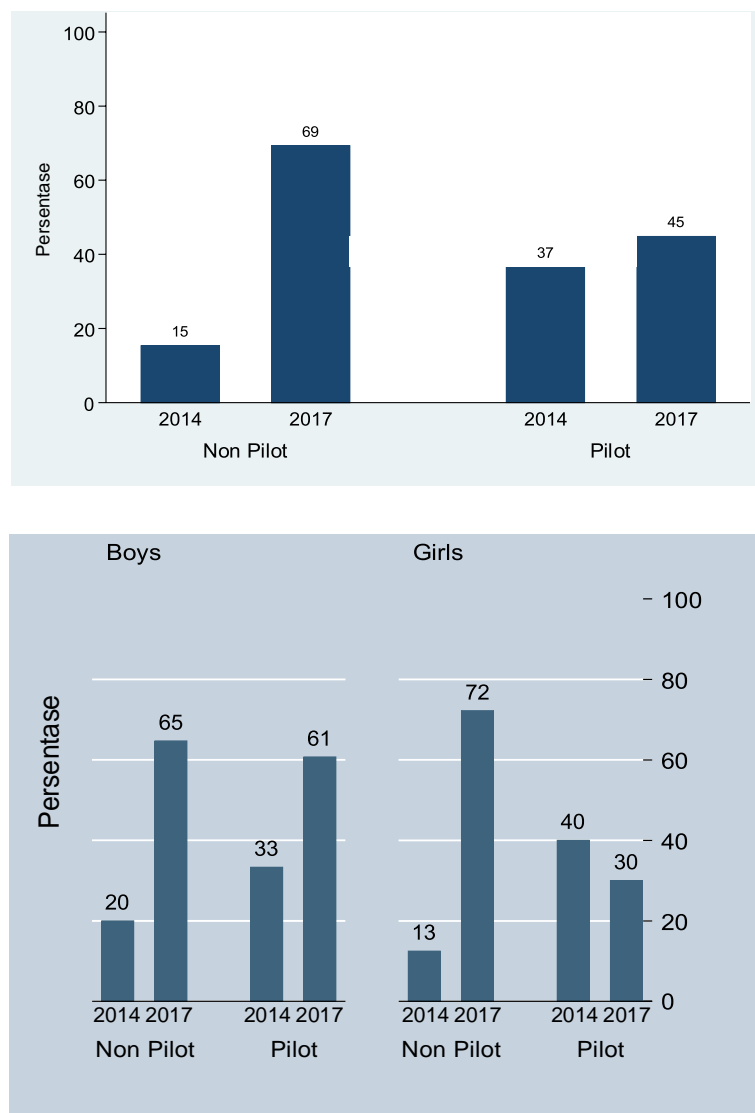


Figure 4-8. The percentage of students reporting critical thinking life skill
Source: Analysed from the 2014 and 2017 school surveys

Life skill 2: Social responsibility

Students in model schools report a decrease in the percentage of students with socially responsible characters by 1% points. In the comparison group, students in non-model schools reported an increase of 16% student points with socially accountable characters. A decrease in proportion in model schools is due to an adverse performance in girls (Figure 4-9).

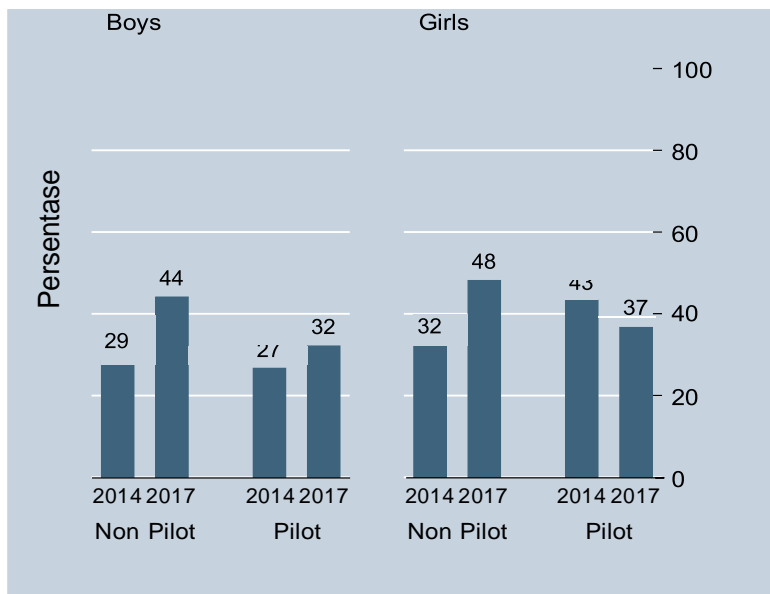
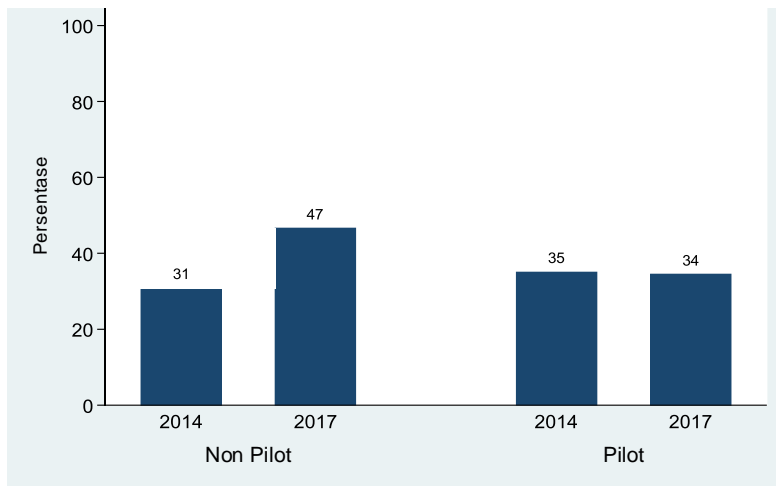


Figure 4-9. The percentage of students who were reporting social responsibility life skill

Source: Analysed from the 2014 and 2017 school surveys

Overall Life Skills

Overall, there is an increase in the percentage of students with overall life skills among children in model schools. The change is 14% points, from 52% in 2014 to 66% in 2017. There is no difference in the increase of prevalence between boys and girls.

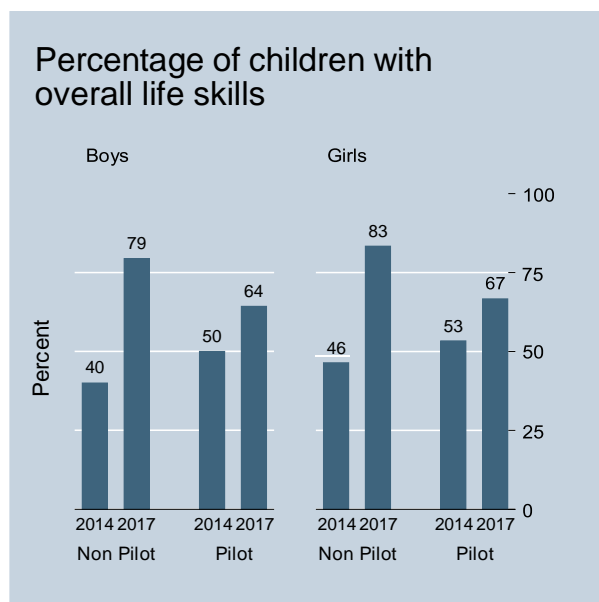
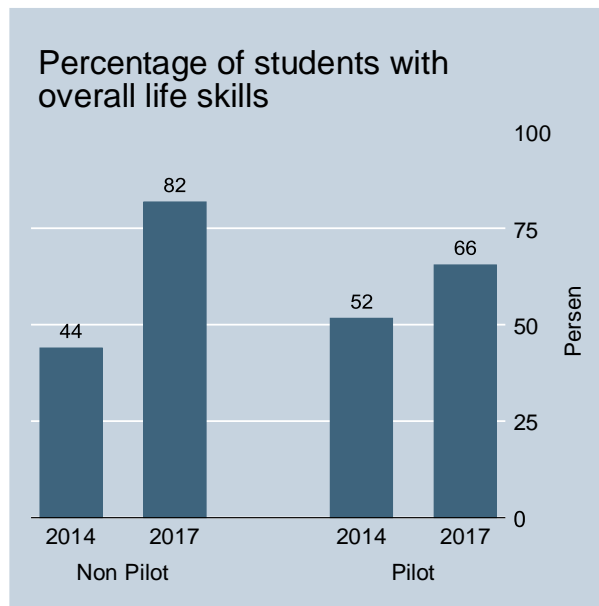


Figure 4-10. The percentage of students with overall life skills
Source: Analysed from the 2014 and 2017 school surveys

3. Gross Enrolment Rate

Regarding the market structure of the school provider, the primary school market in the WVI service village is a monopoly (served by only one school) or duopoly (supplied by two schools). In such market structures, supply tends to be rigid (inelastic), not flexible to the increased demand for quantity and quantity of education. Usually, schools have less incentive to improve quality unless there is external pressure.

In this situation, the *gross enrolment rate* is determined more by the demand side of the child's education from the household. In this case, the demand is determined by the financial ability of the family, the distance to school, and, in some locations in

North Halmahera also established the religious conformity of the majority of teachers in the school, even though the school is a public school.

In the context of ADP interventions in North Halmahera, GER is a common outcome between demand-side changes (from economic projects) and supply-side changes (from harmony education projects). Children aged 5 to 17 from families participating in the ADP held training or projects experienced an increased GER by 1% point, from 92% in 2014 to 93% by 2017. The increase was contributed by the increase in female GER by three percentage points from 94% in 2014 to 97% by 2017.

Meanwhile, boys from the intervention group experienced a decrease in gross enrolment by 2% points, from 91% in 2014 to 89% by 2017 (Fig. 4-11).

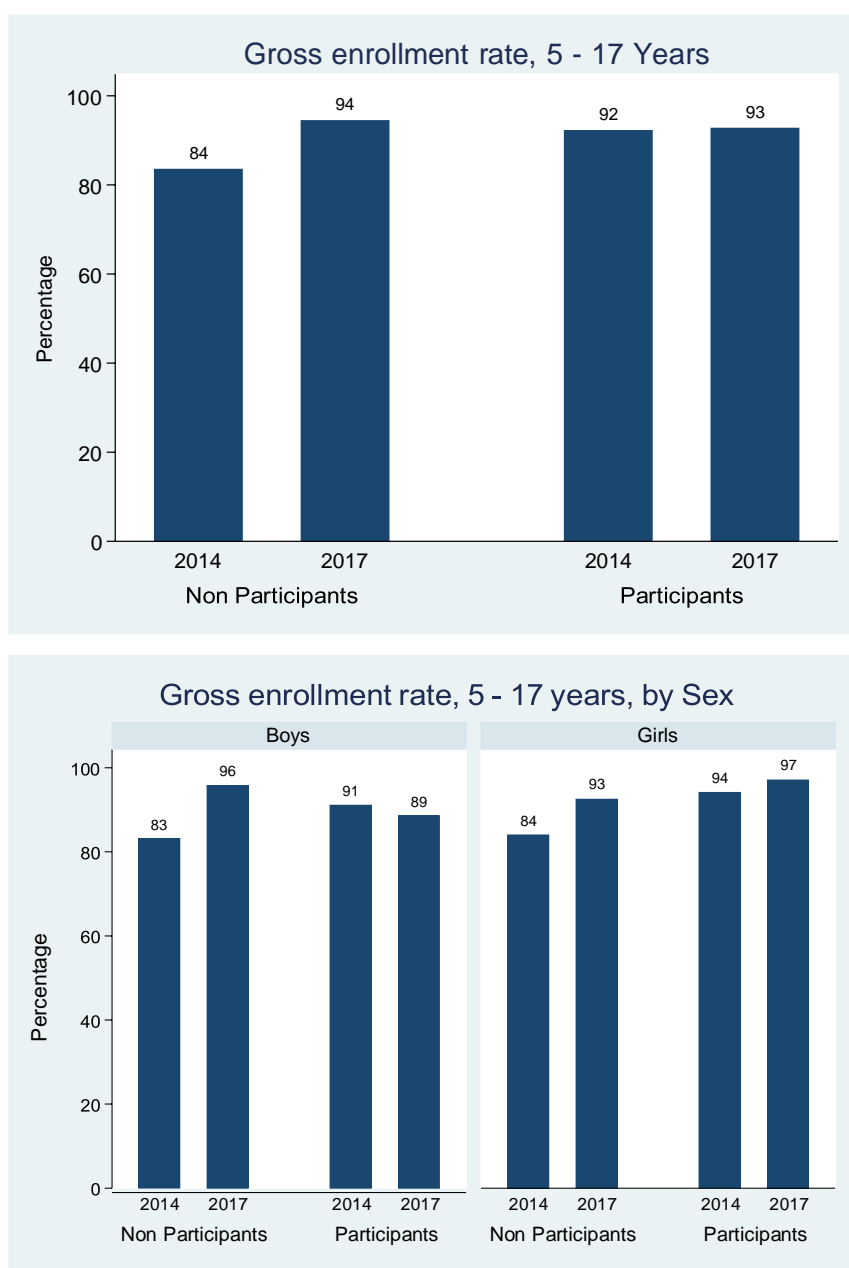


Figure 4-11. GER for ages 5 to 17 years

Source: Analysed from the 2014 and 2017 school surveys

Project Effectiveness, Efficiency, and Sustainability in School Environments

The Education Office has observed the impact of interventions on teacher character changes and students. However, the overall coverage of schools that were intervened was minimal compared to the school population in 33 villages under WVI in North Halmahera. Asstated former Head of North Halmahera Education Office:

[WVI intervention is] beneficial. There are several sample schools; it's different from other schools. The WVI sample has an excellent target. WVI has an example of the target schools, and the characters are different. The children are ready. Teacher and child capacity building is very influential.

Just a pity that the coverage of the presentation is small, from 190 schools that just how many samples. Only six samples. Can not affect others "(Former Head of Education, Interview, Halut).

The strategy to screen teachers through training (as many as 61 people a teacher) but only assisting 12 teachers in six schools selected are not efficient for weakening the power of intervention. Investment in training for 49 teachers was not followed up correctly. Supposedly, if the approach is a model school, the ADP selects the first school to be intervened, then trains all teachers in the schools. In this way all teachers in the school- school intervention at a shared understanding, and automated the entire class directly into the model class. Thus there is a uniformity of methods between classes, and there is also a spirit of totality in harmony Hibualamo in intervention schools. Even if there is a transfer of 1 or 2 teachers out of the school, there are still 4 to 5 other teachers who can continue the harmony method.

Related to the sustainability of the intervention, as mentioned earlier today the teachers who have been trained tend to adopt passive strategies, waiting for the policy and direction of the Education Department whether to continue the fun learning method containing *Hibualamo* harmony value. There is an exception that is in one of the elementary school where a female teacher found that *Hibualamo* character education was integrated into the curriculum in 2013, and therefore there is no reason not to continue the implementation of the right of her in the learning process. The existence of teachers who continue to implement the harmony of education that indicates that the perpetuation approach to character education in schools paints a mixed picture can continue to run even without the intervention of the strengthening of the Department of Education, as long as the teacher remains committed to implementing the educational method. The availability of legal umbrella from Local Government to legalize character education (*Hibualamo*) though necessary but not essential anymore because it has been published Presidential Regulation No. 87 of 2017 on Character Education, especially Article 6 and Article 9 which requires schools to carry out character education. The Education Office of North Halmahera has widened its institutional wing by creating character education field. The existence of this new field and the Presidential Regulation No. 87 of 2017 indicate the strong demand from the government side to implement harmony education. Respondents from the Education Office acknowledge that harmony education is identical with and is a portfolio of Halut ADP, meaning that the Education Office recognizes the investments that WVI Halut has made in partnership with the Office in the past. A better strategy if WVI communicates with the Department of Education that WVI ready to support the steps the Department of Education Halut implement education harmony with the proviso that the Department of Education took the initiative first.

Activities of Harmony Hibualamo Project at Children Group

During the period 2014 to 2017, there were 11 KBAs established and managed by ADP. Nevertheless, the implementation of the KBA in 11 ADP service areas is not entirely routine because of the limited number of village cadres and FP personnel who can act as KBA tutors. At the time of evaluation, practically only 6 KBA is still running. The ongoing KBA focuses more on primary school age children; while KBA that reaches teenagers as KBA Katana has stopped because of the unavailability of tutors.

Of the 4 KBA visited during the evaluation process, there are variations of institutional settings and liveliness. KBA that runs well as in Soahukum because KBA is integrated into the activities of children and adolescents of Sunday school, as well as its tutor, a mother with a profession as a GMIH pastor who has a call to the ministry of children. The good practices of KBA in Soahukum need to be appreciated. The following reasons accompany the success of the KBA Soahukum program:

KBA Soahukum had been run for more than seven years. This KBA program takes place every Friday in the afternoon at approximately 16: 00-18: 00. Every day of KBA, many enthusiastic children come. The process usually begins by singing, then praying, listening to a Bible story or fairy tale. Activities to train children to lead alternately in front of friends, environmental cleaning activities continue to continue until now. In this village stood WVI aid building for KBA Soahukum.

The tutor is associated with GMIH Pembaharuan while many parents are associated with GMIH (old) and live in the neighboring villages of Soahukum village. At first, many parents did not allow their children to join the KBA Soahukum. However, over time, they let their children to come too. So persistence is the key to the success of KBA trip (KBA cadres, interviews, Soahukum).

KBA in Bobisingo also runs quite well because the tutor has a strong commitment to seeing the village children get priority services and play opportunities. His tutor is an elementary school graduate, double professionally as a farmer and auxiliary teacher at Private Mother School (MIS) at Bobisingo with an extraordinary heart to serve the child.

KBA in Katana and Koro stagnate because of the dependence of the availability of the field facilitators from WVI who also acted as tutors. The ownership of the program from the community is still unpredictable due to unavailability of personnel in the village who are competent to become tutors, and if available, not necessarily willing to work voluntarily. One potential *critical mass* for tutors is the representatives of children who have 'graduated' from the sponsorship program. They are more likely to have an inner bond with the WVI program and sponsorship, and with additional training and little transportation costs, they can be mentors for their younger cohorts.

KBA lined up to be a means of character education for children. Until 2017 there are three KBA (target for 10 KBA) which implement the harmony education. This low number is more due to the limited availability of tutors both from the number of people and regarding various competencies. Direct intervention in the community through KBA provides much higher maneuverability than an intervention in schools where tiered command lines and ADPs are challenging to control. However, so far the ADP has not given enough weight to the formation of harmonic characters in KBA. The activities and investment of training and mentoring in KBA are still far below the investment of character education in the school environment.

Chapter 5 Project Evaluation of Child Sponsorship Management (CSMP)

Intervention design

The CSMP intervention is designed to transform *registered children (RC)* through various activities support *person to person* (letters or cards from sponsors for children, counselling to children, the treatment of children ill) or a group activity that aims to establish perception, knowledge, and behaviour of children (and families) on child protection, child participation, equality of opportunity between boys and girls. The expected outcomes are children ready to participate in development in their villages through economic and educational development projects.

The targets of RC are 2100 children; consist of 1350 children with sponsorship through WVI Netherlands and 750 children with sponsorship through WVI Indonesia. Based on sex, the composition of girls versus boys is 60% versus 40%.

The term sponsorship is more appropriately associated with support than financial aid, which is often misunderstood by the target community of intervention.

RC recruitment processes are conducted with the high participation of village sponsorship cadres. The local community recruits the cadres.

The success indicator of the sponsorship program is that the RC participates in at least one ADP-managed sponsorship program. Therefore, the outcome indicator of the program is that ADP interventions are by the age category of the child (so the child can participate maximally), and sponsorship activities are managed according to the standards determined by WVI headquarters. In its design, there has not been any indicator that refers to the program's objective to transform the RC.

Intervention Activities

In North Halmahera ADP, the actors involved in the recruitment process are village heads and village leaders who select sponsorship in villages, elected cadres, prospective representatives of children and parents, representatives of children and parents, development facilitators from WVI and management coordinators sponsorship from WVI. Sponsorship management projects do not involve government agencies at the sub-district and district levels, and can even run in villages without regular village government participation, provided that the selected cadres with field facilitator can run the program.

Involvement of cadres in the sponsorship program is voluntary according to the call of his heart and love of the child. There are no financial incentives that are worth the cadre's fatigue. This lack of incentive is different from the cadres of other Christian NGOs such as *Compassion* that provide sufficient economic incentives for its cadres. Nevertheless, there are always cadres in the surviving village. Among these are nurses, teachers, contract teachers, farmers, and pastors. Sponsorship cadres are not necessarily women; there are also men who become cadres of sponsorship.

Meanwhile, the activities of the sponsorship management project include:

- Recruitment of Deputy Children
- National Children's Day (HAN)
- Christmas service
- Child Learning Group (KBA)
- Youth Group
- Women's football competition
- Friends of Children Car
- Training on Personal Financial Flows
- Training on Clean and Healthy Behaviour
- Picnic APR
- Youth Moving Change
- Field School
- ASKA socialization
- Socialization of HIV and Drugs
- School Socialization
- Socialization of Child Protection

According to the parent respondent whose child is the child's representative, the activities followed by his / her child and parents are as in Table 5-1.

The five highest percentage activities in 2017 are football contest, KBA, HAN, Child Protection Socialization, and Christmas Worship. Events such as football competitions, KBA, ASKA socialization, field schools, training on personal financial cash flows, APR picnics and school garden socialization have increased percentages or can be translated as increasing participation from representatives of children and their parents.

As many as 35.71% (before 2017) and 32.14% (by 2017) of the child's parent parents understand that the child's representative should only follow ADP activities and not for non-representatives of the child, which is a wrong view. There is a 3.57% reduction in the proportion of parents who see that such activities are only for child representatives, which indicates an improvement in the understanding that activities are addressed to all children in the village.

Less than half of the respondents were involved in the recruitment process (37.50%), and child vocational monitoring (32.14%), but more than half of the respondents involved in the correspondence process (62.50%) and saw the benefit of the sponsorship program for the community (57.14%).

Table 5-1. Percentage of the parent who mentioned the type of activities that the child or his / her parent participated in

No	The name of the activity	Year 2014	Year 2017	Change
1	Men's Football Ball Competition	50.00	66.07	16.07
2	Child Learning Group (KBA)	21.43	30.36	8.93
3	National Children's Day (HAN)	41.07	26.79	-14.28
4	Socialization of Child Protection	23.21	16.07	-7.14
5	Christmas service	19.64	16.07	-3.57
6	ASKA socialization	0.00	7.14	7.14
7	Field School	1.79	5.36	3.57
8	Clean and Healthy Living Behaviour	8.93	5.36	-3.57
9	Training on Personal Financial Flows	3.57	5.36	1.79
10	Picnic APR	1.79	3.57	1.78
11	School Socialization	0.00	1.79	1.79
12	Youth Group	5.36	1.79	-3.57
13	Socialization of HIV and Drugs	0.00	0.00	0.00
14	Youth Moving Change	0.00	0.00	0.00
15	Friend of the Children Car	1.79	0.00	-1.79

Note: Respondents may answer more than one choice of activities

Source: Peasant Household Survey 2017

If more than half of respondents have a correct understanding of what is meant by the WVI child advocacy program (51.76%), what is the purpose of the program (62.50%), who is the child representatives (53.57%), and how it works child mentoring program (58.93%). However, there is still a substantial proportion of parents of child representatives who have not understood such matters. This lack of understanding triggers a small portion of the child's parent's parents who expect activities and the description of goods and money unrelated to the goal of the child sponsorship program by ADP Halut.

The majority of respondents (78.57%) see sponsorship program not just for goods but also plans for improvement of knowledge and participation of children or their families. Nevertheless, there is still a representative family of children who view sponsorship programs as 'goods assistance' programs, perhaps because their preference is so, or the main activities that appear in the sponsorship program are always accompanied by the provision of snacks, books, gifts, toys and others. In the future, there is a need for stronger and more explicit socialization of the terminology of sponsorship and the benefits of correspondence and knowledge as well as the formation of characters obtained from sponsorship.

The cadres of sponsorship have expanded their scope of work, primarily related to the fulfillment of children's rights. Among others are:

- Encourage and facilitate the handling of childbirth certificates
- Victims of children traumatized by sexual violence
- Participate in the process of drafting village regulations for child protection

The primary challenge faced during the implementation of Phase 2 is how to timely recruit the number of the registered children to meet the quota while simultaneously suffering a high rate of drop out. The event of drop out is due to several factors: (1) natural reasons,

e.g., age is over 18 years; (2) schools shortage, e.g. children move out of the intervention area to continue their junior high or high school or vocational education due to unavailability of school supply; (3) undisciplined reasons, e.g. children are pregnant or getting married, and also if children do not participate in the program.

In the coconut farmer's household, the most significant reason why the children being dropped out from the sponsorship program is because the child has passed the age limit of sponsorship (40.9%), the child has moved out of the service area (18.18%), or the child is enrolled outside the service area (4.50 %) (Figure 5-1).

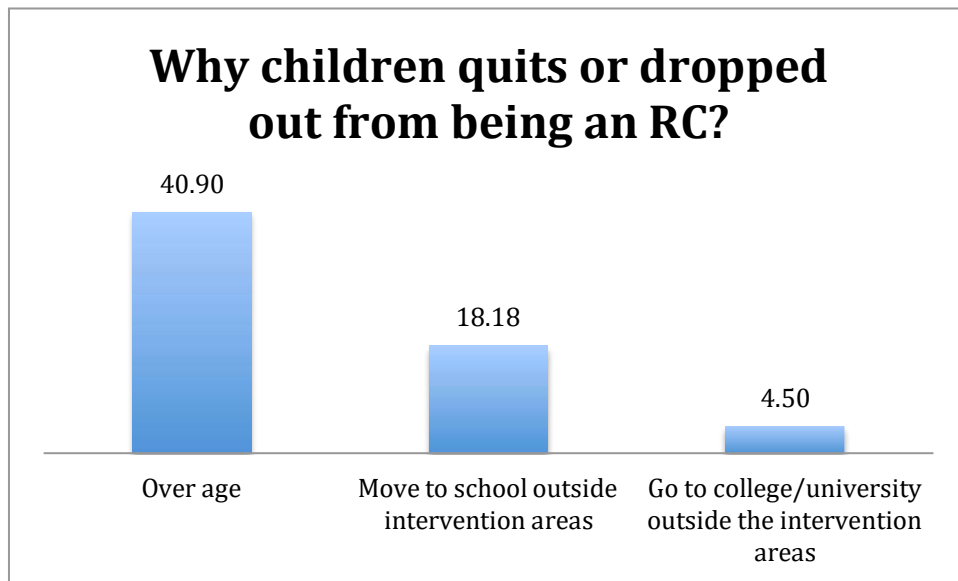


Figure 5-1. The reason the child quits or dropped out from being an RC according to the respondent of the farm household

Source: Peasant Household Survey 2017

From the RFL (*reasons for leaving the program*, database sponsorship at ADP) dataset, it is known that out of every 100 children who were excluded from the program, 23 men were ousted for children to continue their education outside of the target area Halut ADP. Not all WVI-supported villages have junior high schools, let alone high school, so by strengthening demand for quality education (through socialization, encouragement in KBA and saving), it is natural that children in remote villages go to the subdistrict capital or to the district capital to continue their education. However, such HR investment actions result in non- fulfillment of obligations of children participating at least once a year and programs, visitation every 3 or 4 months, and charging APR; and therefore the child is removed from the program.

Expenditures of children who continue their education outside the region may undermine WVI's long-term goals in Halut. The out-of-school child may be returning to dedicate his or her knowledge in the village or at Halut in general. There should be an effort to provide 'dispensation' for those who attend school, if they are actually in school, to continue to enter the sponsorship program. In the future, they can be candidate holders of relay policymakers in the village and in districts that can leverage a more pro-child development. There are already exceptions that the child who is studying to Tobelo will be monitored by the FP (because the ADP office is in Tobelo City) so that in the future the child who is released for reasons of continuing school if he/she continues to Tobelo, will be retained in the sponsorship program.

29% of the children who were excluded from the program were due to children following their parents moving out of the target villages, 20% because of the age threshold at the end of the sponsorship had expired, 3% due to uncooperative, 1% due to marriage, and 1% go to another NGO program (i.e., *Compassion* / PPA).

There is no detailed information on why the family left the intervention area, either because of the purpose of seeking better opportunities for their children or other reasons. There is an indication that *Compassion* delivers goods with a higher value than the one provided by WVI, and gives the tutor remuneration to assist her children's group. WVI may need to follow the *Compassion* approach to hire tutors, but there is no need to imitate the value of goods distributed to children since the value of the goods is not a vital feature of the WVI intervention.

Composite, until 2017 the overall activity of ADP reaches 87.04% of the RC or the equivalent of 3,264 person-activity. As many as 85.71% of RC are in areas where the intervention is consistent with its existence (such as the age category, sex). This figure is above the 50% target set by ADP. For administrative matters, the appropriateness of the standard is 85%.

Table 5-2. Sponsorship program achievements for performance indicators according to design documents

		Baseline	Target	Endline
Program objectives	% Of RCs participating in the program	0		87.04%
	# Cumulative RCs participating in the program (people-activity)	0		3264
Output 1	% RC whose existence corresponds to the intervention	0%	50%	85.71%
Output 2	GNOD SOI green (NLDO)	0	20	17 (= 85%)
	SOI GNOD green (IDNO)	0	20	19 (= 95%)

The above indicators can be categorized as process indicators only. Unfortunately, the program design did not succeed in designing an outward indicator that refers to the program's goal of transforming the RC.

Impact of CSMP Project

Impact on sponsorship cadre

Kader in the village stated that the impact he received as a cadre sponsorship is to be better equipped to serve due to the availability of various training from WVI. Therefore, the design and sustainability of training for the cadre need to be a critical intervention as well as for the sponsorship program.

Resilient cadres tend to have a heart against children, though sometimes face challenges from deputy parents who expect more from standard services from WVI and cadres.

Impacts on Children

Many children are happy to be registered children. As one cadre expressed:

Our children, if they receive their mail, they are pleased because in the letter, sometimes there are games sent by the sponsor (Cadre, Woman, FGD, Halut)

From the survey of farm households, it is known that there are 16.1% of households who at the time of the survey had RC. Meanwhile, there were also 6.92% of households whose one child had been an RC but had stopped (reflected by a former RC).

For children, the benefits of being registered children cannot be asked directly, for one reason or another. Instead, we use the opinion of parents (coconut farmers) whose children in 2017 are the children's representatives. The results are shown in Figure 5-2. The most significant impact is that children continue to go to school (87.5%) and become more energized in going to school (80.36%). This change is accompanied by changes in the aspirations of children, namely children become aspiring and like to save money. The child also has a bolder character.

The enormous impact of the sponsorship program is on children's schooling, also shared by respondents who have children as ex-RCs (Figure 5-3). As many as 90.9% of respondents stated that time is still RC, sponsorship program encourages their children to go to school. The impact of sponsorship on aspects of aspirational aspiration change and saving, sera bold character is also reinforced by what experienced by former RC.

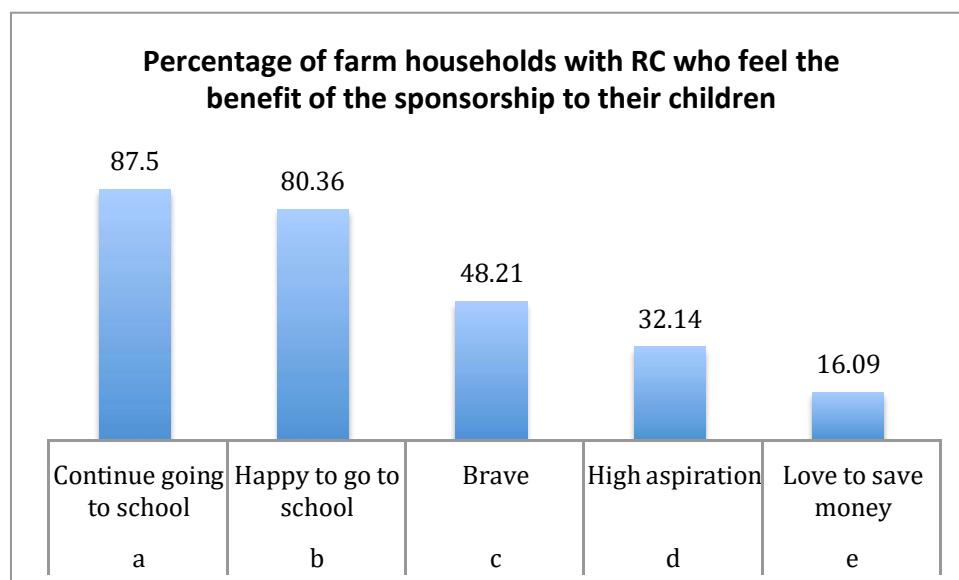


Figure 5-2. Impact of sponsorship on RC (according to farm household respondents)
Source: Peasant Household Survey 2017

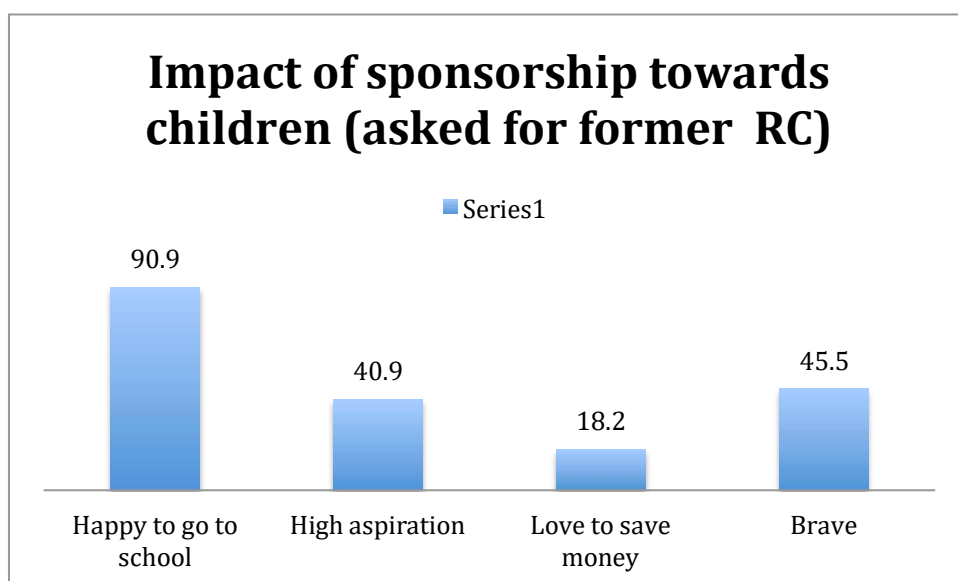


Figure 5-3. Impact of sponsorship on former RC (according to farm household respondents)

Source: Peasant Household Survey 2017

Impact on the broader community

Not all school-aged children in service villages become RCs. If there is an impact of overflow on a child who is not an RC or a family whose child is not an RC, the impact of the overflow can be positive, or negative.

Respondents from the 2017 household survey assessed the impact of sponsorship on the whole community. The positive effect (Figure 5-4) is that the general public is becoming increasingly sensitive or understanding of child protection, children are still diligently in school, and more healthy, more and more people like to save for a child, and the child's access to improved health facilities.

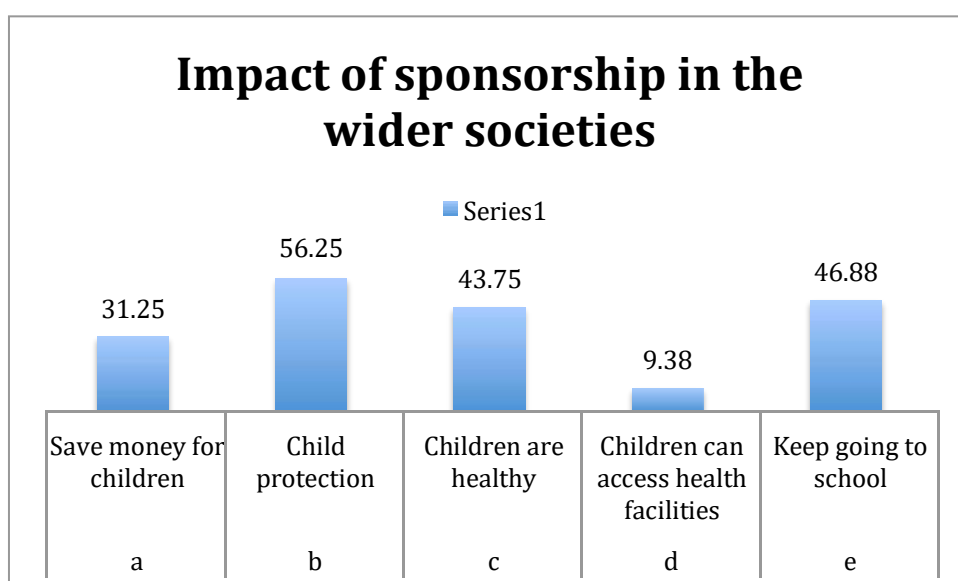


Figure 5-4. Impact of sponsorship in the broader community (according to respondents of farm households)

Source: Peasant Household Survey 2017

Also, according to village cadres, the sponsorship program enables the joint efforts of cadres and FPs, sometimes together with village officials, to assist households in distant and remote villages without family cards and birth certificates to obtain family cards and birth certificates at the Population Registration Office in the capital Halut district of Tobelo. The beneficiaries are not just child representatives but are intended for all children.

The negative impact is the jealousy of households whose children are not elected to RC. A total of 19.64% of respondents who have children's representatives acknowledged that the sponsorship program caused envy from those who did not get it.

Effectiveness, Efficiency and Sustainability Program Sponsorship

Sponsorship programs are conducted at low cost because the cadres who are the spearhead of the program are not paid. They work voluntarily, even though some of these cadres also have an income from a relatively low primary job. There are cadres who work as contract teachers, homemakers, teachers, nurses, and even clergy. There is a reward of goods worth less than Rp300, 000 per year. From interviews with one of the village sponsorship cadres, it is known that the value is considered low by the cadres.

Occupations as a sponsorship cadre sometimes mixed with the task of being a KBA tutor, such as in Bobisingo and Soahukum. This overlapping role is due to shortage of potential cadres in rural areas who want to work with minimal incentives. As a result, there is an undelivered potential of both sponsorship and tutorial activities in KBA, which lead the sub-optimal performance of children activities.

The extent to which this low-cost intervention approach is maintained depends on how significant the cadre turnover is and how well its performance is. When viewed from the fact that ADP is sometimes difficult to recruit and maintain cadres, it may be an indication that the 'remuneration' of cadres needs to be improved.

There are cadres who argue that although they are appointed by the Village Government, the Village Government itself, as well as the religious institutions in the village, sometimes does not pay full attention to the cadre's efforts to

We also (have) obstacles with the village government whose style is less concerned with this. Even what we do as a cadre concerning the violence seems to have the little relationship from the village government because there are children who are under-married and it is affirmed by the village government (Kader, Male, FGD, Halut)

If this situation continues to be maintained, ADP will not be able to create a community-based sponsorship model that can be re-established to local organizations.

Chapter 6 The Relevance of Intervention and Learning from Intervention in Halut ADP

Based on the performance of the program indicators, ADP performance in the sponsorship program (for process and administration aspects) reaches 85 to 87 percent so that it can be categorized well. The performance of ADP in the economy program has a healthy trend, from two indicators: there has been a slight increase in the prevalence of saving for education and health by 3% points. This performance is contributed by increased production and profitability, increased prevalence of bank savings and increased access to MFI, but not yet accompanied by household awareness to reduce the proportion of consumption of wants. The performance of ADPs in harmony education programs is inadequate, indicated by the low proportion of students who have harmonious skills, and the vacuum of teaching practices entailing harmonized Hibualamo harmony is also contributed by external factors beyond ADP control. In aggregate, there has not been an increase in the percentage of households that have independence in the fulfillment of basic food costs or needs, basic health, and education. However, the translations of even low self-sufficiency of households to the realization of school children are better in 2017 than in 2014.

If judging by the variety of activities, the types of events introduced by ADP to increase the demand side for quality education (i.e. various training and technological assistance and business management, savings campaigns, sponsorship programs) and the supply side of quality education (training and school counselling of harmony in schools and in the KBA) is relevant to the intervention vision to increase the proportion of independent households.

The main problem lies in the management of interventions. We identified six aspects that might be considered in designing interventions in the next phase.

First, the *starting point of the* intervention is too low. For example, for educational projects, the starting point is 2 model teachers in each of the 6 model schools, whereas there are about 30 schools involved in the training. The starting point for economic intervention is quite low with only six groups. Similarly, the starting point for KBA intervention was only six groups. The field facilitators are only six persons, whereas, if judging by the intervention fund WVI can still increase the number of facilitators so that the starting point of intervention is higher (e.g., 2-fold) and various interventions integrated into one locus (village or cluster village).

Second, interventions spread and are not integrated. Economic interventions strengthen the demand side of quality education and harmony education interventions increase the supply side. The synergistic effects of both interventions will arise if economic intervention and educational intervention are conducted at the same locus, for example within the same village or cluster of villages. So, for example, the group that is accompanied for economic intervention, KBA, and school of harmony is in one area (village), so in addition to creating synergy effect, will also facilitate for the facilitator to assist and monitor. In practice in phase 2, the integration of economic and educational projects into one of these loci has not been well designed. As a result, the synergy effect of both projects is not visible.

Third, there is a priority gap in activities, for example, the KBA intervention is not weighted with training and mentoring as much as intervention in schools, whereas ADP has greater freedom of intervention in KBA (which is free from the hands of LGs) than in schools (whose structures are tied to local government policy) .

Fourth, the amount of uniform intervention funds each year (perhaps this uniformity is due to funding features through the sponsorship program) whereas ADP needs to intervene more actively in the early phases (e.g., first and second years), then begin to decrease the participation of interventions while interventions are re-established to partners.

Fifth, the process of monitoring and internal evaluation is not designed correctly. The field facilitator is the facilitator acting as well as the evaluator, which is seen in the process and the monthly report entries that the facilitator enters to the coordinator. The one function needs to be clarified and detailed, and monitoring items need to refer to the indicator tree designated in the design unless there is a fundamental change in the intervention. Monitoring results need to be posted on the monitoring boards at ADP offices (and if necessary at the site of the response) to be shared by all stakeholders and trigger the motivation to perform.

Sixth, critical actors in the field must have expertise *leadership* so they can become leaders in the intervention. The selection of coordinators and facilitators needs to provide a more substantial portion of the mastery of knowledge and skills related to the intervened sector rather than the factor of their working period in WVI. For example, in the education sector, the recruited coordinator and FP must have a psychological or educational background, while economic interventions for instance for VCO development need to have coordinators and FP with management background or engineering (post-harvest technology or mechanical engineering).

Chapter 7 Conclusions and Recommendations

Conclusion

Some of the findings of this evaluation are:

1. Various educational and economic project activities and sponsorship programs that intervene on the demand side and supply of quality education are relevant to the aggregate goals of WVI intervention in the North Halmahera ADP.
2. Sponsorship program achievements are 85% to 87%, which can be well categorized. However, this achievement is only measured for aspects of the process (running activities) and administration, not with the goal of the program that is creating a transformation on the RC.
3. The achievement of economic projects have the right direction but still on the low level, only managed to increase the prevalence of saving for children's education and health by 3% points.
4. The achievement of the harmony education project is minimal, with the vacuum of teaching and learning activities based on harmony Hibualamo. The capacity of teachers to teach in harmony Hibualamo exists but does not dare to practice openly because there is no green light from the new leadership in North Halmahera Education Office. However, there is one class teacher in one of the model schools who is still practicing harmony learning with the rationalization that it is following the 2013 Curriculum.
5. One of the causes to the weak performance of educational and economic projects is that the initial quantity of interventions set by the ADP is too small to fail by external pressures (as seen in the performance of a harmony education project) or less robustly boosts the achievement of the target indicator (as seen in economic projects) . Although the content and quality of the education intervention are right, the size of the intervention is too small (2 teachers in 6 model schools, relative to 194 SD in North Halmahera) to reach critical mass. The teaching and learning activities based on Hibualamo harmony vacuum after a leadership restructuring at North Halmahera Education Office.
6. Economic and educational projects do not have stable integration, either in design or implementation. This lack of integration caused weak synergies of both projects.
7. The monitoring and evaluation process is not well designed, and the internal monitoring and evaluation still depend on the facilitator's report, whereas the facilitator is one of the actors whose performance is monitored.
8. The match between the expertise of coordinator and field facilitator with the intended intervention need to get a more significant portion in the recruitment of the coordinator and field facilitator. In the context in which the interventions is a small and low cost in providing financial incentives to partners (which is contrary to common practice in the area), expertise in intervention items is one of the critical advantages

for the existence of ADPs (coordinators and field facilitators) remains relevant to the needs of development.

Recommendation

Some recommendations that can be considered for future intervention improvements are:

1. The magnitude of the intervention needs to be amplified to create a critical mass and strengthen ADP 'presence' in the North Halmahera region.
2. Improvement and strengthening of expertise in the areas of focus to be intervened should be the focus of human resource management in North Halmahera ADP.
3. The sponsorship program needs to raise the class of performance indicators from the process and administration indicators to the program objectives indicator, i.e., the RC transformation. For example, coverage indicators need to incorporate soft skills and hard- skills changes rather than RC. Examples of measuring instruments, for example, can be derived from the Raven test and mathematical logic available in the *Indonesian Family Life Survey (IFLS)* module.
4. The sponsorship project needs to reconsider the dropout criteria for children continuing education outside of the target villages (other than Tobelo) so that the critical mass that has the potential to succeed future interventions is not lost in vain.
5. The Hibualamo harmony education project needs to be focused on the community directly through the KBA and youth and adult business groups, as ADP is more freely interfering with KBA and business groups than in schools.
6. Considering the weak work ethic among communities and youth, high unemployment and young adolescents, the inability of young and fathers manage the harmony of self that trigger the high consumption oftobacco, alcohol and the incidence of drunk, deepening divisions in the church, the strength of identity politics and the high prevalence of the party who accompanied drunk -thinking, self-harmony education needs to be developed to become an integral part of livelihood intervention in the third phase (2018-2022). Therefore, CDC should be recruited with a background of adolescent psychology and family psychology or related fields so that the CDC has the expertise leadership and can design and run a character development module program for adolescents and adults according to the context of behavior and culture issues in North Halmahera.
7. In the livelihood intervention, WVI needs to follow up the education savings program so that CU and Regional Development Bank will update and uptake customer data with admin requirements that are more efficient and effective.
8. ASCA and group savings in the Bank need to be well managed and monitored and used to invest in productive efforts to increase the gamut of the group and its members.
9. With the development of local economy, WVI needs to focus more on the development of local raw materials industry, i.e., integrated head industry starting from the development of existing products, i.e., crude

- coconut oil, VCO, and soap from processed coconut. Another reason is that coconut is a pre-eminent commodity in North Halmahera regency.
10. Besides, to improve the ever-evolving technology and sustainable marketing management, WVI should continue to partner with government agencies, private and non-governmental organizations. It is essential to share the role with related institutions to create a productive and sustainable farmer group
 11. The business group needs to join in forming farmer groups as embryo formation rural agribusiness cooperative institutions to strengthen the bargaining position of farmers as well take advantage of the sea facilitated central toll government
 12. The WVI livelihood project that is based on coconut and crops has developed needs to be continuously followed up, not against failure, but instead learn from failed groups, and continue to improve and expand existing farmer groups to achieve self-reliance.
 13. The institutional development of farmer groups requires effort which is persistence, not anti to the failed group but continues to learn to find the cause of failure, learn from failure and keep improving the failed group so that it is active again and mature. Hand over the program to farmer cooperative once the group has reached maturity and ready to shift from dependent to independent and interdependent.
 14. With the primary target forward on WVI economy projects should have a separate facilitator from the sponsorship facilitator. This separate facilitator is needed because economic intervention has a technical-managerial nature and deals with aspects of performance that have complex socio-cultural processes. Efforts to change the paradigm, values and work ethic are essential items that need to be put forward in the business group training materials in the future, in addition to aspects of production technology. The strength of field facilitators to be sufficient for fostering farmer groups and adequate capacity to build networks with related institutions so that the development of farmers' economic institutions continue to be sustainable after WVI out of existing programs. Moreover, for that required FP who also has the skills, hearts and focus on technology development and change the mindset and work values adopted by the community.
 15. At the same time, peer learning efforts between business groups and ASKA need to be facilitated, so that community groups learn from each other directly. This learning process will lead to faster transfer of knowledge and management and technology skills in 33 target villages.