



Nine Dragons – Phase II: Improving shelter security, health and disaster resilience in:

- Chau Thanh District, Long An Province
- Go Cong Dong District, Tien Giang Province

Southern Vietnam

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GLOSSARY OF TERMS AND DEFINITIONS

Acronym / Term	Definition
CB-DRM	Community-Based Disaster Risk Management
CCFSC	Central Committee for Flood and Storm Control
CEB	Compressed Earth Block
CMU	Concrete Masonry Unit
DRM	Disaster Risk Management
HFHA	Habitat for Humanity Australia
HFHAP	Habitat for Humanity Asia Pacific (Bangkok)
HFHI	Habitat for Humanity International
HFHV	Habitat for Humanity Vietnam
INGO	International Nongovernmental Organization
JRCWP	Jimmy & Rosalynn Carter Work Project
LUFO	Long An Union of Friendship Organizations
M&E	Monitoring and Evaluation
MOU	Memorandum of Understanding
NGO	Nongovernmental Organization
PMU	Project Management Unit (local partners + HFHV)
TOR	Terms of Reference
WatSan	Water and Sanitation
WaSH	Water and Sanitation and Hygiene

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GENERAL PROJECT INFORMATION

1.1. Executive Summary

Project Name	Improving health, shelter security and disaster resilience in Long An and Tien Giang Provinces, Southern Vietnam
Location	Chau Thanh District, Long An province and Go Cong Dong District, Tien Giang Province - Southern Vietnam
Donor	AusAID
Implementing Agency	HFHV
Partner Agencies	Tien Giang Union of Friendship Organization – TUFO Long An Union of Friendship Organization - LUFO
Key Objectives	<ol style="list-style-type: none"> 1. Provide access to safe shelter, water and sanitation facilities for low income households, using mix of housing finance loans, families' savings and subsidies 2. Increase capacity of loan recipients and additional community members (including members of the Committee for Storm and Flood Control – CSFC) in selected disaster prone areas to build and maintain disaster resilient housing while raising the communitywide awareness to prepare for, and mitigate, natural disasters 3. Raise community awareness about safe water, sanitation and hygiene practices 4. Pilot a livelihood acquisition program with selected local partner to assess development of a new long-term component to our programs
Time Period	<ul style="list-style-type: none"> ▪ Expected start: 1 September 2013 ▪ Expected completion: 31 August 2015 ▪ Duration: 2 years (24 months)
Overall Budget	
Total Funds Requested from HFHA	US\$ 217,641 (AU\$ 256,432)
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	Partner Organisation in Recipient Country:

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2. NEEDS ANALYSIS AND PROJECT DESIGN

2.1. Brief background to situation and statement of needs/issues

Vietnam's population is approaching 90 million people, of whom nearly 11% live below the national poverty line. The poverty line is currently calculated at 400,000 Vietnamese dong, (approx. US\$20) per month per person/rural¹.

Since 2010, with financial support from HFHA and AUSAID, HFHV has been implementing the Nine Dragon project in Chau Thanh district – Long An province providing more than 200 poor households with constructions, repairs and water and sanitation interventions to date. Given the results observed throughout project implementation and discussions with the implementing local partners, Long An Union Friendship Organization, HFHV aims to further increase the community's capacity and continue contributing to the selected community's poverty reduction. However, as of recently the implementing partner indicated a stronger gap in capacity to address housing needs than water and sanitation needs. On the other hand, surveying in Go Cong Dong district, Tien Giang province, indicated a strong need for Watsan and Disaster Risk Mitigation assistance². HFHV now aims to implement a second phase of the Nine Dragons project to continue construction interventions in estuarine areas of Chau Thanh district – Long An province while also assisting vulnerable households in need of water and sanitation or construction interventions in coastal areas of Go Cong Dong district- Tien Giang province. The new phase aims to reach a combined 205 economically vulnerable households or 40 in Chau Thanh district – Long An province and 165 in Go Cong Dong district- Tien Giang province. (Please refer to the map in the annex).

Disaster Risk Reduction

Vietnam is among the top ten countries in Southeast Asia most affected by natural calamities and climate change.ⁱ Up to 70% of the population is at risk from floods, mudslides and/or typhoons, causing loss of life or injury, damaging essential infrastructure and destroying livelihoods.ⁱⁱ This risk compounds socioeconomic vulnerabilities, environmental degradation and competition for scarce resources.

Survey of the 2 project areas found that households are likely highly vulnerable to natural disasters. Of the 20 families initially interviewed (10 on each island): every family reported being affected by at least one natural hazard; 85% said it had a significant impact (55% of which said it had the greatest impact on daily life, 15% greatest impact on education and 15% on income).

Being one of the poorest district in Tien Giang province and situated along the Mekong Delta's coastline, Go Cong Dong faces the ocean and is vulnerable to both the risk of typhoon/storm from the ocean and Climate Change Impact, for which Mekong Delta has been listed as one of the most vulnerable area. Statistics from the Committee for Storm and Flood Control (CSFC) show an average of 100 houses destroyed or damaged annually due to disaster in Gong Cong Dong district. When the Typhoon Durian hit Vietnam in December 2006, Go Cong Dong was one of the hardest hit area with 3,033 houses collapsed and an additional 6,407 roofs were torn off homes.

Community Health, Water and Sanitation

. In rural communities 38% of the population lacks access to clean water and 50% has no access to hygienic latrines. As a result, over 20,000 people die annually due to poor sanitation and contaminated water. For every dollar invested in water and sanitation improvements, US\$8 in benefits and savings could be realised. In Vietnam, this would translate into 500 million productive days at work or at school, as morbidity would subside, and more than US\$7 billion savings in healthcare costs.ⁱⁱⁱ

¹ The Urban poverty line is calculated roughly at 500,000vnd/month per person (approx. USD 25)

² Survey enclosed: Please see attachment 5

Water and sanitation has a strong impact on the lives and health of local communities. 57% of the households surveyed in Tien Giang do not have their own latrines. Nor do they have a borehole wells due to high salt intrusion and high costs to drill down to deep aquifers with good quality water; 100% of households rely on rainy water. Many of the households do not have access to clean water, typically using water from the mountain source for cooking and drinking. In addition, it is a common practice for households in Vietnam's rural areas to keep livestock near the house, water supply and pit toilet. During flooding or rainy season the water levels rise causing water from septic tanks, sewage systems, latrines and fishponds containing human waste to spill over. Animal and human faecal matter contaminates the water, which comes in contact with humans again resulting in serious health-related conditions such as severe diarrhoea, respiratory diseases and infections³.

Shelter Security Linkages

Following an initial assessment in two islands in the Mekong River: Xuan Hoa 2 village and Vinh Vien village (both in Chau Thanh district of Long An province) and following HFHV's direct involvement in neighbouring areas throughout the implementation of the Nine Dragons project Phase I, the need for continued and urgent housing interventions was ascertained and confirmed.

Livelihoods

In Tien Giang, nearly 10 per cent of the population reportedly lives on less than US\$20 a month. Families living in substandard housing without proper water and sanitation access are often too consumed by lack of stability, deteriorating health and safety concerns, especially for the children. This in turn affects livelihood and hampers efforts to maintain stable employment. In spite of a generally high repayment rate among our home partners, we are aware that our families struggle financially and their efforts towards responsible loan repayments often involve great sacrifice. Moreover, because acquiring new or renovated homes enables more stable lives, promotes better health and addresses safety concerns, it allows to dedicate more time and/or resources to livelihood activities. HFH Vietnam believes that a livelihood component would complement its housing loan programs and intend to pilot one.

2.2. How will the project address the development needs/issues?

Building on successful activities during Nine Dragons Phase I of this project, and having ascertained additional need and potential to make a positive impact, HFHV is applying for a new funding cycle to further build on the partnerships established during Phase I and extend successful building and repairs of low income housing and sanitation and related products in Long An Province while also expanding to an additional area of observed need in Tien Giang province.

The project is intended to build estuarine communities' resilience to disaster risks via enhancing shelter security through improved disaster resilient housing and improved access to safe water and sanitation facilities and associated health and hygiene education.

In this 2-year project, HFHV will work with its local partners to assist 208 low-income households in estuarine area of Long An province and coastal area of Tien Giang province which are affected by the impacts of climate change and natural disasters. In order to further ensure the project's sustainability, representatives of these 208 households will receive disaster resilient construction training; besides, 10 local authority representatives will receive appropriate training and support aimed at increasing their capacity and 330 community members and 10 local authority representatives (including maximum 165 people from 208 HH) will receive disaster management and mitigation and be the target of awareness raising.

By better understanding future climatic changes community members can learn to prepare for specific structural damages to their homes and/or understand how these specific damages can be prevented and/or repaired. They can budget appropriately in advance and know how

³ Please see http://www.who.int/water_sanitation_health/dwq/GDW11rev1and2.pdf for more in depth explanation

to repair and where to source the materials as to not incur unnecessary costs in addition to the disaster-induced ones following the incidence. They will also learn about the importance of proper water and sanitation facilities and practices and how for example water-borne and other diseases or resulting from inadequate WatSan facilities, poor hygiene behaviour or inappropriate waste disposal can be compounded by the occurrence of natural disasters such as flooding.

Inadequate Housing

The maintenance of housing built with less durable materials is crucial for keeping the houses and their occupants safe. Yet, if factors such as illness or poverty reduce the inhabitants' capacity for maintenance, houses can deteriorate quickly, further eroding their capacity to withstand disasters. Following loan disbursement a HFHV's Construction Supervisor begins to pay regular visits to the home to supervise not only that constructions are carried out, but also that the upgrades/repairs meet required housing standards, including that they are durable and long-lasting.

The project specifically targets marginalized low-income households, which are highly socioeconomically vulnerable, yet do not qualify for government welfare subsidies⁴ and support, nor do they own enough capital to be eligible for financial support from formal financial institutions. Land tenure has already been secured or is in the process of being secured by the local partner for the target households. Furthermore, the project's activities provide household financial management training as an economic security enhancer and provide financial management capacity building for the government structures that manage the community revolving fund. The home partners will contribute to the community-based revolving fund, providing opportunities for other low-income families to access microfinance mechanisms and to ensure the community's economic sustainability.

Inadequate Water, Sanitation and Hygiene

The lack of awareness around these issues impedes the community's ability to demand access to basic services, while government responses remain restricted by lack of resources and capacity. Therefore, to complement the water and sanitation infrastructure component, awareness-raising across the broader community, while concurrently developing the capacity of the government to provide better quality water and sanitation support. Once the local authorities have acquired increased WatSan related awareness and knowledge they will be more likely to support water and sanitation related activities in the community (ie if a water tower is required, monitor the quality of tap water etc) and prioritize future water and sanitation related loans to households in need. This will ensure that the shelter, water and sanitation needs of this impoverished community can be met and supported in a sustainable way. HFHV intends to do this through trainings (reaching out a total of 150 community members in Co Cong Dong to increase local awareness around the importance of hygiene and sanitation).

Livelihood Acquisition

We conducted some very preliminary mapping of livelihood acquisition programs operating in the target areas. We intend to inquire further via our NGO partners and community at large, our local government partners and with the home partners. We found that some INGOs are operating in the area, but either not specifically in the districts in question or they have a very specific scope, which does not adequately represent our home-partners. Our local partners recommended we partner up with the local chapter of the Women's Union and work together to develop a livelihood program with an emphasis on working with women and based on the identified needs of home partners.

We intend to conduct a pilot livelihood program with 20 home-partners, in partnership with the women's union. The Women's Union will assess an appropriate program (nail technician training and entrepreneurship training, cooperative, farming-related...etc). The program ought

⁴ To qualify for a government subsidy the household's income must not exceed 400,000 vnd roughly equalling USD 20

to also take into consideration that the home partners will be repaying their housing loans so need to keep earning not only for their (and their families' livelihood), but also to meet their financial commitments while undergoing a possible livelihood vocational or set up program.

We are currently still at the discussion stage with the identified implementing local partner while we also need to assess the home partner's interest and possible commitment. This we will do primarily through interviews with the home partners.

If carried out and if with positive outcomes the pilot could be the base for integrating a livelihood component into our programs in the long term. Our partnership with local implementing partners will also facilitate further mapping and enable us to make referrals to other agencies carrying out livelihood programs as appropriate.

2.3. Outline how the project aligns with:

This project aligns with HFHA's development approach through a multidimensional approach to poverty alleviation in Chau Thanh district. Specifically, shelter security will be enhanced through disaster resilient housing upgrades; Family and community health will be strengthened through improved access to water and sanitation facilities and community health training; To a degree, economic security will be addressed through household financial management training and microfinance management training for government staff; Communities' resilience to natural disasters will be enhanced through disaster preparedness training for families, wider community and government officials. The piloting of a livelihood program will provide insight into how/whether to pursue that more concretely in the future. Moreover, improved and secure housing will in itself be more conducive to better livelihood options. These activities are directed towards vulnerable communities living in low-lying estuarine areas and therefore prone to increased incidence of natural disasters.

This project directly links with HFHV's overall program, which also aligns with national strategies. The Vietnamese government offers Program 134 and Program 135—a housing programme—to help Vietnamese Kinh people and Vietnamese ethnic minorities considered to be the poorest of the poor.

This project directly aligns with HFHA's country strategy for Vietnam through:

- 1) The focus on supporting vulnerable communities, in this case, communities at risk from the impacts of climate change.
 - a. Linking directly with the country strategy's **cross cutting theme of targeting marginalized and vulnerable groups**.
- 2) Supporting these vulnerable communities through improved housing.
 - a. Linking directly with **Objective 1 of HFHA's country strategy: Shelter Security**.
- 3) Providing improved access to water and sanitation facilities and public health education activities.
 - a. Linking directly with **Objective 2 of HFHA's country strategy: Community Health**.
- 4) This project also supports community capacity and resilience to disasters, (with a particular focus on vulnerable female headed households), through support to local governance structures and disaster resilient housing support.
 - a. Linking directly to each outcome area within the HFHA's country strategy framework as cross cutting themes of disaster risk reduction, environmental sustainability and gender.
- 5) By implementing a pilot livelihood acquisition program for 20 home-partners in partnership with the Women's Union this project will be
 - a. Linking directly to **Objective 3 of HFHA's country strategy: Economic Security**

2.4. How will the project build upon previous or existing development activities?

Since 2010, HFHV, with financial support from HFHA and AusAID, has implemented the Nine Dragon project in Chau Thanh district – Long An province and has served more than 200 poor households in the area. HFHV aims to increase the community's capacity and contribute to poverty reduction of the selected community by continuing this project in Long An. However, Long An Union Friendship Organization asked us to focus on the needs for housing only, while the survey in Go Cong Dong district, Tien Giang province showed an higher need for watsan and DRM. Having observed urgent needs in each district/province within the same area of Southern Vietnam, we decided to expand this project to Go Cong Dong district in Tien Giang Province to carry out mostly Water and Sanitation interventions while continuing to serve Chau Thanh District in Long An Province with mainly construction interventions to reach a total of 208 disadvantaged households combined between the two districts/provinces. (Please refer to the map in the annex).

The Government of Vietnam carries out 167 Housing Program to help the severely economically disadvantaged improve their housing, water and sanitation facilities, but these populations are not HFHV's target group.

There are no other international nongovernmental organizations (INGOs) or local nongovernmental organizations (NGOs) working in Go Cong Dong to provide secure housing, clean water supply and safe sanitation while none working in Chau Thanh to provide secure housing.

2.5. Lessons Learnt

In disaster vulnerable Vietnam, the government offers social welfare support, which includes subsidized housing, to support the most vulnerable Vietnamese and other ethnic groups. As such, HFHV does not provide home loans to these most vulnerable families, as that does not ensure sustainability of its projects. Rather, HFHV targets those low income households who are ineligible for the above government programs, require improved housing, water and sanitation, and microfinance support, but lack the collateral to secure funding through a regular bank.

HFHV has learned the importance of thorough preparatory consultations with beneficiary communities, local government partners and other stakeholders to ensure complete understanding of the project and the expectations of each party. It has also learned the importance of integrating CB-DRM into all project activities due to the high vulnerability to disasters in most parts of the country. This is achieved by incorporating DRM materials and techniques in all construction activities and promoting CB-DRM as a mainstream disaster risk mitigation methodology.

HFHV has also learned that careful beneficiary household selection is vital. It is essential to take the time necessary to ensure the beneficiary home partners and local authorities understand what they are committing to in regard to partnership with HFHV, including: the requirement for beneficiaries to provide in-kind manual labour in constructing their own house; welcoming local and international volunteers into the community to assist the project (which also fosters development education and cross-cultural learning); participating in training events; and providing their agreed financial contribution. This agreed contribution usually takes the form of an affordable down payment and monthly loan repayments.

Another lesson learned is that repayments of loans should commence as soon as the home partner occupies the house or once the housing repair is completed, so they develop the habit of sound household budgeting from the outset.

Specifically lessons learnt from our current involvement in the area through the implementation of Nine Dragons include:

- Building capacity for local partners is very important and should be done throughout the project cycle, especially when local partners are newly established and lack experience in project management

- In order to ensure that local partners are properly involved in the planning and implementing processes, it is crucial to avoid project activity in the last quarter of calendar fiscal year – when the local partners and authority are very busy completing their fiscal year and year-end reporting activity

2.6. Project Design

Objective 1: To improve access to safe shelter, water and sanitation facilities for low-income households through housing finance loans, families' savings and subsidies.

Objective 2: Increase capacity of loan recipients and additional community members (including members of the Committee for Storm and Flood Control – CSFC) in selected disaster prone areas to build and maintain disaster resilient housing while raising the communitywide awareness to prepare for, and mitigate natural disasters.

Objective 3: Raise community awareness about safe water, sanitation and hygiene practices.

Objective 4: Pilot a livelihood acquisition program with selected local partner to assess development of livelihood creation as new long-term component to our programs

Table 3 – Project Log Frame

PROJECT SUMMARY/HIERARCHY OF OBJECTIVES	PERFORMANCE INDICATORS	MEANS OF VERIFICATION	RISKS AND ASSUMPTIONS
<p>Objective 1: Provide access to safe shelter, water and sanitation facilities for low-income households, using mix of housing finance loans, families' savings and subsidies.</p>			
<p>Outcome 1: Low income households have greater socioeconomic and physical security</p>	<p><u>In both Chau Thanh and Go Cong Dong:</u> After living in their homes for one full year, at least 75% of 200 households who attended microcredit literacy training are on time and consistent with loan repayments</p>	<p>Signed Housing Contracts where loan holders sign a confirmation that they are living in the home that was built, repaired or upgraded</p> <p>Evaluation report (including surveys, focus group discussions and (for staff and partners) in depth interviews).</p>	
<p>Output 1: Houses built and repaired Loans and grants provided Loan management trainings provided</p>	<p><u>In Chau Thanh:</u> By project end: 1. 3 new houses built 2. 40 housing repairs completed 3. 43 loans and/or grants provided. Female members to sign/co-sign loans whenever appropriate 4. 40 households received loan & microcredit literacy training, (at least 60% of them women)</p> <p><u>In Go Cong Dong:</u> By project end: 1. 5 new disaster -resilient houses completed with wat/san facilities built 2. 160 repairs and/or wat/san additions completed 3. 165 loans and/or grants provided. Female members of households to sign/co-sign loans whenever appropriate</p>	<p>Before and after photos showing where houses were built or upgraded</p> <p>Loan records</p> <p>Training participants record</p> <p>Financial management for households and local authorities available in hard and soft copies</p>	<p><u>Risks:</u> -Lack of community participation -Possible bureaucracy when trying to obtain permits. -Community not receptive of new building materials and house design. -Inflation and currency exchange rate changes affect the budget. -Inflation could affect home partners' loan repayment.</p> <p><u>Assumptions:</u> -Government gives full support and assistance as needed to ensure the project's success</p> <p>-Community will understand the need for, possibly, different house designs and/or materials in order to better protect them from disasters</p>

	4. 165 households and 5 local authorities received loan & microcredit literacy training (at least 60% of them women)		
Activities 1: Insert the activities to achieve output 1. Community meeting for introducing of HFHI-V house program 2. House need and income status survey (baseline data to be collected on application forms) 1. House loan application submission 2. Family verification 3. House loan signing 4. Design 5. Construction 6. Handover 7. Monitoring and supervision of construction activities Arrange times, dates and location(s) of microfinance literacy trainings		Meetings/trainings attendance roasters Relevant documentation	
Resources for Activities 1: Staff, loan management system, disaster resilient construction designs, volunteers, utilities/rent for office work			
Objective 2 Increase capacity of loan recipients and additional community members (including members of the Committee for Storm and Flood Control – CSFC) in selected disaster prone areas to build and maintain disaster resilient housing while raising the communitywide awareness to prepare for, and mitigate natural disasters			
Outcome 2: Community members are better prepared for disasters	By Project end, at least 208 household representatives (43 in Chau Thanh and 165 in Go Cong Dong) have acquired knowledge relative to constructing disaster resilient houses or repairs	Before and after ability and knowledge testing	

	(striving to reach at least 60-40% female-male ratio) By Project end, 330 households and 10 local authorities in Go Cong Dong will have improved CB-DRM knowledge (striving to reach at least 60-40% female-male ratio)		
Output 2: Disaster resilient construction trainings provided Community Based Disaster Risk Management trainings provided	By project end at least 208 households attend disaster resilient construction/house maintenance trainings (target 60% women + 40% men): 43 in Chau Thanh and 165 in Go Cong Dong By project end, 330 community members in Go Cong Dong & 10 local Go Cong Dong authorities attend CB-DRM trainings, target: at least 60% of participants are female	Training attendance records Photos of trainings CB-DRM & construction training materials available in hard and soft copy	<u>Risks:</u> People don't prioritise time for proper training <u>Assumptions:</u> The community feels there is a need for this type of capacity building due to the disasters they face
Activities 2: 1. Obtain and/or create training materials 2. Community consultation/outreach and registration of participants in the trainings 3. Secure training location/facilities 4. Observe, support and document trainings			
Resources for Activities 2: Staff, training facilities and materials, system to record attendance			
Objective 3: Raise community awareness of safe water, sanitation and hygiene practices			
Outcome 3: People are healthier due to safe	By project end, 150 households in Go Cong Dong have hand-washing facilities	Surveys	

water usage, sanitation and hygiene practices	in their home and have increased knowledge of hygiene practices, including the importance of using soap. Of the 150 households, 70% report a reduction in illnesses relating to poor hygiene.	Evaluation Report	
Output 3: Trainings conducted on safe water usage, sanitation and hygiene practices	By project end, at least 150 household representatives in Go Cong Dong attend WaSH trainings, majority are female	Attendance records Photos of trainings WaSH training materials available in hard and soft copy	<u>Risks:</u> -Household members don't have time to attend trainings <u>Assumptions:</u> -The causal reason for illness in this community is due to poor housing, water and sanitation. -Community understands the value in learning about WaSH
Activities to achieve Output 3: 1. Obtain and/or design training materials 2. Survey community to determine know when the best time of year and location(s) for events to take place 3. Outreach to/Invite participants secure training location/facilities/trainers			
Resources required for Activities 3: Staff, materials for awareness-raising, facilities for events (electricity, water, restrooms etc.)			
Objective 4: Pilot a livelihood acquisition program with selected local partner/s to assess feasibility of a new long-term livelihood component to our programs			
Outcome 4: Home partners earning increased income as a result of attending livelihoods training	50% of home partners report increased income 1 year after completing livelihoods training	Initial contracts for program participation Progress reports	

<p>HFH Vietnam has increased capacity to implement livelihoods program</p>	<p>Livelihoods training is being conducted in at least 1 other HFHV program within 1 year of completing the pilot</p>		
<p>Output 4: Piloted a livelihood acquisition program</p>	<p>By August 2014, 20 home partners in Go Cong Dong – (of whom at least 60% women) have attended a pilot program for livelihood acquisition</p>		<p><u>Risks:</u> Relationship with implementing partner delayed or not finalized</p> <p>Lack of agreement with implementing partner</p> <p>Lack of interest by home partners</p> <p>Home partners do not complete required course of actions to acquired new livelihood</p> <p><u>Assumptions:</u> Collaboration with implementing partner will be finalized</p> <p>Appropriate program identified</p> <p>Interest on the part of the home partners</p> <p>Activities leading to livelihood acquisition (training, business set up etc) do not conflict with home partner's current financial obligations and income-generating activities to meet financial obligations</p>
<p>Activities to achieve Output 4</p>			

3. PROJECT ACTIVITY DESCRIPTION

3.1. Project Activity Description

This project aims to address poverty, health and safety concerns, and disaster risks by partnering with local authorities and low income households to increase vulnerable communities' capacity and resilience. HFHV and its implementing partner will do so by:

Chau Thanh district, Long An province:

- New houses: 3 households receive grants
- Repairing houses: 40 households receiving loans
- Representatives of these 40 households receive training on disaster resilient construction
- Representatives of these 40 households receive training on microfinance management

Go Cong Dong district, Tien Giang province:

- New houses: 5 households receive grants
- Repairing houses: 40 households receive loans
- WatSan: 120 households receive loans
- Representatives of these 165 households receive training on disaster resilient construction
- Representatives of 160 households receive training on microfinance management
- 150 community members receive training on WatSan (including maximum 120 members of the 208 households)
- 330 community members (including maximum 165 members of the 208 households) and 10 local authorities receive training on disaster management and mitigation
- Representatives from 20 households receive training on livelihood
- 5 local authorities receive training on microfinance management

HFHV will work in partnership with its local partners the Long An Union of Friendship Organization (LUFO) in Long An province and Tien Giang Union of Friendship Organization (TUFO) in Tien Giang province, who will in turn designate the implementing partner (e.g. district- or commune-level People's Committees and/or Women's Unions) for this project. Meetings will be held to announce the project to the community. LUFO and TUFO in Long An and Tien Giang respectively will have input on which households are selected to receive microfinance loans for participation in the housing, water and sanitation interventions, and who is selected to receive project construction and capacity-building inputs. HFHV will also work collaboratively with the Central Committee for Flood and Storm Control (CCFSC) representatives in the province. Lastly HFHV will continue discussions for possible partnership with the Women's Union, following TUFO's recommendation, to collaborate in implementing a livelihood acquisition pilot program.

HFHV will specifically target populations with limited resources, high vulnerability to natural hazards, and willingness to contribute resources for implementing the project activities. An initial baseline assessment has been conducted, assessing the housing, water and sanitation needs, as well as social and environmental conditions. This information also informs the home partner selection – at which point additional baseline data will be collected. Key partners and stakeholders will be identified and involved in all planning and design processes and partnerships clearly identified with implementing partners.

The selection criteria for home partnership with HFHV are:

1. Demonstrated material need of safe housing, water and sanitation facilities
2. Ability to repay the agreed housing microfinance loan
3. Commitment to be involved in all trainings and meetings required by the project
4. Holding of proper legal documentation to process housing application
5. Being at high risks of impact due to incidence of natural disaster
6. Willingness to participate in building or repairing own or neighbour's house by donating labour
7. Prepared to commit to maintaining the house and its infrastructure for the long term

Partner households will be selected by these mutually agreed criteria. In regards to shelter security, home partners will be provided with technical support to ensure construction is:

- Geographically appropriate
- Culturally appropriate
- Environmentally sound
- Disaster resilient

Home partners will receive a range of training modules, including microfinance loan management and household budgeting training; disaster resilient construction skills, community-based disaster risk management; and safe water, sanitation and hygiene training.

In partnership with HFHV, LUFO and TUFO (and/or the local partners' respective implementing partners) will assist in determining subsidy allocation and manage the microfinance components including distribution of loans and collection of repayments.

The 5 Complete houses will receive a full subsidy (US\$2,000 for homes built). Additional criteria for full subsidies include:

- Home grantees who will receive both the non refundable contribution to build new houses and the opportunity to host international volunteers, will be basically selected by the Volunteer Program Home Partner Selection Criteria and Process
- Severely low/no income families, who are currently subsidized by social welfare with a poor certificate and deemed unable to repay loans (Note: poor households certified by Ministry of Labour, War Invalids and Social Affairs [MOLISA])
- Households possess land title

Loans for housing repairs, as a 100% loan will typically be for five (5) years while loans for water and sanitation improvements will typically be for three (3) years, of which the monthly repayments will include an interest rate to be equal to or less than that of the Vietnam Bank for Social Policies. All monthly repayments are paid into the project's revolving fund (the government partner manages this account) and are designed for the sustainability and growth of the fund. The account movements are monitored and audited regularly by the HFHV finance department. HFHV and its partner(s) agree to recycle the payments to finance additional loan requests for other low-income households. The local implementing partners and HFHV will hold quarterly meetings to determine fund allocation.

The provision of technical (construction, water and sanitation) support, awareness-raising and skills transference will be facilitated by HFHV. The participation in these activities alongside the provision of safe housing, water and sanitation will empower the community by increasing members' confidence and abilities; encourage participation and integration into community; and support increased uptake and awareness of available services. The combination of support, capacity building and integration as well as the establishment of partnerships will ensure the households' construction and training activities are meaningful and sustainable.

Participants will attend a 1-day disaster risk reduction training. The trainings include causes of disaster and how to prevent and mitigate the effects with the goal of reducing the households' vulnerability. Existing disaster prevention and intervention strategies by the local government are taken into account in designing and delivering the trainings. In order to assist with expenses, and to provide an additional incentive, attendees will be provided with lunch and transport costs. The trainings will focus on: (a) an introduction to climate change impacts and potential disasters in the local area; (b) practical exercises and demonstrations on evacuations for the participants during disasters; and (c) consolidation into an evacuation plan and review, for the participants only.

All selected home partners are required to contribute their labour for building or repairing their house as their contribution (or sweat equity) to the project. The financing for the 5 new house-builds will include leveraged funding from either LUFO and/or TUFO. The financing for the housing repairs and water and sanitation upgrades will be through microloans provided by HFHV via the implementing partner(s). Repayment start dates will commence after the repairs

are completed or the house handover to the home partner. International and domestic volunteers will be mobilized to help build the new houses.

3.2. Environmental Sustainability

HFH Vietnam plans to provide rain water harvesting and storage tanks. They are not only environmentally sustainable, easy to use and affordable to maintain, but also consistent with local practices.

HFHI has successfully pioneered different technologies for house construction that are more environmentally sound, user-friendly and geographically appropriate, such as compressed earth blocks (CEBs) or concrete masonry units (CMUs). In addition, these technologies are also more volunteer-friendly than concrete columns and traditional brick construction found in Vietnam. This results in reduced air pollution particulate matter normally associated with the burning of wood or coal firing kilns. Additionally, CMUs conserve energy consumption, reducing energy requirements to cool or heat houses. In southern Vietnam, HFHV has worked with civil engineers to provide better housing ventilation (e.g. increased air flow for cooling, reducing the need for electric fans) and desalination pilots for household water use.

Further to the use of locally appropriate, sustainable construction interventions, HFHV will incorporate environmental considerations (e.g. avoid or minimize negative impacts) into the project design, implementation and follow-up. Specifically, disaster resilient houses and/or septic tanks and/or toilets will be built. The 3-chamber septic tanks operate in such a way that human waste passes through each chamber and goes through three purification phases before being expelled. The output valve is placed 20cm above flooding level to prevent floodwater from getting inside the chamber and waste to spill into the terrain. House dimensions are 32m² or 40m² (e.g. 4m x 8m or 4m x 10m) and the septic tanks are 2m x 1m x 1m.

It is possible the physical work will be undertaken within 30m of a body of water as it is common for households in the Mekong Delta to build within close proximity to water bodies because they are of great importance to the functioning of households. River water is used directly in the house and waste material and sewage is often disposed of into canals. By implementing projects such as this, HFHV intends to reduce the disposal of waste into the water bodies. Home partners and other training participants learn about safe, cost-effective and widely available agents to neutralize faeces, which get compartmentalized through the septic tank chamber, before disposing of waste. They also learn about the health consequences of improper waste disposal.

The physical project work will not release any polluting substances into a water body. Experienced construction supervisors trained in mitigating environmental impacts and creating safe work environments manage HFHV worksites. All staff is aware of, and follows, waste management procedures around worksites. These include ensuring no waste materials enter water bodies. For example: broken bricks and masonry will be used in the foundations of future house sites; wood recycled where possible; water and sanitation upgrades to protect water sources; home partners will be supported in the proper disposal of old latrines; and onsite recycling of items like plastic paint buckets.

Minimizing the building footprint is a key concern for HFHV, with most construction work including storage of materials contained within the original house or with permission, in a neighbour's house. Thus, the physical work will typically also occur within the existing house footprint and not on agricultural land. The houses are not on serviced lots; the target communities are not yet connected to town or village water supplies, so they access their own water sources. Alternative water supply such as rainwater harvesting will be encouraged.

There is no central water treatment or sewage facilities in rural areas in Vietnam, therefore this project will install individual septic tanks to effectively store and treat human waste material onsite. In terms of hazardous materials, given the largest paint container is only 20 litres there is a diminished concern for hazardous chemical spills; however there are fire-

fighting materials and clean-up chemicals (e.g. water, sand, detergents, acid and alkali) on the project site in the event of an accident.

3.3. Gender

The project recognizes that one's rights or opportunities do not depend on one's gender. Additionally, the project recognizes that equal treatment of women and men is insufficient as a strategy for gender equity. To this end the project will 1) advance women's equal participation through their engagement as home partners and household financial management and CB-DRM trainees, which will be encouraged and monitored. Factors impeding full and effective participation of women will be identified with the goal of attempting to mitigate obstacles to genuine inclusion, such as providing childcare at meetings and trainings, so that caregivers, traditionally women, can fully participate; 2) support women's and girls' human rights via full house construction or upgrading to provide firstly, all beneficiaries, but particularly women and girls, secure shelter and improved housing using disaster resilient construction to increase household safety and long term security. The water and sanitation upgrades will provide access to clean water and hygienic sanitation, ensuring individuals, male and female, maintain their health and reduce sick days-off work or school because of illness, and lastly 3) reduce inequality to accessing resources via actions to be taken to include women as decision makers at the household and community level; including consideration of gender in leadership roles and the inclusion of women typically marginalized, such as seniors. Home partners, striving to include and prioritize women, will receive microfinance literacy training to improve financial literacy and ability to maintain their household finances.

All data gathered for M&E of the programme will be disaggregated by gender in order to gain clarity on the level of participation and impact on women and girls compared to men and boys. Gender sensitive indicators accompany gender equality outcomes in the log frame.

3.4. Sustainability of Outcomes and Exit Strategy

HFHV will ensure that the project will draw upon its decade of experience in Vietnam from its highly collaborative programmes such as the Rainbow Village project in the southern Mekong Delta province of Kien Giang, the My Tho City project in Tien Giang province and current measured progress towards completion of Nine Dragons Phase I. This project will also draw upon the knowledge learned and shared with the 2009 five-country Jimmy & Rosalynn Carter Work Project: Mekong Build (JRCWP) that took place in Cambodia, Laos, Thailand, Yunnan province in China and the northern province of Hai Duong in Vietnam. This serves to demonstrate the sustainability of our work as HFHV projects are based on and implemented through the principles of community-building, good governance, effective partnerships and sustainability. This project is sustainable due to the skills development provided to the principle stakeholders, including support to the community-based microfinance revolving fund through capacity building of the local government fund management officers. Microfunds put into the community revolving fund by households that become more economically secure are used to maintain and expand the project, increasing the number of families who will benefit. All household and community payments collected go back into a revolving fund so more households can access microfinance support and household improvements. Overall, the community's increased resiliency, knowledge sharing and capacity building will permit the eventual elimination of HFHV's presence in the area and empower the local implementing partners with full project management ability.

This project actively enhances the capacity of community members and government representatives. Firstly, HFHV will work with local implementing partners through training in microfinance loan management (e.g. using loan tracking software, executing procedures for loan collection, etc.) in order to expand their capacity during the project and after completion. As they become more economically secure, households contribute to a community revolving fund from which additional vulnerable households can access financing to build or improve their home. At project's end, as per local context, the local government authorities assume ownership and sustainability of the project via the revolving fund in order to exercise full project management and scale-up ability.

Secondly, HFHV will provide capacity building for its implementing partners via training in DRM techniques in order to inform and support the wider community. More in-depth training on DRM will be provided to local construction workers to build on their existing technical background. HFHV believes that by training within the community (including these skilled workers and local government authorities) in DRM and construction, and by assisting many of them with the actual provision of safer housing, it has better equipped communities to prepare for and withstand future disaster risks. It is intended that the local authorities in the targeted district, working with their respective provincial authority, will be able to share knowledge, best practices and train other local government authorities in neighbouring districts.

3.5. Disaster Risk Reduction

As listed in above sections, this project is primarily focused towards supporting vulnerable families and communities residing in an estuarine area of Long An province and coastal areas of Tien Giang province, which are affected by the impacts of climate change and natural disasters. The project is intended to build estuarine communities' resilience to disaster risks via enhancing shelter security through improved disaster resilient housing and improved access to safe water and sanitation facilities and associated health and hygiene education. Specific disaster mitigation and management training is incorporated into the project, aimed at increasing the capacity of families, communities and local government representatives to increase awareness of potential disasters and what measures can be taken before and during the occurrence of a disaster.

3.6. Minimum Construction Quality Standards (for housing/shelter projects)

HFHV has been, and will continue to, employ appropriate technologies and methodologies. HFHV complies with HFHV's minimum Housing Quality Standards Index. HFHV works to identify minimum standards for construction, water and sanitation infrastructure, ventilation, space per-capita, etc. HFHV has also been trained in, and agreed to, the SPHERE minimum humanitarian standards.

The HFHV Minimum Construction Quality Standards checklist is attached.

3.7. Child Protection

HFHV has adopted a child protection policy that outlines measures to be taken to reduce the risk of any form of child abuse or exploitation. To further this, all HFHV staff directly engaged in the project is asked to sign HFHA's Child Protection Policy Code of Conduct.

3.8. Disability

Households with members with disabilities are prioritized during the family selection process. All resources to insure that households with members with disabilities enjoy at least the same benefits as the other households are provided as long as appropriate, available of acquirable within reasonable means. Additional resources might be provided to households with members with disabilities because considered more vulnerable.

3.9. Community Participation

HFH Vietnam, encourages community participation in the planning process for project implementation. However, at time of project proposal the family selection process has not been carried out, as it follows proposal acceptance and MOU with local authorities.

Community feedback is collected and participation sought in the following manner:

- During survey
- Though consultations with local partners who have a direct rapport with, and knowledge of community members
- Families interview at time of family selection
- Informal consultations and feedback sought throughout implementation

3.10. Direct and Indirect Beneficiaries

HFHV believes that equity-based housing and water and sanitation interventions are forms of participatory solutions to the holistic and sustainable development of communities' assets. These enhanced assets include the leveraging of local resources (e.g. volunteers or local construction supervisors) and the sharing of knowledge and skills toward communities' increased understanding of issues such as disaster resiliency and safe water, sanitation and hygiene practice. Specifically, beneficiaries must assume new responsibilities (e.g. household microfinance budgeting) and devise collective solutions to common problems (e.g. locally-specific CB-DRM training). All Vietnam beneficiaries contribute in-kind manual labour towards the completion of their housing, water and sanitation upgrades or full house build. HFHV is not, nor is the project, a hand-out program. It is a hand-up program that seeks to break the cycle of poverty in partnership with relevant local government agencies and targeted vulnerable populations to provide access to secure housing upgrades to increase socio-economic opportunities and disaster resiliency, thereby improving lives and transforming communities.

Among the targeted recipients priority will be given to highly vulnerable households, for example those headed by single women with children.

Beneficiaries Breakdown

1. Chau Thanh - Long An:

Who	Direct Beneficiaries			Indirect Beneficiaries		
	Year1	Year2	Year3	Year1	Year2	Year 3
Men	24	28		300	300	
Women	36	43		300	300	
Boys	24	26		300	300	
Girls	36	40		300	300	
Disabled Men						
Disabled Women						
Disabled Boys						
Disabled Girls						
Total	120	135		1200	1200	

2. Go Cong Dong – Tien Giang

Who	Direct Beneficiaries			Indirect Beneficiaries		
	Year1	Year2	Year3	Year1	Year2	Year 3
Men	154	154		600	600	
Women	231	231		600	600	
Boys	150	150		600	600	
Girls	225	225		600	600	
Disabled Men						
Disabled Women						
Disabled Boys						
Disabled Girls						
Total	760	760		2400	2400	

Indirect Beneficiaries

Based on the survey in GCD, we estimate population of each commune approx. 4000 hh, we calculate indirect beneficiaries/each year = 60% of the hhs x 2 communes x 4 person/hh; LA is about half.

- Improved living conditions for community members in immediate and surrounding area of HFHV partner homes
- Increased capacity of local governmental partners (at the provincial, district and commune level)
- Future households who access microfinance revolving loan fund

3.11. Project Implementation Schedule

Table 4 – Project Implementation Schedule:

ACTIVITY	2013						2014												2015						
	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	
Activities to achieve Output 1: - To improve access to safe shelter, water and sanitation facilities for low-income households through housing finance loans, families' savings and subsidies																									
1. Community meeting for introducing of HFHI-V house program				1.1	1.1	1.1																			
2. House loan application/home grant selection								1.2	1.2	1.2	1.2		1.2	1.2	1.2	1.2	1.2	1.2				1.2			
3. Family verification								1.3	1.3	1.3	1.3		1.3	1.3	1.3	1.3	1.3	1.3				1.3			
4. House loan/home grant commitment signing									1.4	1.4	1.4			1.4	1.4	1.4	1.4	1.4				1.4			
5. Design and cost estimate									1.5	1.5	1.5			1.5	1.5	1.5	1.5	1.5				1.5			
6. Construction									1.6	1.6	1.6			1.6	1.6	1.6	1.6	1.6				1.6			
<u>Long An</u>																									
<u>New Houses 3</u>																									
- Incremental Housing repairs (40)										10	10				10						10				
<u>Go Cong Dong</u>																									
- New houses (5)																		5							
- Incremental Housing repairs (40)										10	10				10	10									
- Sanitation facility (80)										10	10	20			10	10	10	10							
- Water Supply (40)											10	10			10	10									
7. Construction completion									1.7	1.7	1.7	1.7		1.7	1.7	1.7	1.7	1.7				1.7			
8. Monitoring and supervision of construction activities									1.8	1.8	1.8	1.8		1.8	1.8	1.8	1.8	1.8				1.8			
9. Arrange times, dates and location(s) on Microfinance and Households Finance Management for home partners									1.9	1.9	1.9			1.9	1.9	1.9	1.9	1.9				1.9			

2. Conduct survey to get list of vocational option																	3.2	3.2								
3. Develop plan for a pilot livelihood program																			3.3							
4. Implement the pilot vocational project																					3.4	3.4	3.4			
5. Report and lesson learnt																									3.5	
Other project related activities																										
1. MOU/Amendment with local partners	4.1	4.1	4.1																							
2. ToR for each work package				4.2	4.2																					
3. Baseline survey				4.3	4.3																					
4. Homepartners data analysis																								4.4	4.4	
5. Monthly reports	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5
6. Mid-term review												4.6	4.6													
7. Final Evaluation report																								4.7	4.7	4.7
8. Auditing - TBA																								4.8	4.8	4.8
9. Lesson learnt												4.9	4.9												4.9	4.9

4. PROJECT MANAGEMENT AND COORDINATION

4.1. The Role of Habitat for Humanity Australia

The role of Habitat for Humanity Australia (HFHA) National Office as the in-Australia Partner Agency is to provide:

- *Appraisal to Project Design:* Technical input to the design of the project, ensuring that the project complies with HFHA International Program project standards and meets best practice in international project design and management
- *Legal:* Document the legal requirements detailing the responsibilities and obligations of each stakeholder in the project, key deliverables, budget breakdown, communication and reporting framework
- *Monitoring:* Continually add value to the project through operational and financial monitoring of the project via monthly, quarterly and field trip reports and on-going liaising with the implementing partner(s)
- *Evaluation:* Provide technical input to mid-term report and final evaluation report (mid-term report will not include surveys measured against the baseline)
- *Funding:* Manage fund remittances and oversee financial management
- *Ad-hoc advice and input:* provide ad-hoc advice and input as required

4.2. The Role of the Implementing Organisation

The role of HFHV as the implementing agency is to:

- Manage the project predominantly from Ho Chi Minh City with visits (at least twice a month) to the project sites conducted by the project manager and/or other staff as needed.
- Recruit one full-time HFHV staff who lives and works in Long An province
- Install project-based funding accounting systems to ensure transparency of expenditures, including project end audit of accounts by independent auditor
- Keep all original financial documents i.e. local partners will keep copies for later auditing purposes
- Complete comprehensive monitoring and evaluation system in place to track inputs and outputs
- Provide inputs from other part time technical staff including civil engineer, water and sanitation engineer and a disaster mitigation specialist
- Coordinate all aspects of this project i.e. project manager
- Carry out reporting as per donor requirements
- Ensure LUFO and TUFO, the government implementing partners will
 - Provide counterpart funding
 - Coordinate the project in province
 - Liaison for all relevant departments in the province
 - Designate the district- and commune-level government partners
 - Liaise with the community and project beneficiaries
 - Implement the project with HFHV
 - Manage the revolving fund under guidance from HFHV and as agreed in the MOU to be developed

4.3. Monitoring and Reporting Roles

Table 5 – Communication and Reporting Matrix

MONITORING EVENT	REPORTING FORMAT	WHO	FREQUENCY
Baseline data analysis	As required	HFHV - Project Manager and M&E Manager	Within first two months of project implementation
Environmental Impact Assessment	HFHA EIA/EMP format	Project Manager	At commencement of project

Progress report on project implementation	HFHA monthly & quarterly reports	Project Manager and M&E Manager	<u>Monthly</u> – by the 15 th of each month <u>Quarterly</u> – by the end of the month succeeding the end of the quarter
Mid-term review	As specified by donor	HFHV, HFHA	30 September 2014
End of project report	HFHA end of project report	HFHIV, HFHA	By 31 October 2015
Evaluation on project closure (which includes baseline analysis)	Report	Project Manager and M&E Manager	Dec 2015
Lessons learned	Report	Project Manager and M&E Manager	Jan-Feb 2016

4.4. Project Risk Management

Table 6 – Project Risk Management Matrix

RISK EVENT	L	C	R	RISK MITIGATION MEASURES	RESPONSIBILITY	TIMING
Lack of community ownership	3	4	3	Community engagement from onset of project is established; local people are involved in all project activities; people's ideas are respected, listened to, considered and put in to action. Flexible mechanisms are designed to deal with emerging problems when necessary.	PMU	From commencement and throughout
Lack of government support	1	4	3	Clear and detailed MOU/Partnership Agreement from the outset, supported by a consultative partnership approach throughout the project cycle.	PMU	From commencement and throughout
Material price increases due to inflation or price gouging during a disaster and/or project funding is decreased due to fluctuating currency exchange rates	4	4	3	Budgeting based on high price increase projections, costing modules regularly reviewed. Careful family selection and support to ensure home partners can meet repayments.	Project Manager	Throughout the project cycle
Lack of appropriate material for training courses	2	3	3	Clear TOR for the training courses with the involvement of all stakeholders and specialists. Draw on past experience with materials development.	Project Manager	At project commencement
Natural disasters	4	4	3	All new house designs and repairs incorporate disaster resilient construction methods.	Project Manager / Construction Manager	From commencement and throughout
Poor/inadequate construction quality	2	4	3	Ensure community are adequately trained and supported through construction process with oversight from technical staff Ensure performance against HFHI and national construction quality standards are reviewed and implemented	Project Manager / Construction Manager	From commencement and throughout
Limited behaviour change of health and hygiene practices by target community	3	3	3	Ensure training sessions are developed and facilitated by appropriately skilled personnel Encourage ongoing support and monitoring of community members	Project Manager and specialised/training staff	Following watsan trainings

NB: Arrange the risks in priority order and/or group risks by category or sources

KEY:

- L = LIKELIHOOD (5 = Almost Certain 4 = Likely 3 = Possible 2 = Unlikely 1 = Rare)
- C = CONSEQUENCE (5 = Severe 4 = Major 3 = Moderate 2 = Minor 1 = Negligible)
- R – RISK CONTROL (4 = Extreme 3 = High 2 = Medium 1 = Low)

5. BUDGET DESIGN AND FINANCIAL ISSUES

5.1. Overall Budget

ACTIVITY YEAR	USD
Year One	\$104,105
Year Two	\$113,536
TOTAL	\$217,641

Please provide an excel spreadsheet with a detailed budget breakdown for each year. This will be Attachment 1

5.2. Funding History

Has this Activity previously been funded by AusAID or HFHA?	YES (PHASE I)
Is this Activity linked to any other Activity funded by AusAID or HFHA or subject to another proposal for Australian Government Funding?	NO
If either of the above, provide full details. Has a report on the activity been submitted to HFHA?	YES
If yes, When?	

6. DECLARATION

The following undertaking must be made by the Director of the partner agency:

I, (*authorising officer*) _____ Kelly Kock _____

(Position, NGO/Partner Agency) _____ Country Director, HFHIV _____

Submit this proposal and undertake that all funds provided will be expended for the purposes for which they are provided.

Signature: _____

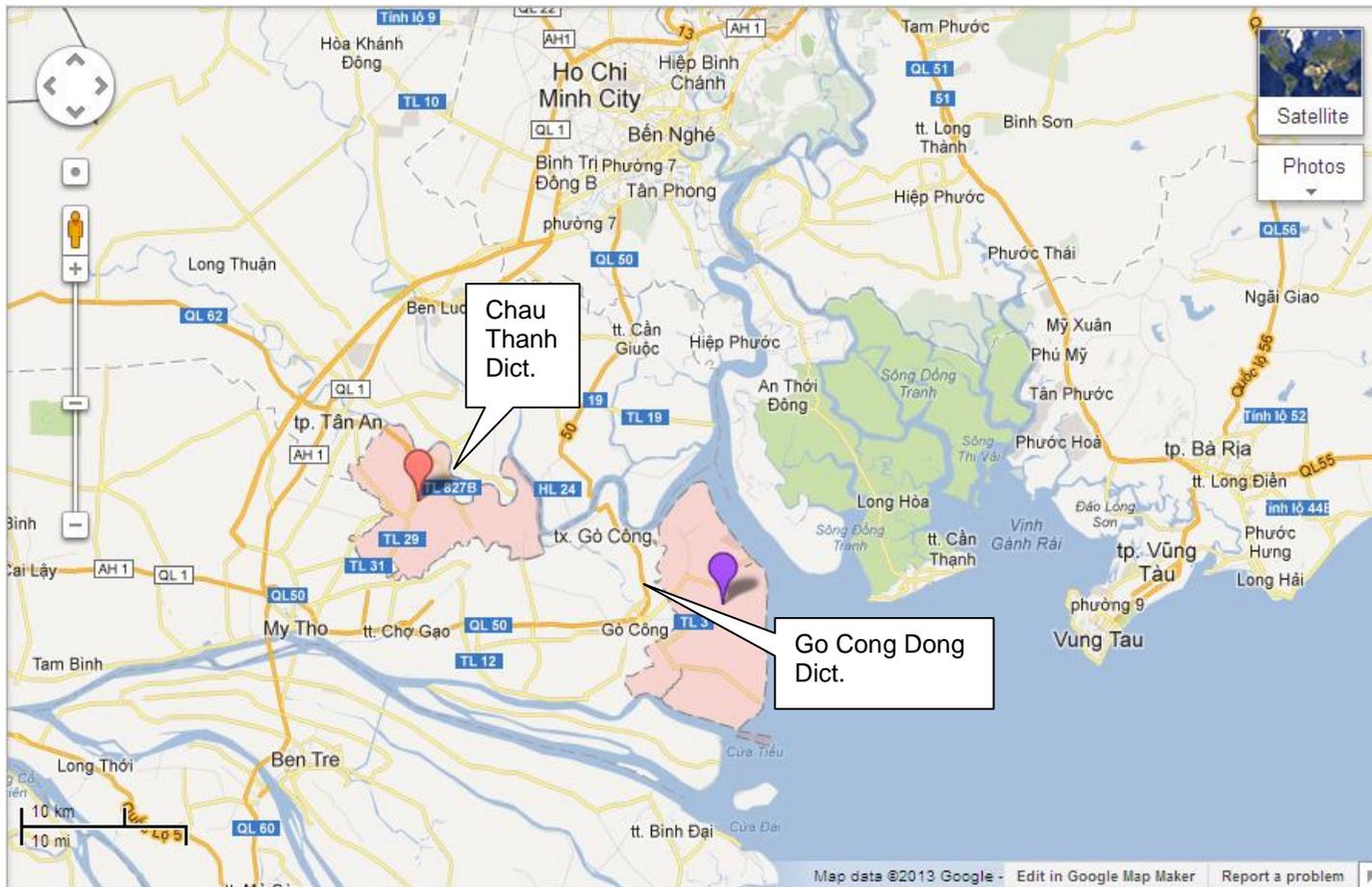
Date: _____

Official use only
Reviewed by:
Position:
Signature: [electronic]
Date:
Comments:

7. ATTACHMENT 1: FINANCIAL STATEMENT & BUDGET

Please see enclosed Excel spreadsheet for easier editing – to be included in main document's body once all revisions are approved

8. ATTACHMENT 2: LOCATION MAP



9. ATTACHMENT 3: ENVIRONMENTAL ASSESSMENT CHECKLIST

QTR	QUESTION TO ASK	YES/NO
Q1	Is this activity in an environmentally sensitive location or sector?	YES
Q2	Is there potential for the activity to have an impact on the environment?	YES
Q3	Is the explicit or implicit aim of the activity to have a positive environmental impact?	YES
Q4	Is the activity relevant to international environment conventions?	NO

If the answer to any of the environmental marker questions is 'YES' then further action must be taken. This further action must be specified in the proposal and will contain:

Details of the initial environmental assessment:

- Specification to undertake an environmental impact assessment (EIA) at the beginning of project/program implementation; and
- Specification for an environmental management plan (EMP) to be developed and implemented during project/program implementation.

If the answer to all environmental marker questions is 'NO', no further action is required unless environmental issues arise at a later stage.

10. ATTACHMENT 4: GENDER ASSESSMENT CHECKLIST

Q	QUESTIONS TO ASK	YES/ NO	COMMENTS
Q1	Is the promotion of gender equality a principal objective? <i>The activity may target women specifically, men specifically or both women and men as long as the main objective is the promotion of equality between women and men. For example, support to legal literacy for women, or support to male networks against gender violence. Note: an activity such as a maternal health project would qualify for this marker.</i>	NO	
Q2	Is gender equality promotion an objective of one or more components of the activity? (Significant) <i>Answer 'yes' if one of the components has an objective which promotes gender equality. The objective may target women specifically, men specifically or women and men, for example, women's literacy activities within a forestry project.</i>	YES	Women's equal participation as trainees and as home partners will be encouraged and monitored
Q3	Will gender sensitive consultation be incorporated into the activity? <i>Answer 'yes' if systematic gender consultation with local people has been or will be part of the activity. This involves having a dialogue with both women and men on their perceptions and priorities, and making sure the views of both are made visible in the planning process. For example, consulting with both women and men in a micro-financing activity, which mainly targets women, or women and men in an infrastructure activity such as road building.</i>	YES	Women and girls will be included in community consultations and discussions around house design (e.g. kitchen and toilet) and likely training opportunities
Q4	Will there be strategies to help overcome identified barriers to full participation of women and men? <i>Answer 'yes' if specific barriers to participation have been or will be identified through gender analysis, and strategies to help overcome these barriers have been or will be designed. Gender analysis involves examining the different roles and responsibilities of women and men.</i>	YES	The timing and location of trainings will be decided in the best interests of achieving women's participation
Q5	Will there be strategies to help promote equitable participation of women and men in decision-making roles? <i>Answer 'yes' if steps are being taken to improve gender equality in decision-making. This does not necessarily mean 50% women and 50% men.</i>	YES	Actions will be taken to include women as decision makers at the household and community level, such as consideration of gender in leadership roles, as well as the inclusion of women typically marginalized such as seniors
Q6	Will there be gender sensitive indicators in place for monitoring and evaluation? <i>Such gender sensitive indicators will measure the positive and negative consequences of the activity for women and men. Indicators may be quantitative or qualitative.</i>	YES	Baseline and monitoring tools will capture gender information
Q7	Will the budget include an allocation for specific activities promoting gender equality? <i>Answer 'yes' if there is a budget allocation for specific activities that have a main objective of promoting equality between women and men. Enter an estimated percentage in the percentage of budget box.</i>	NO	

11. ATTACHMENT 6: GCD PROJECT SURVEY REPORT 2010

PERSONS INVOLVED	Data collectors:	
	Mr. Binh Nguyen	HCMC HRC Manager
	Mr. Luke Livingstone	Program Innovation and Support Manager
	Ms. Hong Phuong Diep	Volunteer
	Ms. Minh Luu	Marketing Assistant
	Mr. Dinh Nguyen	Volunteer
	Interviewees:	
	11 Village Leaders – 0% female, 100% male	
	40 household members – 60% female, 40% male	
PROJECT NAME	Water and Sanitation Climate Change Adaptation and Disaster Risk Reduction (WATSAN CCA/DRR) in Go Cong Dong	
DATE & LOCATION	July 6 – 7, 2010	
	Target area:	
	Province -	Tien Giang
	District -	Go Cong Dong
	Commune -	Tan Dien
	Villages -	Ho, Nam, Trung, Bac 1, Bac 2, Rach Bun (Moi)
Commune -	Binh An	
Villages -	Go Me, Kinh Tren, Kinh Duoi, Cho Ben, Xom Den	
	Target Population:	
	Economically poor and conditionally poor households within the target area.	

OBJECTIVE OF THE SURVEY:

1. Interview each of 11 village leaders within the 2 target communes using the Village Leader Questionnaire survey. This survey is designed to obtain information about each village's general conditions of water supply and sanitation in the context of local climate changes and disaster risk reduction measures.
2. Interview 40 randomly-selected households out of the low-income population in 2 target communes using the Household Questionnaire survey. This survey is designed to obtain information about each household's specific conditions of water supply and sanitation in the context of local climate changes and disaster risk reduction measures.
3. Hold discussions with potential stakeholders to determine existing capacity for partnerships and begin to understand needs for capacity building.
4. Gather documents which shed light on the water supply and sanitation conditions, needs and plans in the target areas of Go Cong Dong district.

OBSERVATIONS (BASED ON STATISTICAL AND VISUAL DATA):

Population:

1. There are approximately 4,100 total households in the 2 communes surveyed.
2. 100% of the surveyed households are Kinh Vietnamese and speak no languages other than Vietnamese.
3. The average number of people per household is 4.5.
4. The target population is approximately 54% women to 46% men.

5. Tan Dien commune currently has approximately 111 households on the poverty list, while Binh An commune has approximately 180 households on the poverty list. For the 2 communes, the listed poverty rate (households on poor list vs. total households) is 7.1%, though the actual poverty rate (households below the poverty line vs. total households) will be higher when accounting for the households who have not yet been registered and listed.

Industry and income:

1. In general, the target population is unemployed for 4-6 months during the rainy season (July – December), with a small portion able to sustain their livelihood yearlong.
2. 68% of households' primary source of income is 'daily-wage laborer', 22% have another primary source of income and the remaining 10% of households obtain their primary source of income from 'charity from friends or family'.
3. Households have other sources of income (non-primary) from the following occupations: own fishing business (5%), own rice farming business (3%), charity from friends or family (5%), daily-wage laborer (10%), construction worker (10%), solid waste management (8%), animal farming (13%) and fruit/nut farming (13%). 43% of all households have no other sources of income – only a primary source, increasing their vulnerability to unemployment and resulting in 71% of households with only one source of income with an annual income below the target population average.
4. Regarding households' income-worthy skills not currently utilized for income, the following account for the significant majority (households may have up to 3 skills each): fishing (18%), own or manage a shop (20%), cleaning houses (20%), sewing (8%) and rice farming (73%). 18% of households believe they have no skills in addition to those currently utilized for their income. Up to 48% of households have skills which could be used for sources of income during the rainy season: own or manage a shop, cleaning houses and sewing.
5. The average household annual income of the target population is 8,974,000VND, which is equal to an average per-capita daily income of 5,494VND (\$0.29 USD).
6. 100% of the target population make less than 19,000VND (\$1USD) per person per day, while 83% make less than 9,500VND (\$0.50USD) and 50% make less than 4,750VND (\$0.25USD).

Health:

1. No households have had Tuberculosis or Hepatitis, though 31% of households surveyed have had severe diarrhea and/or urinary tract infections in their lifetime.
2. 24% of households surveyed believe that they've had illnesses resulting from unclean water or poor sanitation. Although in fact, up to 46% of the target population has, at one time or another, been the victim of unclean water or poor sanitation, the possible cause of the household's: severe diarrhoea (13%), skin rashes (10%), urinary tract infections (18%) or other WATSAN-related illnesses (5%).

Education:

1. Only 3.5% of the population surveyed are under school-age (1-2 years old), yet 22% of the target population has completed less than 1 year of school.
2. 13% of the target population has completed at least 10 years of school, yet 64% of the population is aged 19 and over (old enough to have completed 12 years of school).
3. Only 2% of the target population has completed education beyond high school (more than 12 years of school).

Housing and Land:

1. Houses in the target area use the following types of wall/roof support: concrete columns (60%), wood posts (20%) or a combination of concrete columns and wood posts (15%). It was found that most houses have strong wall/roof supports and rarely needed to be repaired or replaced.
2. 100% of houses surveyed use corrugated fiber cement sheeting for the roof. Fiber cement materials are commonly used, as opposed to tin materials, because they do not rust when exposed to salty air and rain from the ocean.
3. Each house in the target area has an average of 193 square meters of unused land capable of being utilized for improving the water supply or sanitation conditions of the household.
4. Each house in the target area has an average floor area of 51 square meters, excluding detached construction. Detached construction often includes kitchens, toilets, washrooms and farm animal shelters.

Community Water Supply:

1. There are no community ground water or rain water supply facilities in any village.

2. 9 out of 11 of villages have at least 1 community surface water supply, which is piped to an average of 8.1% of households in those villages with 18% of households stating that they use the piped water system for drinking.
3. For the households who use the community surface water supply, they pay an average of 5,300 VND per cubic meter of water. There was an average of 37 days in 2009 when the facilities were unable to supply water to the target area, with 5 out of 9 villages claiming that 'not enough water' was one of the reasons and 6 out of 9 villages claiming that one reason was that the water was 'too salty to drink'.
4. 5 out of 9 villages are aware of plans for gaining access to at least 1 additional community surface water supply facility in the next 5 years (2010 – 2015).

Household Water Supply:

1. The average volume of water storage containers per household is 1,173 liters (262 liters per person). This could provide enough drinking water for 66 days (at 4 liters/person/day) or enough water for all essentials for 7 days (at 40 liters/person/day).
2. For clay or plastic water storage containers under 1,000 liters each, the average purchase cost is 1,575,000VND/1,000 liters. For concrete water storage containers of at least 1,000 liters each, the average purchase cost is 686,000VND/1,000 liters.
3. None of the surveyed households own a borehole well and only 3% have used a neighbor's borehole well. The limited use of wells is likely due to high salt-water intrusion and high costs to drill down to the deep aquifers with good quality water.
4. 100% of households rely only on rainwater for drinking during the rainy season, yet only 53% of households use rainwater for drinking in the dry season, likely due to a lack of water storage containers and poor quality rainwater harvesting systems.
5. 23% of households must purchase water in the dry season and they pay an average of 16,000VND per cubic meter, 3 times the average fee for community piped water.
6. 15% of households obtain drinking water from their own hand-dug rainwater pond. 28% say they get drinking water from a river or canal.
7. During the dry season, when water quality is very poor, 36% of households treat their drinking water by methods which commonly result in a sufficient reduction in bacteria and pathogens, with 18% who boil their water and 18% who add chemicals such as chlorine. 40% of households do not treat their dry-season water before drinking it.

Community Sanitation:

1. Most villages in the target area have several septic tank latrines available for use by more than one household, though all latrines are built and paid for by one single household, resulting in limited access and unstable rights to use the facility for nearby households. Locally collected statistics have been known to count households who have access to hygienic latrines, rather than count households who own hygienic latrines.
2. No latrines were found to be completely open for community use.

Household Sanitation:

1. 9 out of 11 villages believe that the most ideal and culturally appropriate type of latrine is the 'septic tank latrine'.
2. 28% of households do not have a constructed wash area for bathing themselves, with 8% of the total who use a river or pond and 20% using an informal wash area.
3. 65% of households use a constructed washroom with 85% of those washrooms having adequate water supply and 81% having adequate privacy for women, yet only 42% having adequate lighting and 46% having a hygienic and clean area.
4. Of the 20% of households who have an informal wash area, none of those are hygienic and clean and only 25% have adequate water supply.
5. When accounting for all of the wash areas, 60% of them have adequate water supply and 30% are hygienic and clean.
6. Regarding the frequency of hand washing with soap, 50% of households said they always do it, 25% said 'sometimes' and 20% said 'never'.
7. 57% of households do not have their own hygienic latrine, including: 13% who use their own fishpond latrine, 5% who use their own simple pit latrine and the remaining 39% do not have their own latrine and must use a neighbour's latrine.

Household Financing:

1. 74% of households are able to take out a loan worth an average of 6,800,000 VND, with 5% only able to take up to 2,000,000 VND, 33% able to take up to 5,000,000 VND, 66% able to take up to 10,000,000 VND. The remaining 8% of households are able to take out a loan for over 10,000,000 VND.
2. 10% of households state that they prefer to not take out a new loan either because they currently have an outstanding loan or they are too poor to repay.
3. When asked about the first thing they would do with a new loan, 0% said that improving their water quality, access to piped water or access to ground water supply is a priority and only 3% said that their priority is purchasing more water containers. 25% of households would put the money toward improving their house, 40% would improve or build a latrine, and 18% would invest it in livelihood activities.
4. An astounding 73% of households currently have an outstanding loan, worth an average of 10 million VND, with terms allowing them to pay interest-only fees each month and requiring payment in full at the end of the term.
5. 8% of household have had a loan and finished paying it off, while 20% of households have never had a loan.
6. The typical terms of household's previous loans were: 0.55% monthly interest rate, 750,000 VND monthly payment and a 2-year loan term. To put things in perspective, the maximums are: 0.9% monthly interest rate, 1,600,000 VND monthly payment and 12-year loan term, while the minimums are: 0.2% monthly interest rate, 9,000 VND monthly payment and 1-year loan term

Natural Hazards:

1. With the target area lying on the coast and containing several rivers, two of the more severe natural hazards within the district are: tidal flooding and salt water intrusion.
2. Being exposed to the sea-side also makes the target area vulnerable to storms and typhoons.
3. Draught, or reduced rainfall, in the region is becoming more severe, resulting in an unpredictable supply of potable rainwater, loss of agricultural crops and reduction in water available for sanitation needs.

Accessibility:

1. The target area is located approximately 3 hours south of Ho Chi Minh City and 1.5 hours northwest of My Tho City, capital of Tien Giang province
2. All households surveyed could be accessed by car or motorcycle.
3. Road conditions are quite good, with most small access roads covered with cement topping or gravel.

Terrain:

1. Ground elevations are relatively constant, with no more than a 2 meter elevation change through the target area.
2. During the survey (dry season), there are very few rivers over 10 meters wide, with most waterways being 2-4 meters wide with less than 1 meter water-depth remaining.

CONCLUSIONS AND RECOMMENDATIONS

Population:

1. IEC activities, awareness campaigns and training ought to be conducted in Vietnamese and it is not necessary to offer materials in other languages.
2. When applying the number of people/household to estimate the number of people able to be served through project activities (individual beneficiaries), a maximum of 4ppl/household is recommended for a conservative estimate. When estimating the household consumption (such as water use or adequate space), 5ppl/household is the minimum for a conservative estimate.
3. Gender issues ought to be mainstreamed, especially since there are 54 women to every 46 men in the target population.

Industry and income:

1. There is great potential for improving household's ability to sustain and improve their incomes by introducing livelihood options for the rainy season. The locals are already interested in investing in their own livelihood activities, have identified ways in which they could do it and have expressed interest in receiving support to achieve higher, more sustainable incomes.

2. Many households have several skills which are not utilized for income. Yet, with additional market routes and/or vocational training, those skills could become an asset to the household's sustainable income.
3. With 100% of the target population making less than \$1USD per person/day, the target area could especially benefit from applying MDG 1 (Millennium Development Goal 1) Target 1a, to reduce by half the number of people living on less than \$1USD per day.
4. There is great potential for additional solid waste management training and capacity building due to the high rate of inadequate solid waste management practice, even with the rate of 8% of households receiving income from such work.

Health:

1. The rate of severe diarrhea and urinary tract infection could be reduced through the improvement of household water treatment, use of hygienic latrines, frequency of hand-washing and sanitary bathing practice. The rate of skin rashes may not be reduced though these improvements as there are many possible causes.
2. As the general awareness of appropriate hygiene, types of latrines and types of bathing facilities is rather poor, the community would benefit from WATSAN IEC.

Education:

1. With such a high rate of uneducated community members, including the school-age population, IEC campaigns and other capacity building should be conducted in schools as well as at the household level. All materials must be simple to understand with little use of text to accommodate the low education rates.
2. Since only a small portion of the community has had schooling higher than primary school, it is recommended that technological training be conducted in a systematic manner, allowing for the beneficiaries to gain basic skills before advancing.

Housing and Land:

1. There is not a great need to replace or repair the columns to support the roof, even if the roof is replaced or improved for rainwater harvesting.
2. Very few houses in the target area require housing improvements in order to accommodate effective rainwater harvesting conditions. Thatch roofs are recommended to be improved to corrugated fiber cement or clay tiles to minimize the Total Dissolved Solids in the drinking water, yet only a few houses will require attention.
3. Most households have enough unused land for receiving WATSAN improvements, such as construction of a latrine, a bathing facility, water storage containers or a rainwater storage pond.
4. Houses in the target area have a rather large footprint (area of land consumed), making it difficult to replace the entire house to reduce the vulnerability to local natural hazards. Instead, smaller and less-costly improvements should be considered.
5. A significant majority of households preferred having detached facilities for cooking, bathing and latrine, which should be taken into consideration in the development of appropriate improvements.

Community Water Supply:

1. The ground water resources are commonly of poor quality and may severely limit the local groundwater supply solutions.
2. With the existing surface water supply facilities already culturally and financially accepted, providing additional facilities is one option which could be explored, so long as the treatment methods, delivery and household storage are designed to minimize the contamination at the point-of-use.
3. Regardless of the source of water, it is always recommended to build awareness of, and access to, point-of-use water treatment products to minimize re-contamination. Household water filters, UV sunlight exposure, boiling, chemical additives are possibilities.
4. The current water-use fees are reasonable and in line with national standards. Additional water facilities could follow the existing fee range.
5. It is recommended to improve the quality and consistency of the existing surface water supply facilities to overcome the claims that they were unable to supply adequate quality/quantity water all-year long. Reducing the salinity intrusion is an important step toward achieving this.
6. There is a need for offering water for purchase at lower rates, potentially through community water supply routes, since 23% of households must purchase water in the dry season and the fees are 300% of the community piped water.

Household Water Supply:

1. With a dry season of 4-6 months and a 2-month average supply of drinking water stored in household containers, each household could survive the dry season if they had an additional 1 to 2 cubic meters of water storage capacity.
2. It is recommended to offer various water treatment options to provide decent water for drinking as well as bathing due to the likelihood that all water sources can easily become contaminated through distribution and containment, as is typical with rural water supply. Treatment for high contaminant-removal rates is ideal for drinking, while an alternate lower-cost treatment system may be adequate for bathing and dishwashing.
3. Offering concrete water containers of 1 to 2 cubic meters each will save the beneficiary up 55% of the cost of smaller clay jars for the same containment volume. Using concrete water containers also reduces the chance of re-contaminating the water and can more safely protect stored water during storms.
4. It is not recommended to offer household borehole water wells due to the high rates of salinity intrusion, the scarcity of groundwater resources and the high cost per household to offer it as a solution.
5. Household rainwater ponds are culturally acceptable and cost-effective in the target area, making them a feasible option for water supply, yet point-of-use water treatment should be used before drinking since the ponds have a high exposure to various sources of contamination.
6. Nearly 1/3 of all households continue to use water from rivers and canals, much of which is not treated before use, resulting in a need for additional WATSAN IEC in conjunction with alternative water supply options.

Community Sanitation:

1. It is recommended that household sanitation facilities be built, wherever possible. Although, if all users have equal access rights and the facilities are convenient to all users, community latrines and shower facilities are a cost-saving alternative.

Household Sanitation:

1. Where possible, septic tank latrines are recommended to meet the cultural expectations. Although, sludge-removal remains a concern in a target area lacking formal sludge-removal systems and sludge treatment.
2. Due to the low land elevation and proximity to rivers, there is a need for latrine designs which accommodate high water-level conditions.
3. Most households prefer to have latrines detached from the house. This also reduces odors, reduces the chance of coming in contact with excreta by transfer of flies and other bugs, and often creates more distance between sewage waste and drinking water sources.
4. With nearly 1/3 of households lacking a constructed wash area, it is recommended to offer bathing facilities which are hygienic, have adequate water supply and maintain women's privacy, 3 common concerns with informal wash areas. Most households prefer to have bathing facilities detached from the house.
5. In general, the 39% of household who do not own a latrine and 13% who use fishpond latrines (accounting for over 1/2 of the target population), should be offered appropriate alternatives and WATSAN IEC training to support their transition toward appropriate sanitation.

Household Financing:

1. Although 74% of households say they could take out a new loan (to improve their house, WATSAN conditions or livelihood), nearly 3/4 of all households currently have an outstanding loan, severely limiting the potential for the provision of future loans.
2. It's possible to provide financing options to the households who: have an income above the cap for the existing loans yet still remain poor and in need, complete their current loan term and have proven their repayment success, or have never taken out a loan and have a relatively stable income.
3. It is recommended that the maximum loan amount be approximately 7,000,000 VND since that is the amount the average household estimates it can afford and many of the existing loans are in that range. Since there is a range of household priorities for loan money, it is recommended that there be financing options to accommodate home improvements (+/- 10,000,000 VND), WATSAN improvements (+/- 4,000,000 VND) and possibly livelihood investments.

Natural Hazards:

1. In the development and implementation of community or household improvements, the effects of salt water intrusion, tidal flooding, extended and unpredictable dry spells, storms and typhoons should be accounted for and minimized.

Accessibility:

1. Although most of the areas within the immediate target area are accessible by road, conservative travel time estimates are recommended as there are many nearby communities that must be reached by boat.

Terrain:

1. With few rivers and waterways able to be utilized in the dry season, the poor access to year-round flowing water should be considered in the development of solutions to the water supply and sanitation needs.

Data from this survey has been compiled and analyzed by:

A handwritten signature in cursive script that reads "Lucas Livingstone". The signature is written in black ink and is positioned above the typed name and date.

Lucas Marc Livingstone
July 30, 2010

12. END NOTES

ⁱ “Vietnam in top ten countries affected by natural calamities,” *Viet Nam News* (August 2010).

Available at:

<<http://www.lookatvietnam.com/2010/08/vietnam-in-top-ten-countries-affected-by-natural-calaminities.html>>.

ⁱⁱ *Comprehensive Poverty Reduction & Growth Strategy*, The Government of the Socialist Republic of Viet Nam (2003). Available at:

<http://siteresources.worldbank.org/intvietnam/Overview/20270134/cprgs_finalreport_Nov03.pdf>;

A Summary of National Baseline Survey on Environmental Sanitation and Hygiene in Viet Nam and Sanitation, Viet Nam Ministry of Health and UNICEF (2008). Available at:

<http://www.unicef.org/vietnam/media_7999.html>.

ⁱⁱⁱ *Ibid.*