



**INSTITUTE OF POLICY AND STRATEGY FOR AGRICULTURE AND RURAL DEVELOPMENT**

“Support in the design of Public-Private agricultural risk management system in Vietnam” Project

# **Monitoring and Evaluation Final Report**

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## **Abstract**

Taking into account the facts that there are limited financial resources, the research topic is quite difficult and new to Vietnam and the project duration is not long, the project has gained necessary outputs and objectives set up in the proposal. The main outputs of the projects include (1) databases and policy review for the project, (2) mid-term reports, final and synthesis report by both the implementing agency and partners, (3) organization of seminars, workshops and steering committee meetings at both central and local level, and (4) organization of training courses. Of the above outputs, the remarkable ones are capacity building activities and concrete policy and institutional recommendations for a public-private agricultural insurance (agro-insurance) system and for an agro-insurance model for coffee sector.

The training courses are successful in providing basic concepts of a public-private agro-insurance system and practical issues related to the design and set up of a public-private agro-insurance system in Vietnam. These courses can be considered the first ones on agro-insurance run by foreign experts. Therefore, they are highly welcomed by trainees. Another success of the project is the focus on the policy advocacy activities, especially the consultant activities with related governmental officials at both central and local level. Thanks to these, policy and institutional recommendations are considered appropriate with the current legal framework and current practices in Vietnam.

However, it should be noted that there should be more efforts and resources allocated to policy advocacy activities at different levels especially the consultant activities with farmers, the beneficiaries of the agro-insurance policies and the coffee agro-insurance model as well. In addition to that, the lack of pilot activities for coffee model even at a small scale in order to test the feasibility and

appropriateness is another limitation of the project although in the context of time constraints and financial support, it is hard to carry out the pilot activities.

## **I. An overview of the project**

### **1.1. General information**

Project title	Support in the design of Public-Private agricultural risk management system in Vietnam
Project code	2012/SPE/0400206
Funding agency	Spanish Agency for International Development Cooperation (AECID) Add: 18 Ngo Van So Tel: 043.9287600 Fax: 043.9287603
Project owner	Ministry of Agriculture and Rural Development (MARD) Add: 2 Ngoc Ha, Hanoi Tel: 043.8468160; Fax:043.8454319
Implementing agency	Institute of Policy and Strategy for Agriculture and Rural Development (IPSARD) Add: 16 Thuy Khue, Tay Ho, Hanoi Tel: 043.9723390; Fax: 04.9711062
Implementation period	From 27 Jun 2013 to 26 Nov 2015
Budget	371,026 EUR equivalent to 9,808,814,362 VNĐ of which
ODA fund:	349,146 EUR equivalent to 9,230,372,802 VNĐ
Counterpart fund:	21,880 EUR equivalent to 578,441,560 VNĐ

**International partners of the project** are the State Agency for Agricultural Insurance (ENESA) under the Ministry of Agriculture, Food and Environment of Spain (MAGRAMA), Spanish Association of agricultural insurance companies

(Agroseguro); and the Research Centre for the Management of Agricultural and Environmental Risks (CEIGRAM) at the Technical University of Madrid.

**The project duration** has been extended for 5 months to November 2015 instead of June 2015 due to the following reasons:

- The project covers a new and challenging issue of agro-insurance in Vietnam
- It requires further interactions/connections with different stakeholders at multi-levels, some activities could not meet the deadline.

## **1.2. Objectives of the project**

The *overall objective* of the project is to strengthen capacities for risk management in agriculture through agricultural insurance, which would contribute to the development of public-private agricultural insurance model in Vietnam.

*Specific objectives* include:

- Assess the current Vietnamese agricultural insurance situation, analyze the current risk management strategies in agriculture, recommend possible applications for public-private insurance;
- Strengthen institutional capacities of related agencies on legal framework and management mechanism of public-private agricultural insurance;
- Design a public-private insurance model to cover weather risks in coffee production;
- Develop technical capacity on agricultural insurance for experts, government officials and technical officials from related stakeholders.

*Main outputs* of the project:

- A report on analyzing the current situation of agricultural insurance in

Vietnam and other risk management strategies in agriculture;

- A report on analyzing the current policies on agro-insurance in Vietnam which focuses on the weaknesses of the current agro-insurance system and recommendations for the design of a public-private agro-insurance system;
- Workshops, roundtable seminars, video conferencing between Vietnamese and international experts, between the research team and the actors involved in the insurance field.
- A report on legal proposal for designing a public-private insurance system
- A report on proposing a public unit responsible for agricultural insurance and procedures to set up and strengthen this model.
- A report on proposing an insurance model for coffee sector in Vietnam against weather risks.
- Strengthen technical capacity on a public-private agro-insurance system, design and management of a public-private agro-insurance system, database management and insurance tariffs calculation.
- A synthesis report with concrete recommendations on how to expand the public-private agro-insurance model for Vietnam.

## **II. An introduction of M&E activities**

### **2.1. Objectives**

Monitoring and evaluation (M&E) activities include mid-term and final monitoring activities.

Mid-term M&E activities aimed at screening and examining whether project activities had been completed with their term of reference (TOR) since the beginning of the project to Dec 2014.

Final M&E activities are implemented just before the project ends with its objectives as follows:

- Evaluate if the project achieves the objectives set up in the project proposal
- Evaluate impacts of the project on related stakeholders.
- Identify necessary activities to be done if there are further researches and projects on this issue

To meet these objectives, the M&E consultant will investigate the following aspects of the project:

- The project's relevance
- The project's progress and outputs
- The project's efficiency
- The project's sustainability

## **2.2. Scope and targeted audience of the M&E activities**

Final M&E activities cover all activities done under this project during the project duration. From that, suggestions and recommendations will be given to the whole project and each project activity as well.

The final M&E report will provide information for the Project Management Unit, the project owner, funding agency and partners of the project.

## **2.3. Methodologies and information sources**

The following methodologies are employed:

- Desk study: available secondary information and documents are utilized.  
They include:



- Documents about agro-insurance in Vietnam especially those on current situation, difficulties and challenges.
- Project documents such as proposal, progress report, and correspondences among related stakeholders.
- Outputs of the project including reports, databases, comments, minutes of workshops, seminars and field trip reports.
- Collection of primary data, then analysis which include:
  - Minutes of important workshops that M&E consultants participated in.
  - Interviews with the project's partners, the implementing agency, related stakeholders and beneficiaries of the projects using questionnaires designed for each target group.

#### **2.4. M&E activities and working plan**

In order to meet the M&E objectives, the below concrete activities have been carried out:

- Collect and analyze project's documents and outputs
- Design a set of indexes for M&E activities and analysis of the designed indexes.
- Implement 02 surveys targeted at 2 different groups which include
  - Partners and related stakeholders of the project
  - Attendees of the training courses
- Join some seminars and workshops
- Analyze survey data
- Report drafting

- Report finalization and recommendations

Please refer to the Annex 1 – TOR for M&E activities

Working plan for M&E activities is mentioned below:

Seq	Activity	Q3/14	Q4/14	Q1/15	Q2/15	Q3/15	Q4/15
1	Collect and analyze project's documents and outputs						
2	Design a set of indexes for M&E activities and analysis of the designed indexes						
3	Implement 02 surveys						
4	Join seminars and workshops						
5	Analyze survey data						
6	Report drafting						
7	Report finalization and recommendations						

### III. An evaluation of the relevance of the project

The objectives of the project and the activities designed to achieve the objectives are relevant to the current context of the whole economy and the agricultural

sector. Especially, they meet the demands of related governmental agencies, insurance companies and farmers. The activities designed for each component are also appropriate for the overall and specific objectives. However, some activities should clearly mention the targeted audience, especially consultation activities, capacity building activities and should put farmers as their priority audience in their list. Farmers should also participate in some training courses to ensure that they will contribute to making the course more practical because farmers are beneficiaries of agro-insurance policies.

Methodologies used for the project also fit with current practices of policy formulation and implementation in Vietnam. Gathering both primary and secondary data is highly prioritized to get necessary data for research activities of the projects; consultation activities are also highlighted to ensure the correctness of the proposed model with the prevailing legal and institutional framework; training courses are very helpful in providing trainees useful knowledge and experience on agro-insurance with useful exercises. All these prove that the project designer has put much concern on the relevance of the project, and thus ensure that the project outputs contribute to the future development of agro-insurance.

In addition to that, the methodologies used take full advantage of both implementing agency and international partners of the project. While IPSARD and ENESA who have outstanding capacity in policy analysis, evaluation and consultation for the policy formulation and implementation process have deeply engaged in research activities, CEIGRAM and Agroseguro have contributed considerably to the capacity building activities, reports, and recommendations by providing practical case studies and experiences in agro-insurance.

Last but not least, from the designing stage, the project has put utmost attention

on institutional and policy issues related to agro-insurance. Outputs of the project have shown that they are key elements in ensuring the sustainable development of agro-insurance, thus the project has clearly pointed out institutional and policy recommendations to agro-insurance system.

#### **IV. An evaluation of the progress and outputs of the project**

##### **4.1. The project's progress**

The ratio between the number of outputs that meet deadlines and the number of total outputs is used to evaluate the project progress done individually by either the implementing agency or foreign partners.

##### ***4.1.1. The project progress by Vietnamese implementing agency***

The below table shows all the activities that have been done by IPSARD under this project:

<b>Seq</b>	<b>Activity code</b>	<b>Activity</b>	<b>Planned deadline</b>	<b>Time completed</b>	<b>Comment</b>
1	1.1	Collecting information and data related to the current situation of agro-insurance of Vietnam	Dec 2013	Sep 2014	Missed deadline
2	1.2	Designing questionnaire and carrying out field survey	Sep 2013		Meet deadline
3	2.1.1	Launching workshop and several meetings and video conferences in the duration of the project	From Aug 2013 to Jun 2015		As above
4	2.1.2	National seminar and meetings with main stakeholders	From Nov 2013 to May 2015		As above
5	2.1.3	Final Workshops	Oct 2015		As above
6	2.1.4	An experts meeting on institutional strengthening of agro-insurance in Vietnam	Aug 2015		As above

7	2.2	Collecting legal documents related to insurance and agro-insurance in Vietnam	Feb 2014	Dec 2014	Missed deadline
8	2.3	Collecting ideas/suggestions/recommendations from stakeholders in Vietnam about a public unit responsible for agro-insurance	Jul 2014	Jan 2015	As above
9	3.1.1	Analyzing socio-economic and agro-meteorological conditions for coffee production	May 2014	Mar 2015	As above
10	3.1.2	Identifying main risks which could damage coffee production	As above	As above	As above
11	3.1.3	Analyzing the vulnerability of coffee sector	As above	As above	As above
12		Comments on reports by ENESA	Oct 2015	Nov 2015	As above
13	3.2	Designing questionnaire and carrying out field survey in Daklak	May 2014		Meet deadline
14	4.1	Logistics for training courses	May, Nov 2014, and Oct 2015		As above
15		Working visit to Spain	May 2015		As above
16	5	Project Coordination activities	During the project	During the project	As above
17		Writing a synthesis report	Nov 2015	Nov 2015	As above

Of the 17 activities done by IPSARD, 10 of them (equivalent to about 60%) met the deadlines while the remaining 7 activities (40%) were delayed.

Activity codes 1.1, 2.2, 2.3, 3.1.1, 3.1.2, 3.1.3 had to be delayed due to the subjective reason that the person who prepared the plan for this project underestimated the duration as he expected to run the project right after the proposal was approved whereas it realistically often takes about 1 or 2 months for administrative procedures in Vietnam to actually implement the project.

Comments on reports by ENESA were delayed because of an objective reason. Comments can only be given when reports are available. In this project, reports by ENESA missed the deadlines so comment reports were also late.

#### ***4.1.2. The project progress by Spanish partners***

The following table shows a list of detailed activities that Spanish partners including ENESA, Agroseguro and CEIGRAM have done during the project

<b>Seq</b>	<b>Activity code</b>	<b>Activity</b>	<b>Planned deadline</b>	<b>Time completed</b>	<b>Comment</b>
1	1.1	Collecting information and data relating to agro-insurance of other countries	Sep 2015		Meet deadline
2	1.2	Comments/advice on questionnaire and field survey plan	Sep 2013		As above
3	2.1.2	Presentations preparation and delivery at a national seminar	From Nov 2013 to May 2015		As above
4	2.1.3	Presentations preparation and delivery at the final seminar	Oct 2015		As above
5	2.2	Mid-term report on legal proposal for designing a public private insurance system	Sep 2015		As above
6	2.3	Mid-term report on proposing a public unit responsible for agro-insurance and procedures to set up and strengthen this unit	Sep 2015	Oct 2015	Missed deadline
7	3.1.4 to 3.1.8	Mid-term report on proposing an insurance model for coffee sector in Vietnam	Sep 2015	Oct 2015	As above
8		Mid-term report on recommendations for the effective implementation of the designed insurance system	Sep 2015	Oct 2015	As above
9		Final report of the project	Sep 2015	Oct 2015	As above

10	4	Training materials preparation and Assigning trainers to carry out the training course	May, Nov 2014, Oct 2015		Meet deadline
11	5	Project Coordination activities	During the project		As above

Of the 11 activities done by foreign partners, only 4 activities, accounting for 36% missed the deadlines and they were submitted only 1 month later than planned.

## 4.2. Outputs of the project

Indexes used to evaluate outputs of the project include:

- The number of outputs in accordance with specific objectives of the project.
- The number of participants to different workshops, seminars, meetings and the number of trainees for training courses.

### 4.2.1. Outputs submitted by Vietnamese implementing agency

Outputs per activity are listed in the below table:

Seq	Activity code	Activity	Outputs
1	1.1	Collecting information and data related to the current situation of agro-insurance of Vietnam	Soft copy of data and information collected about the situation of agro-insurance in Vietnam and a report on its current situation
2	1.2	Designing questionnaire and carrying out field survey	Field survey data set and Field survey report
3	2.1.1	Launching workshops and several meetings and video conferences during the duration of the project	Minutes of workshops and meetings
4	2.1.2	National seminar and meetings with main stakeholders	Minutes of seminar and meetings
5	2.1.3	Final Workshops	Minutes of final workshop

6	2.1.4	An experts meeting on institutional strengthening for agro-insurance in Vietnam	Minutes of experts meeting
7	2.2	Collecting legal documents related to insurance and agro-insurance in Vietnam	Soft copy of all the legal documents collected and intermediary report on a legal framework for a public-private agro-insurance system.
8	2.3	Collecting ideas/suggestions/recommendations from stakeholders in Vietnam about a public unit responsible for agro-insurance	Intermediary report on a public unit responsible for an agro-insurance system.
9	3.1.1	Analyzing socio-economic and agro-meteorological conditions for coffee production	Intermediary report on a coffee agro-insurance model
10	3.1.2	Identifying main risks which could damage coffee production	As above
11	3.1.3	Analyzing the vulnerability of the coffee sector	As above
12		Comments on reports by ENESA	03 comment reports
13	3.2	Designing questionnaire and carrying out field survey in Daklak	Field survey data set for coffee insurance in Daklak
14	4.1	Logistics for training courses	Logistics documents
15		Working visit to Spain	Visit report
16	5	Project Coordination activities	Related documents
17		Writing a synthesis report	Published synthesis report

The above outputs can be classified according to specific objectives, and then evaluated as follows:

- 04 sets of database and documents about agro-insurance in Vietnam and coffee insurance in the Central Highlands. They are rich and detailed, providing current situation of agro-insurance policies and implementation in



many provinces nationwide as well as that of coffee insurance in the Central Highlands. They also contain statistics about hydrometeorology and weather which are necessary for the design of coffee insurance model.

- 07 intermediary reports including input reports which provide information, comments, suggestions and recommendations from experts who have experiences and knowledge about policies, institutional issues and agro-insurance; and comment reports which contribute considerably to the completion of the reports by Spanish partners.
- Communication, policy advocacy and networking activities done through seminars, workshops, and experts meetings to collect information, comments, suggestions and recommendations for the projects. Those activities are helpful in circulating outputs of the project, attract interests on the project itself, on agro-insurance and on coffee insurance.

There are 07 seminars, workshops and meetings which are very important in stimulating the participation of many related stakeholders. Details about 07 events are as follows:

- Aug 2013: 01 launching workshop
- Nov 2013: 01 national seminar on agro-insurance
- Apr 2014: 01 expert meeting on agro-insurance
- Nov 2014: 01 steering committee meeting on sharing experiences on the application of advanced technology on agro-insurance in Vietnam
- Jun 2015: 01 steering committee meeting on sharing Spanish agro-insurance experiences and lessons learnt for Vietnam.
- Aug 2015: 01 experts meeting on agro-insurance model for coffee: institutional and technical aspects

- Oct 2015: 01 final workshop

Participants to the workshops, seminars and meetings are those from the implementing agency, partners of the projects and others from many related stakeholders which include:

- Public sector including representatives from related departments and institutes, notably those from Ministry of Finance, MARD and provincial departments for agriculture and rural development,...
- Private sector including representatives from insurance companies, re-insurance companies, notably Bao Minh Insurance Corporation, Bao Viet Insurance Corporation, Vietnam National Reinsurance Corporation, etc.
- Foreign sectors including representatives from different organizations and projects related to agro-insurance in Vietnam, notably Food and Agriculture Organization (FAO), Australian Centre for International Agricultural Research (ACIAR), Swiss Development Cooperation (SDC),...
- Farmers and farmers 'representatives.

However, it should be noted that the participation of farmers and farmers' representatives is limited. They attended only the last 2 events in August and October 2015.

#### ***4.2.2. Outputs submitted by Spanish partners***

Outputs done by international project partners are listed in the following table:

<b>Seq</b>	<b>Activity code</b>	<b>Activity</b>	<b>Outputs</b>
1	1.1	Collecting information and data relating to agro-insurance of other countries	Mid-term report on analyzing the current situation of agro-insurance in Vietnam, reviewing international experiences on agro-insurance and

			lessons learnt for Vietnam
2	1.2	Comments/advice on questionnaire and field survey plan	
3	2.1.2	Presentations preparation and delivery at national seminar	Presentations
4	2.1.3	Presentations preparation and delivery at final seminar	Presentations
5	2.2	Mid-term report on legal proposal for designing a public private insurance system	Mid-term report on legal proposal for designing a public private insurance system
6	2.3	Mid-term report on proposing a public unit responsible for agro-insurance and procedures to set up and strengthen this unit	Mid-term report on proposing a public unit responsible for agro-insurance and procedures to set up and strengthen this unit
7	3.1.4 to 3.1.8	Mid-term report on proposing an insurance model for coffee sector in Vietnam	Mid-term report on proposing an insurance model for coffee sector in Vietnam
8		Mid-term report on recommendations for the effective implementation of the designed assurance system	Mid-term report on recommendations for the effective implementation of the designed assurance system
9		Final report of the project	Final report of the project
10	4	Training materials preparation and Assigning trainers to carry out the training course	Training materials and reports
11	5	Project Coordination activities	Related documents

Of the above outputs, the main ones are:

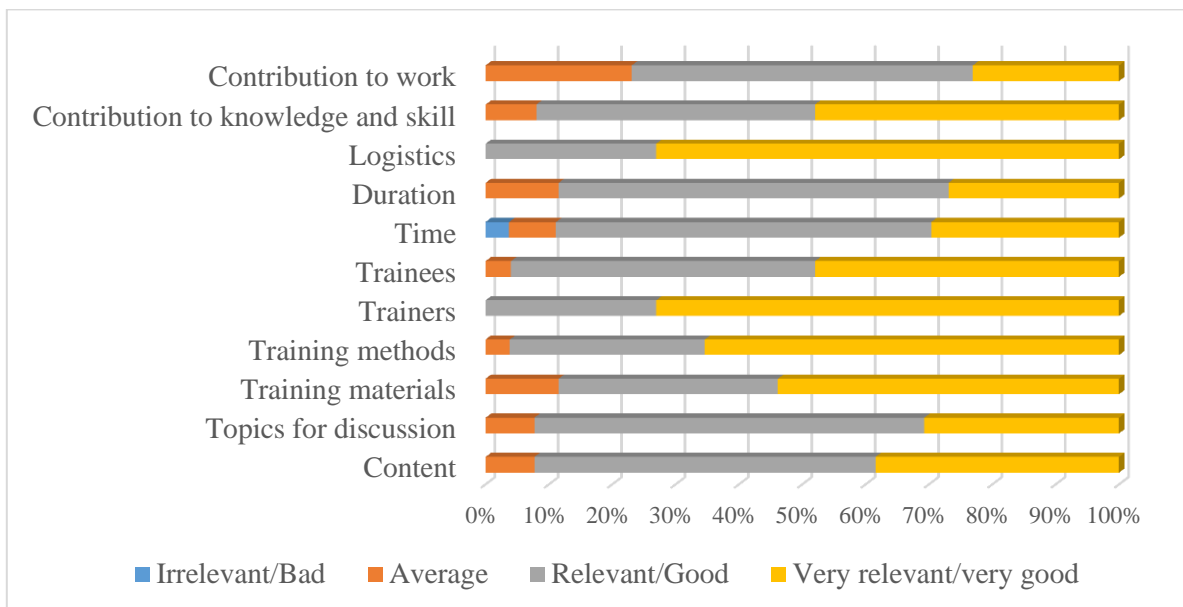
- 06 reports including 05 midterm reports and 01 final report containing the main ideas, conclusions and recommendations by international project partners;
- 03 sets of training materials and reports on training courses. The 03 training courses are (1) Basic concepts of a public-private agricultural insurance system, (2) Database management and insurance tariffs calculation, and (3) Design insurance model for coffee in Vietnam.

There were 100 people who participated in the courses from the implementing agency and other related stakeholders especially insurance companies. In order to collect comments and suggestions about the 03 courses, a small survey was done as follows:

- Survey tool: Paper-based questionnaire (please refer to the annex 2)
- Surveyed group: trainees of the training courses under the project
- Sample size: 20 trainees (as listed in the annex 3) of which 11 (55%) are from insurance companies and 9 (45%) are from departments, institutes and universities related to agro-insurance.

Gathering information collected from the survey which was designed using 11 indexes to evaluate the training courses proves that 90% of total interviewees agreed that the courses are either relevant or high relevant to their demands. Trainers and logistics for the courses are highly appreciated: 100% rated it good or very good. Regarding time and duration of the courses, 10% considered it irrelevant, thus the implementing agency should consider this feedback. In addition, 80% of the surveyed trainees think that the courses are contributive to their work compared to the 20% who do not think so. However, 20% is not a small proportion so it needs to be taken into consideration.

Figure 1: Ratings of courses by trainees (%)



Further more, for open question, many trainees suggested that there should be more time allocated for discussion and learning of case studies in Vietnam.

To conclude, the project has gained all outputs listed in the proposal, thus it has attained all its objectives set up.

## V. Efficiency of the project

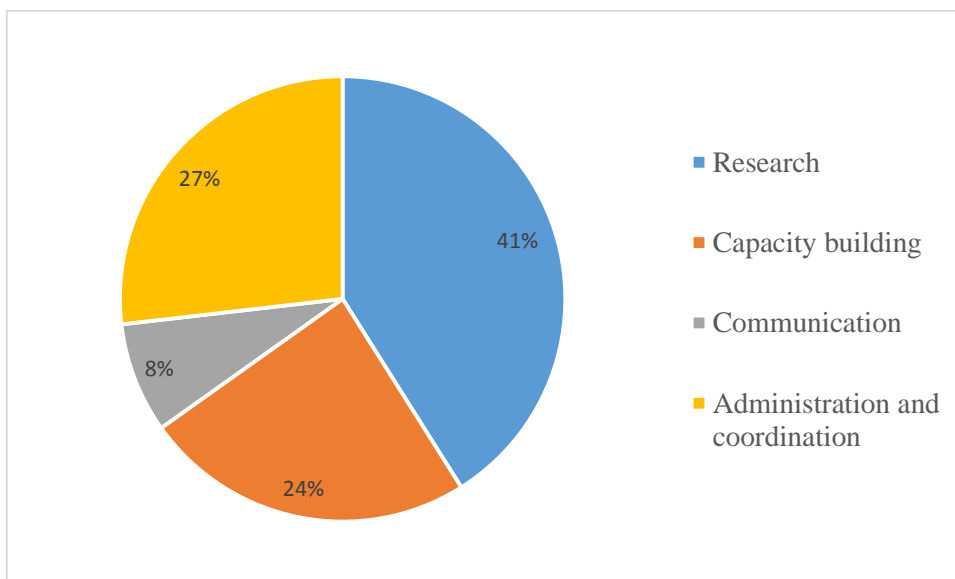
To assess the efficiency of the project, indicators that show the % of budget allocated to different activities and between the implementing agency and international partners are used.

Grouping different project activities into main project activities and outputs, we have 4 main groups of activities and outputs as follows:

- Research activities with outputs of researches and databases
- Capacity building activities with outputs of training courses
- Communication activities with output of seminars, workshops, published reports,...

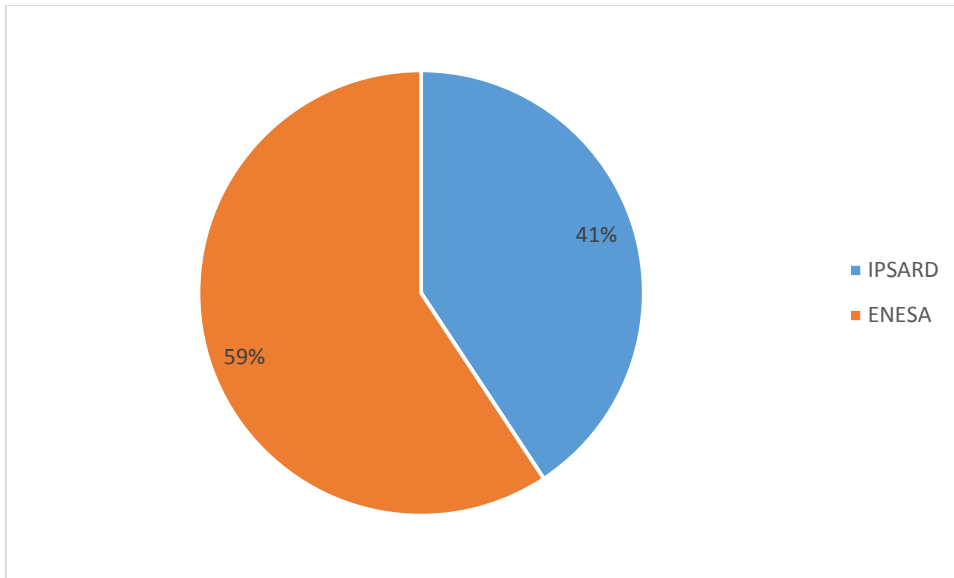
- Project administrative and coordination activities

Budget is allocated for these groups of activities and outputs as shown in the below figure:



Research activities received 41% of the total budget which is very reasonable because this is a research project. Capacity building activities accounted for nearly 25% of the total budget which prove the focus of the project. However, budget for communication activities is limited with less than 10%, compared to nearly one fourth of the total budget for administrative and coordination activities.

Budget allocated for IPSARD and ENESA is as follows:



If in-kind support by IPSARD is not taken into account, more than half of the total budget goes to ENESA to pay for either consultancy services or travel costs during the project duration. This ratio is quite high but acceptable as the Spanish teams had to travel 4 times to Vietnam and they tried to save the cost by incorporating seminars with training courses.

## **VI. An evaluation of sustainability of the project**

As mentioned from the beginning, this is a small project but there are some remarkable outputs of high sustainability, especially training courses. From the previous information, the number of trainees is quite big and diverse and the content of the courses is rich and practical. Therefore, the courses are very helpful in providing necessary background and skills for trainees who will actively participate in the formulation and implementation of policies on agro-insurance in the near future. However, it should be better if training materials are widely circulated to others especially insurance companies, universities and colleges which have courses on insurance in general and agro-insurance in particular.

Communication activities which aim at strengthening dialogues between public

and private sector through seminars, workshops and meetings, are also very contributive to the sustainability of the project because they ensure that project outputs/recommendations fit the actual context and demands of related stakeholders. However, once more, it is highly recommended that the participation of farmers needs further improvement.

One limitation of the project is that there is no pilot activity for the designed model. This badly affects the sustainability of the project because the proposed model is not proven to be appropriate.

## **VII. Conclusions and recommendations**

In order to have a better view of the project, a small survey is done to collect further information. Details of the survey are as follows:

- Survey tool: paper-based questionnaire (please refer to annex 4 for more information)
- Surveyed group: representatives from related stakeholders to the project
- Sample size: 11 representatives from 11 different related stakeholders (as listed in annex 5)

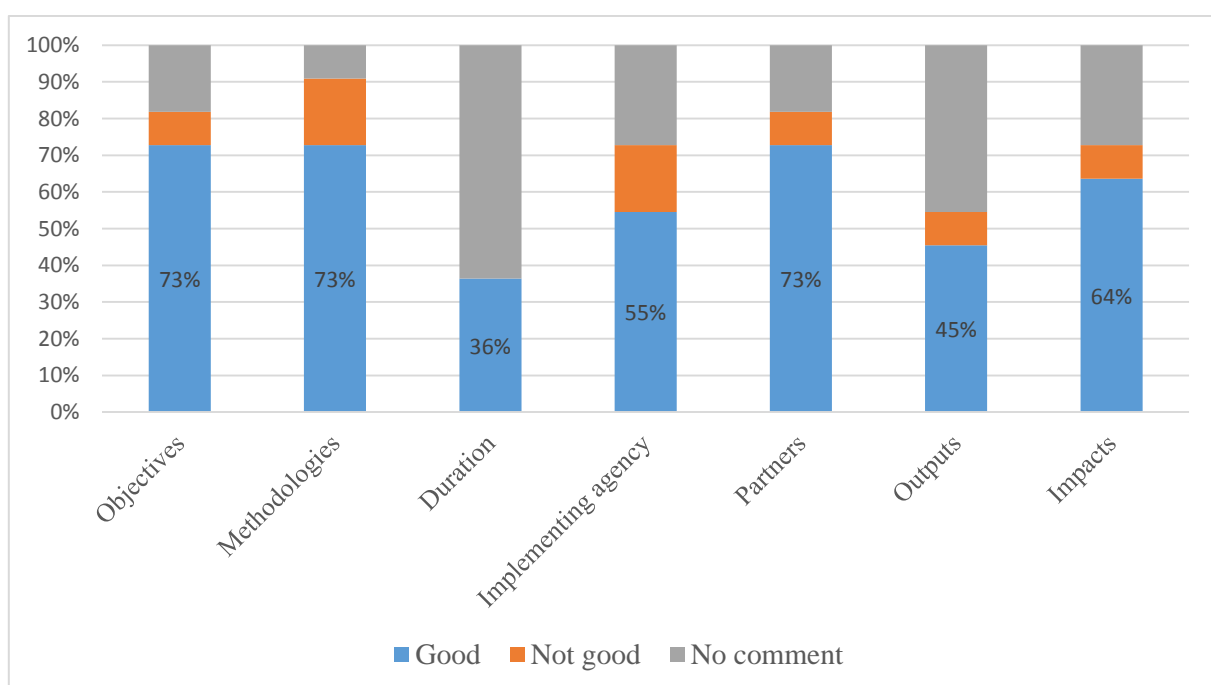
The use of indicators and open questions has helped in collecting diverse ideas about the project, especially its strengths and weaknesses. According to the interviewees in this survey, the project has the following main strengths:

- Objectives of the project are very relevant to the actual status of the agricultural sector, to the demands of farmers and the government.
- The project has started at the right time when the pilot agro-insurance program had finished and related stakeholders were in need of assessments in order to have a better plan for agro-insurance in the future.
- IPSARD in collaboration with Spanish team has taken full advantages of both



sides. While IPSARD has full knowledge about institutional and policy framework in Vietnam, Spanish experts have rich experiences on agro-insurance in not only Spain but also many other countries worldwide.

More specifically, more than 70% of interviewees consider objectives, methodologies, capacity of the implementing agency and project partners, good. The project is also rated to have good impacts on insurance market and on basic background and skills about agro-insurance as well. However, less than 50% give good feedback on duration and outputs of the project because according to them, the project duration should be longer to have time to pilot the proposed model.



Besides the advantages, there are some limitations of the project as follows:

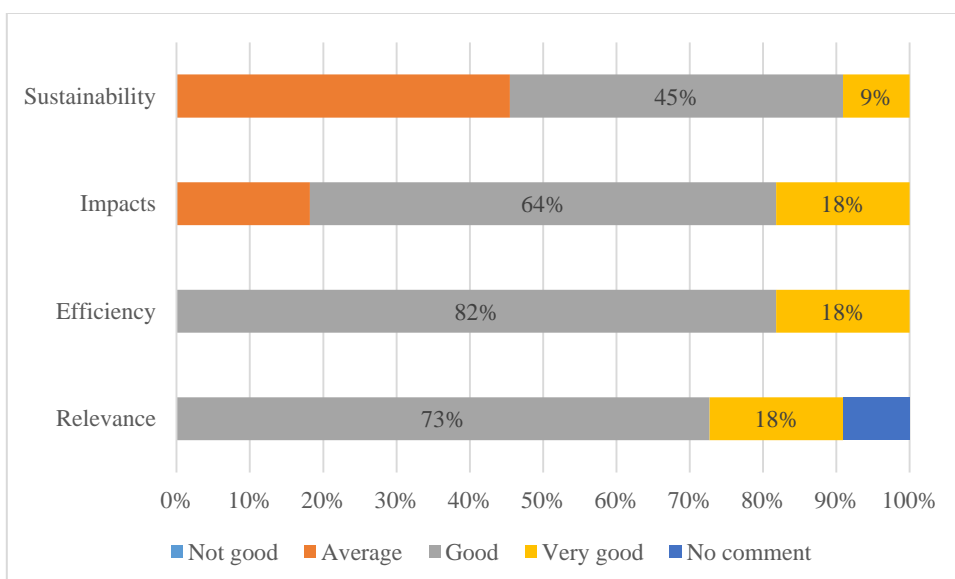
- The project has not solved thoroughly the technical obstacle of limited availability of data
- Consultation and discussion with farmers is also limited
- The collaboration with stakeholders especially research institutes and

universities in Central Highlands which is the main plantation area for coffee and coffee experts is weak.

Therefore, the below recommendations are given to improve the outputs and impacts of the project:

- It is necessary to have wider participation of experts in collecting, analyzing statistics and hydrometeorology data to solve the issue of limited data availability.
- It is also necessary to have wider participation of local officials especially those from the provincial departments of agriculture and rural developments and agricultural extension centers to have better understanding of the surveyed areas.
- It is essential to work with companies, coffee farms, and coffee research institutes when designing the insurance model for coffee in the Central Highlands.

In general, 100% of the interviewees find the project efficiency to be satisfactory; more than 90% think the project is relevant and more than 80% consider that the project has good impacts. Regarding the sustainability of the project, only more than 50% think it is good because of several reasons including agro-insurance being new to Vietnam, thus many wonder about its feasibility; the designed model has not been applied, thus its feasibility is not proven.



The M&E consultant also had an open discussion with the project director, deputy director general of IPSARD and according to him, the project has been successful beyond his expectations because it has provided concrete and feasible recommendations on policy and institutional aspects for agro-insurance in general and coffee insurance in particular, although there have been many difficulties during the project implementation. Firstly, agro-insurance is very new in Vietnam and the country lacks experience on it. Regarding coffee insurance, case studies in Vietnam and worldwide are not many and Spanish experts do not have much experience on coffee insurance.

Secondly, it is very challenging to coordinate with different governmental agencies in Vietnam, as well as domestic partners with international partners.

Thirdly, it is the limited availability of statistics. There have been many obstacles in designing the insurance model for coffee sector because statistics and hydrometeorology data are not reliable and not very detailed.

Fourthly, it is the limited background and knowledge of related Vietnamese stakeholders about agro-insurance which leads to the difficulty in finding the

appropriate approach and methodology for the training courses to ensure that they will be both easily understandable and beneficial for trainees.

*In general, the overall evaluation of the project is as follows:*

*Regarding project design, technical issues are highly relevant to the objective and subjective situation but financial issue needs improving by allocating more funds for communication activities to better disseminate the project's results.*

*Regarding project outputs and progress, although there are delayed activities, outputs are considered good especially recommendation reports and capacity building activities. Therefore, the project is considered efficient and sustainable.*

*Regarding project management and coordination activities, the project management unit has successfully encouraged the participation of both domestic, public, private stakeholders and international project partners in many project activities especially in workshops, seminars, meetings, training courses, and field trips to project areas. However, as analyzed above, there are some limitations that need proper consideration. Therefore, below are some key recommendations to improve the impacts and sustainability of similar projects:*

- In the project plan making process, lag time needs to be taken into account for administrative work.*
- Project design needs more attention on consultation activities at local level especially beneficiaries of the project. In addition to that, budget - even a small proportion - should also be allocated for domestic partners of the project.*
- More time should be spent on field surveys, field trips and consultation activities at local level and beneficiaries of the project. In addition to this, project documents and outputs should be regularly circulated during the time*

*of the project instead of only at the final stage.*

## **Annex 01: Term of Reference for the Expert on External Evaluation of the project on “Support in the design of Public-Private agricultural risk management system in Vietnam”**

### **Background**

Agriculture is a vital sector in Vietnam, conducted on a large area and distributed across the country. Agriculture produces low income but faces a variety of risks such as (i) direct risks including natural disasters and disease, (ii) indirect risks including land risks, risks on management of water resources, risks in the preservation process, risk on organization and management, risk in the use of fertilizers, animal feed, veterinary drugs or medication plant protection, (iii) market risks including price risk and inflation risk. Among the above risks, natural disasters cause direct obstacles to economic growth, sustainable development and poverty reduction. Natural disasters have destroyed many accomplishments of agricultural development, brought difficulties to farmers, and hindered the process of poverty reduction. Risks in agricultural production is very large, and these risks can be limited only with the efforts of the whole society through agro-insurance market which the government, businesses and farmers must have positive move for.

### **Introduction of the Project**

The project will be implemented under the cooperation between the Institute of Policy and Strategy for Agriculture and Rural Development (IPSARD), of the Vietnamese Ministry of Agriculture and Rural Development of Vietnam and, the State Agency for Agricultural Insurance (ENESA), of the Spanish Ministry of Agriculture, Food and Environment. The project includes different activities

namely: assessing the commodity sector, organizing training courses on crop insurance and finding the appropriate mechanism for crop insurance. The Project also focuses on the assessment of commodity sector and in the development of an effective insurance mechanism for coffee production to cover weather risks; and makes recommendations for the development of agro-insurance in Viet Nam, especially public-private agro-insurance

### **Objectives of the Project**

Main objective of the project is to strengthen capacities on risk management in agriculture and to enhance the status of farmers on credit and finance, and to help promote investment in agricultural development. In other words, it aims at establishing a protection system against adverse weather conditions in agriculture through public-private insurance, which strengthens the resilience of the rural population and ensures the sustainability of the industry after the occurrence of extensive damage. It facilitates a plan to manage funds addressed to the agricultural sector, improves and optimizes agricultural management.

### **Main tasks of the expert**

- Review documents related to the project
- Review documents related to performance, challenges in public – private agro insurance
- Set up indicators for monitoring project
- Conduct M&E activities according to the set of indicators designed
- Design M&E mechanism for the project to evaluate the relevance of activities implemented to fulfill the overall and specific objectives of the project.
- Participate in workshops/seminars organized by the implementation team and/or PMU
- Recommend any necessary changes to the specific activity of the project

- Evaluate the performance of the project and make recommendations for the next phase.

### **Requirements for the expert**

- Have a masters degree in agriculture, economics, business, law;
- Have experience in agricultural and rural development sector, priority is given to anyone who has experience in conducting M&E activities for the policy or program/project;
- Have at least 10 years of experience in implementing development projects and working with the ODA, NGOs, policy makers;
- Able to work independently,
- Able to work under pressure and strictly meet set deadlines
- Able to solve unexpected problems
- Fluent in English
- Excellent at windows application software, prioritizing skills and able to use statistical software and information technology

### **Outputs**

- 01 Mid-term M&E report
- 01 Final M&E report for the whole Project

### **Working mechanism**

Working day: 130 days from Quarter 3/2014 to Quarter 4/2015.

Expert fees (lump sum fees including expert fees and field visit expenses if any):

130 days \* 2.643.700 VND/day = 343.681.000 VND

**Annex 02: Questionnaire for attendees of training courses under the project on “Support in the design of Public-Private agricultural risk management system in Vietnam”**

Date:

Full name:

Occupation/title:

Organization:

Tel:

Email:

***1. Which training courses you attended under the project?***

***(Mark X on the courses you attended)***

	<b>Training course title</b>	
1	Basic concepts of a public-private agricultural insurance system	
2	Database management and insurance tariffs calculation	
3	Design insurance model for coffee in Vietnam	

***2. Please evaluate the courses you attended***

***(Mark 1-Irrelevant/not good, 2-Average, 3- Relevant/good, 4- Very relevant/very good)***

<b>Seq</b>	<b>Criteria</b>	<b>Course 1</b>	<b>Course 2</b>	<b>Course 3</b>
1	Content			



2	Topics for discussion			
3	Training materials			
4	Training methods			
5	Trainers			
6	Trainees			
7	Time			
8	Duration			
9	Logistics			
10	Contribution to knowledge and skills			
11	Contribution to work			

**3. *Other suggestions for the courses (if any)***

<b>Seq</b>	<b>Criteria</b>	
1	Content	
2	Topics for discussion	
3	Training materials	
4	Training methods	
5	Trainers	

6	Trainees	
7	Time	
8	Duration	
9	Logistics	
10	Others	

### Annex 03: List of interviewed trainees

Seq	Full name	Position/title	Organization	Tel	Email
1	Bui Son Tung	Insurance expert	Bao Viet Insurance Corporation	912397700	buisontung@baoviet.com.vn
2	Dao Duy Trung	Vice manager- Accounting and Finance Department	Agribank Insurance Company	932503555	Daoduytrung@gmail.com
3	Dinh Quang Huy	Researcher	IPSARD	937661988	quanghuydinh88@gmail.com
4	Du Van Nga	Insurance expert	Agro-insurance Department- Bao Viet Insurance Corporation	989385804	duvannga@baoviet.com.vn
5	Duong Duc Hien	Expert from Assets and Technical Department	Bao Minh Insurance Corporation	973758884	ddhien@baominh.com.vn
6	Le Ngoc Huong	Lecturer	Quantitative analysis Division, Department of Economics and Rural Development, Vietnam	1686751212	Lnhuong@vnua.edu.vn

			Agricultural University		
7	Ngo Tai Nhan	Insurance expert	Agribank Insurance Company	902290922	tainhan@abic.com.vn
8	Nguyen Huyen Trang	Insurance expert	Agro-insurance Department- Bao Viet Insurance Corporation	989123116	<u>nguyenhuyentrang@baoviet.com</u>
9	Nguyen Thanh Cong	Insurance expert	Business Development Department, BIDV insurance company	1687339012	congnguyenthanh.vbi@vietnbank.vn
10	Nguyen thi Ngoc Thuong	Lecturer	Vietnam Agricultural University	983692805	ngocthuong285@gmail.com
11	Nguyen thi Thu Huyen	Insurance expert	Insurance Supervisory Authority/Ministry of Finance	982127810	nguyenthithuhuyen2@mof.gov.vn
12	Nguyen thi Thu Quynh	Lecturer	Department of Economics and Rural Development, Vietnam Agricultural University	934560512	nttquynh@gmail.com
13	Pham Anh Tai	Informatics expert	Agribank Insurance Company	916851699	taipa@abic.com.vn
14	Phan Thanh Ngoc	Insurance Expert	Bao Minh Insurance Corporation,	942962269	ptngoc2@baomin

			Hanoi branch		h.com.vn
15	Phạm Thi Kim Dung	Researcher	Commodity Markets Division, IPSARD	915244344	phkimdung87@gmail.com
16	Phan Xuan Tan	Lecturer	Vietnam Agricultural University	989613691	phanxuantan.hua@gmail.com
17	Trinh Thuong Truong An	Researcher	Center for Agricultural policies, IPSARD	1635032358	truongan1307@gmail.com
18	Trinh Tuyet Nga	Non-life Insurance expert	Association of Vietnam Insurance	939391886	trinhtuyetnga@gmail.com
19	Uong Huy Hoang	Insurance Expert	Bao Viet Insurance Corporation	1692236666	uonghuyhoang@baoviet.com.vn
20	Vu Thi Thu	Insurance Expert	Insurance Supervisory Authority/Ministry of Finance	943309111	vuthithu@mof.gov.vn

**Annex 04: Questionnaire for related stakeholders of the project on  
“Support in the design of Public-Private agricultural risk management  
system in Vietnam”**

Date:

Full name:

Occupation/title:

Organization:

Tel:

Email:

***1. Which activities of the project you involved?***

<b>Seq</b>	<b>Activity</b>	<b>Time (month/year)</b>	<b>Your roles</b>
1			
2			
3			
4			
5			
6			

***2. What are advantages and disadvantages of the project according to you?***

- Objectives:
- Methodologies:
- Time/duration:
- Implementing agency:

- Partners:
- Outputs:
- Impacts:

**3. *Your suggestions for the project?***

- Objectives:
- Methodologies:
- Time/duration:
- Implementing agency:
- Partners:

**4. *How do you rate the project (please mark X)?***

Seq	Criteria	Not good	Average	Good	Very good
1	Relevance				
2	Efficiency				
3	Impacts				
4	Sustainability				

**5. *Your suggestions for the project, for the development of agro-insurance in general and for coffee insurance in particular?***

### **Annex 05: List of interviewed representatives of related stakeholders**

<b>Seq</b>	<b>Full name</b>	<b>Position/Title</b>	<b>Organization</b>	<b>Tel</b>	<b>Email</b>
1	Ngo The Hien	Deputy Director	Department of Cooperatives & Rural Development/ MARD	913396606	hiennt.mard@gmail.com
2	Dang Van Lieu	Director	Agribank Insurance Company, DakLak branch	905050027	lieudv-dlk@abic.com.vn
3	Nguyen Huu Quyen	Manager	Center for Agricultural meteorology, Vietnam Institute of Meteorology Hydrology and Environment	902157429	quyen.nguyenhuu@imh.ac.vn
4	Luong Hong Thanh	Insurance expert	Insurance Supervisory Authority/Ministry of Finance	985742599	luonghongthanh@mof.gov.vn
5	Nguyen Duy Linh	Lecturer	Vietnam Agricultural University	904365920	linhnd@gmail.com
6	Nguyen Hac Hien	Manager	Crop Production Department, Daklak Department of Agriculture and Rural	936410410	hachien209@yahoo.com.vn



			Development		
7	Nguyen Hong Ninh	Program Officer	SDC	902290962	<a href="mailto:ninh.nguyen@eda.admin.ch">ninh.nguyen@eda.admin.ch</a>
8	Nguyen Khac Hiep	Farmer	DakLak	09856125040972872446	hiepkh24@gmail.com
9	Nguyen Tan Trung	Famer	Lam Dong	0949896309	trungnongdinh5@gmail.com
10	Nguyen Le Hoa	Deputy Manager	Department of Science and International Cooperation, IPSARD	912076286	nguyenlehoa@gmail.com
11	Tran Quoc Phuc	Deputy Director	Bao Minh Insurance Corporation, DakLak branch	903526062	tqphuc@baominh.com.vn