

ANNEX 2: Itinerary of Field Visits / Summary of Field Visits

- Thursday, August 24, 2017 : Briefing with PMO Angelica Barlis
- Sunday, August 23, 2017 : Arrival in Cagayan de Oro City
- Monday, October 16, 2017 : Meetings with PCIC Region X Focal Person;
Departure for Malaybalay City, Bukidnon
- Tuesday, October 17, 2017 : FGD, Farmers' Group @ Barangay San Martin, Malaybalay;
KII, LGU Officials, Barangay Sinaway, Malaybalay;
Departure for Valencia City, Bukidnon
- Wednesday, October 18, 2017 : KII, Bukidnon Province Agriculture Office;
KIIs, Valencia City Agriculture Office;
KII, Chairman, Barangay Kahaponan Irrigators Association;
KIIs, LGU Officials, Barangay Kahaponan, Valencia;
Departure for Malaybalay City, Bukidnon
- Thursday, October 19, 2017 : KII, Malaybalay City Agriculture Office;
KII, Bukidnon Rural Bank;
Departure from Malaybalay City
- Monday, October 23, 2017 : FGD, Farmers' Group, Calinan Poblacion, Davao City
KIIs, 2 farmers (Barangays Lapianao and Lacson, Calinan)
FGD/KII, farmer leaders, Biao Gianga Farmers Association, Tugbok, Davao
- Tuesday, October 24, 2017 : KII, Tagum City Agriculture Office
FGD, Barangay San Agustin, Tagum City
KII, Agriculture Extension Worker, Sto. Tomas Municipality, Davao Norte
- Wednesday, October 25, 2017 : KII, General Manager, King Cooperative Asst.
- Wednesday, November 1, 2017 : Arrival in Metro Manila
- Thursday, November 2, 2017 : Meeting with PMO, WIBI Mindanao Project
KII, PAGASA, Quezon City
KII, Agricultural Training Institute, Quezon City
- Friday, November 3, 2017 : FGD, Agricultural Credit Policy Council, Quezon City
KII, UNDP Philippines Country Office, Makati City
Departure from Metro Manila to Munoz City, Nueva Ecija
- Saturday, November 4, 2017 : KII, Philippine Rice Institute, Munoz City
- Sunday, November 5, 2017 : Departure for Quezon City
- Monday, November 6, 2017 : KII via skype, Regional Technical Adviser, UNDP Regional Hub, Bangkok
KII, PCIC President / Project Director / Project Board Vice Chairperson
KII via skype, former National Project Coordinator, WIBI Mindanao
- Tuesday, November 7, 2017 : Meeting with PMO, WIBI Mindanao Project
- Wednesday, November 8, 2017 : Departure from Metro Manila

ANNEX 3: List of Persons Interviewed

- Thursday, August 24, 2017 - Angelica Barlis, UNDP WIBI Mindanao Project
- Monday, October 16, 2017 - Roy Arthur P. Alamban, PCIC Region X Focal Person
- Tuesday, October 17, 2017 - Barangay Captain Helen Agparo, Barangay Sinaway, Malaybalay City
- Kagawad Evaristo Calano, Barangay Sinaway, Malaybalay City
- Wednesday, October 18, 2017 - Lilith Turan, Bukidnon Province Agriculture Officer
- Connie L. Dalangan, Acting Agriculture Officer, Valencia City
- Concepcion Romano, Supervising City Agriculturist, Valencia City
- Rhea Jane G. Amol, Agricultural Technician, Valencia City
- Virginia Duron, Agriculture Extension Worker, Valencia City
- Rebecca Taro, Chairman, Barangay Kahaponan Irrigators Association
- Kagawad Albert H. Balbin, Barangay Kahaponan, Valencia City
- Kagawad Ma. Deliza C. Veriales, Barangay Kahaponan, Valencia City
- Thursday, October 19, 2017 - Remedios R. Sarzuelo, Malaybalay City Agriculture Officer
- Pedro Bautista, Jr., Manager, Bukidnon Rural Bank
- Monday, October 23, 2017 - Modesto Q. Abano, Self-financed Farmer Barangay Lapianao, Calinan
- Armando/Jocelyn Maravilla Barangay Lacson, Calinan
- Vicente Sitay, farmer leader, Biao Gianga Farmers Association, Tugbok
- Aida Morta, farmer leader, Biao Gianga Farmers Association, Tugbok, Davao
- Tuesday, October 24, 2017 - Jose Napoles, Tagum City Agriculture Officer
- Ronald Solon, Agriculture Extension Worker, Sto. Tomas Municipality, Davao Norte
- Wednesday, October 25, 2017 - Romeo C. Sabino, Asst. General Manager, King Cooperative.
- Thursday, November 2, 2017 - Rosalinda de Guzman, Chief-Climate Data Section, PAGASA
- Engr. Renato dela Cruz - Chief, Partnerships and Accreditation Division, Agricultural Training Institute, Quezon City
- Friday, November 3, 2017 - Floradema Eleazar, UNDP Philippines Country Office
- Saturday, November 4, 2017 - Ailon Oliver Capistrano, Philippine Rice Institute
- Monday, November 6, 2017 - Yusuke Taishi, Regional Technical Adviser, UNDP Regional Hub
- Atty. Jovy C. Bernabe, PCIC President / National Project Director
- Israel dela Cruz, former National Project Coordinator
- Tuesday, November 7, 2017 - Angelica Barlis, WIBI Mindanao Project
- Wilfra Alicias, WIBI Mindanao Project
- Althea Belono, WIBI Mindanao Project
- John Carlo Asido, WIBI Mindanao Project

ANNEX 4: List of Documents Reviewed

General Documentation

- Project Level Evaluation, Guidance for Conducting Terminal Evaluations of UNDP-Supported, GEF– Financed Projects, Evaluation Office, 2012
- UNDP Handbook on Planning, Monitoring and Evaluating for Development Results
- UNEG Norms and Standards for Evaluation and Ethical Guidelines for Evaluation
- UNEG Ethical Guidelines for Evaluation, March 2008
- UNDP Social and Environmental Screening Procedure, 2014
- UNDP Style Manual, Office of Communications, Partnerships Bureau, November 2008
- (Draft) Philippine Development Plan (2017-2022), Chapter 20: Ensuring Ecological Integrity, Clean and Healthy Environment
- UNDP Country Programme – Philippines (2012-2016)
- UNDAF – Philippines: Supporting inclusive, sustainable and resilient development (2012-2018)

Project Documents

- Approved Project Document: Scaling-up Risk Transfer Mechanisms for Climate Vulnerable Agriculture-based Communities in Mindanao
- Project Inception Report (November 2014)
- Annual Progress Reports (2015, 2016)
- Project Implementation Review (2015,2017, January-June; July – August 2017)
- Quarter Progress Reports (3Q 2015; Q1, Q2, Q3 2016; Q1, Q2 2017)
- Annual Work and Financial Plans (2015, 2016, 2017)
 - Expenses and Budget as of Nov 26 2017
- Project Quality Assurance (2Q, 3Q 2016)
- Spot Check Report Recommendations (2015), Final Report (2016)
- Minutes of Project Board Meetings (Nos. 1,2,3,4,5,6) and Board Resolutions (001, 002 c. 2016)
- PCIC Board Resolutions (2016-052, 2016-053)
- IEC Materials (newsletters: November, December-2015; Jan-February, March-April, May-September-2016); (Mindanao Brief: Outcomes 1 & 3); (WIBI Mindanao Project Brochure, April 2016); WIBI Guidelines
- Internal Reports
 - Masterlist of Farmers, Rice and Corn; Summary of Payouts (Regions X and XI)
- (Draft) Strategy for Up-Scaling WIBI Phase (Project Title: Scaling-out Index-based Risk Transfer Mechanisms in the Philippines, RTM Philippines; Product Design Schematic)

Training and Orientation Materials

- Agricultural Training Institute
Application of Agromet Data (Agriculture and Disaster Risk Reduction); Governance: Disaster Risk Reduction and Climate Change Adaptation in PAGASA Perspective; WIBI Mindanao Project; Global Warming/Climate Change: Global and Philippine Setting; DRRM Orientation: Susceptibility of Region XI; Enhanced Farmers Field School; Fabrication of Simple Rain Gauge; Familiarization of Agromet Station; Code of GAP on Rice; IRRI Rice Doctor; MOET App;
- Climate Change Commission
Overview and Processes: Awareness and Preparedness for Emergencies at the Local Level (APELL); Basics of Natural Hazards and Climate Change; Climate Change Disaster Risk and Vulnerability Adaptation Assessment; Interrelationships Disasters Hazards Development; Mainstreaming Climate Change Adaptation Disaster Risk Reduction in Development Planning
- Philippine Rice Research Institute
Seminar-Workshop on Index Development for WIBI Product for Rice; Technical Briefing on Rice Crop Manager (RCM); Index Development for Weather Index-Based Insurance (WIBI) Product for Rice
- Bureau of Soils and Water Management
Enhanced Climate-Smart Farmers' Field School

Reports and Deliverables: Consultants, Implementing Partner and Responsible Parties

- Consultant's Report, Clarita R. Carlos, PhD., Chief Technical Adviser

- The Importance of Providing Government Incentives to Encourage Private Sector Participation and Local Government Leadership in Promoting Weather Index-Based Insurance for Smallholder Agricultural Farmers, Atty. Dahlia B. Salamat
- Draft Administrative Order: Amendments to Administrative Order No. 11, Series of 2015 Otherwise Known as the Revised Implementing Rules and Regulations (IRR) of the Agricultural Guarantee Fund Pool (AGFP), Atty. Dahlia B. Salamat
- Laws and Conventions Pertinent to Weather Index-Based Insurance, Atty. Dahlia B. Salamat
- Technical Report: Development of a Standard Procedure of Weather Index-Setting for Rice Crop, Ailon Oliver Capistrano
- Introduction to the Scientifically Modelled Area--adjusted Rainfall and Transpiration (SMART) Indexing Tool for WIBI Products Low and Excess Rainfall, , Ailon Oliver Capistrano
- Impact Assessment of Farmer Field School – Rice Crop Manager Training on the Productivity (Yield) of WIBI Farmers in Bukidnon
- Terminal Report: Analysis of the Willingness-to-Pay for WIBI of Rice Farmers in Bukidnon and Davao
- Actuarial Computations for WIBI for Regions 3, 8, 9, 10, and 11 for an Early Maturing, Medium Maturing, and Late Maturing Rice Crops; and, Result of Computation of Premium Prices for Low Rainfall Cover Using GOAL Programming, Diane Carmeliza N. Cuaresma, University of the Philippines Los Banos
- Impact Assessment of WIBI Mindanao Project on Poverty Reduction & Farmer Productivity
- Correlation Analysis of Weather Parameters & Yield of Banana, Cacao, Coconut, and Sugarcane, PAGASA
- Evaluation of the Weather Index-Based Insurance (WIBI) Access o the Financial/Credit Performance of FSP Clients (Farmers) and Resilience Building of Smallholder Farmers, ACPC
- Assessment of the State and Potential of Reinsurance for Weather Index-Based Insurance (WIBI) Agricultural Insurance Products, ACPC
- Portfolio Assessment of Financial Service Providers, ACPC
- Activity Design and Report: Capacity-Building for Local and Barangay Officials, Orientation on Disaster Risk Reduction and Climate Change Adaptation (DRR/CCA) for Local and Barangay Officials in WIBI Mindanao Project Areas, (Climate Change Commission)
- Activity Design and Report: Emergency Planning and Mock Drill, (Climate Change Commission)
- Activity Design and Report: Capacity-Building for WIBI Mindanao Project Trainers, (Climate Change Commission)
- Training of Trainers on Climate Field School with RCM Component cum Briefing on WIBI Mindanao Project, Agricultural Training Institute

Consultants Terms of Reference and Contracts; Memorandum of Agreement

- Regional Specialist: Impact Assessment of WIBI on Poverty Reduction & Farmer Productivity
- Chief Technical Adviser, Clarita R. Carlos, PhD.
- Legal Consultant, Atty. Dahlia B. Salamat
- WIBI Indexing Consultant, Ailon Oliver Capistrano
- MOA, PCIC and King Cooperative
- MOA, PCIC and PAGASA
- MOA, PCIC and ACPC
- MOA, PCIC and PhilRice

Draft Bills and Policies on WIBI

- Senate Bill 1171: EXPANDED INSURANCE ACT OF 2016
- House Bill: AN ACT CREATING THE RISK MITIGATING FUND IN AGRICULTURE AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 10000 OTHERWISE KNOWN AS THE AGRI-AGRA REFORM CREDIT ACT OF 2009
- House Bill 3560: AN ACT STRENGTHENING THE PHILIPPINE CROP INSURANCE CORPORATION
- Circular Letter, ADOPTION AND IMPLEMENTATION OF AGRICULTURE MICROINSURANCE FRAMEWORK, Insurance Commission

Project Tracking Tool

- CC-A Tracking Tool (template)
- Social and Environmental Screening (template)

ANNEX 5: Evaluation Question Matrix (guide and Indicative)

Relevant Evaluation Criteria (1)	Key Evaluation Questions (2)	Data Sources (3)	Data Collection Methods/ Tools (4)	Indicators/ Success Standard (5)	Methods of Data Analysis (6)
<p>RELEVANCE: <i>Extent to which Project is consistent with beneficiaries' requirements; is suited to local and national development priorities and organizational policies, including changes over time; is in line with WIBI strategic priorities; and, whether the objectives of an intervention and/or its design remain appropriate given changed circumstances for up-scaling in the future.</i></p>					
<p>1. WIBI objective on: "Poverty reduction by strengthening the resilience of vulnerable agriculture-based rural communities in climate risk transfer mechanisms and productivity enhancement measures"</p> <p>2. WIBI work on climate risk and disaster risk reduction management</p> <p>3. Philippines' environment and sustainable development objectives</p> <p>4. Addressing the needs of target beneficiaries at the local and regional levels</p> <p>5. Synergy with other donor-supported activities</p> <p>6. Provide relevant lessons and experiences for up-scaling WIBI in the future</p>	<p>Are the activities, inputs and outputs consistent with the attainment of intended outcomes?</p> <p>Are the initial problems identified the most critical problems to be addressed?</p> <p>What was the level of stakeholder participation in project design, and ownership in implementation?</p> <p>How does the project support the needs of relevant stakeholders?</p> <p>Has the implementation of the project been inclusive of all relevant stakeholders?</p> <p>To what extent is the project addressing the priority needs of the communities?</p> <p>How WIBI funds help fill gaps (or give additional stimulus) that are necessary but are not covered by other donors?</p> <p>How successful is the project in reaching the identified target populations?</p> <p>To what extent have the Project strategy and interventions been relevant to the needs of the beneficiaries and stakeholders it intends to reach?</p> <p>Has the experience of the project provided relevant lessons for up-scaling? What are these?</p>	<p>Project Documents</p> <p>National policies and strategies to implement WIBI, other related international conventions,</p> <p>WIBI focal areas strategies and documents</p> <p>Project partners and stakeholders</p> <p>Relevant, related studies</p> <p>Documents from other donor supported activities</p> <p>Primary Data collected throughout evaluation</p>	<p>Interviews, FGDs with project team, UNDP and other partners, relevant stakeholders</p> <p>WIBI website</p>	<p>Existence of a clear relationship between the project objectives and UNDP-GEF KRA and Goals</p> <p>WIBI priorities and areas of work incorporated in project design</p> <p>Degree to which the project supports national environmental objectives, priorities, policies and strategies</p> <p>Appreciation from stakeholders on adequacy of project design and implementation</p> <p>Level of involvement of government officials and other partners in the project design process</p> <p>Coherence between needs expressed by stakeholders and WIBI criteria</p> <p>Strength of link between expected results from the project and the needs of relevant stakeholders</p> <p>Degree to which program was complementary with other donors</p>	<p>Document and data analyses</p>

EFFECTIVENESS: *Extent to which the overall goal, outcomes, and outputs have been achieved or how likely it is to be achieved, taking into account their respective relative importance towards the up-scaling of this pilot WIBI Project.*

<p>1. In achieving the expected outcomes and objectives</p> <p>2. Lessons that can be drawn for up-scaling this WIBI pilot project</p>	<p>To what extent has the project reached the beneficiaries it intended to reach?</p> <p>What are the evidences to show that the pilot program is contributing towards the resilience of affected communities, particularly in disasters, and the adverse effects of climate change?</p> <p>To what extent has local capacity been supported and developed and mainstreamed by communities?</p> <p>To what extent have planned outputs and outcomes outlined in the results framework been achieved in line with the agreed timeline? What is their quality?</p> <p>How effectively have project components complemented one another to achieve the project outcomes? Are interventions well integrated?</p> <p>How effective were the partnership strategies/modalities in program implementation? Has there been an effective coordination mechanism established between WIBI and key stakeholders involved?</p> <p>Is the project effectively engaging business development and financial service providers to link with beneficiaries? Has the assistance improved over time?</p> <p>Is the project ensuring effective engagement with the government counterparts in program planning, implementation and monitoring activities? Has the assistance improved over time?</p> <p>What is the most effective approach to training LGUs and stakeholders?</p> <p>What are the major factors influencing the achievement or non-achievement of the outcomes?</p> <p>Do the communities have a stronger position to cope with emergencies as a result of knowledge and skills gained from this project?</p> <p>Is the strategy working? To what extent has the pilot Project been effective in achieving its intended purpose and higher level outcomes, including in helping stakeholders to step up, step out and hang in?</p> <p>What lessons have been learned from this pilot project regarding the achievement of outcomes?</p> <p>What changes could have been made (if any) to the design of the project in order to improve the achievement of the project's expected results?</p>	<p>Project documents</p> <p>Project team and relevant stakeholders</p> <p>Data reported in project annual and quarterly reports</p> <p>Data collected throughout evaluation</p>	<p>Interviews with project team, relevant stakeholders</p> <p>FGDs</p> <p>Review of project documents</p>	<p>See indicators in project document results framework</p>	<p>Document and data analyses</p>
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EFFICIENCY: *Extent to which outputs have been delivered with the least costly resources/inputs (i.e. funds, expertise, time, etc.) possible*

<p>1. Project support provided</p>	<p>Did the project logical framework and work and financial plans and any changes made to them used as management tools during implementation?</p>	<p>Project documents and evaluations</p>	<p>Interviews with project team, relevant stakeholders</p>	<p>Availability and quality of financial and progress reports</p>	<p>Document and data analyses</p>
<p>2. Partnership arrangements</p>	<p>How was results-based management used during project implementation?</p>	<p>UNDP Project team</p>	<p>FGDs</p>	<p>Timeliness and adequacy of reporting provided</p>	
<p>3. Utilization of local capacity during implementation</p>	<p>Were progress reports produced accurately, timely and responded to reporting requirements including adaptive management changes?</p>	<p>Project partners and relevant stakeholders</p>	<p>Review of project documents</p>	<p>Level of discrepancy between planned and utilized financial expenditures</p>	
<p>4. Lessons can be drawn for other similar projects in the future</p>	<p>Were accounting and financial systems adequate for project management in producing accurate and timely financial information?</p> <p>To what extent has the Project delivered value-for-money against the results framework, where material / tangible benefits are measureable?</p> <p>How effective and cost-effective has the Project been in achieving its immediate and intermediate outcomes?</p> <p>Was project implementation as cost effective as originally proposed (planned vs. actual)</p> <p>Was procurement carried out in a manner making efficient use of project resources?</p> <p>To what extent partnerships/ linkages between institutions / organizations were encouraged and supported?</p> <p>Who is using and benefiting from the resources the program has provided?</p> <p>Are the assisted stakeholders and beneficiaries given appropriate and sufficient support?</p> <p>What additional support or services do stakeholders and beneficiaries need?</p> <p>Did the project take into account local capacity in design and implementation of the project?</p> <p>How could the project have more efficiently carried out implementation (in terms of management structures and procedures, partnerships arrangements etc...)?</p> <p>Which partnerships/linkages were facilitated? Which ones can be considered sustainable?</p> <p>What was the level of efficiency of cooperation and collaboration arrangements?</p> <p>Did the leveraging of funds (co-financing) happen as planned?</p> <p>Was an appropriate balance struck between utilization of International expertise as well as local capacity?</p> <p>What lessons can be learnt from the project regarding efficiency that will prove valuable during the up-scaling phase?</p> <p>What changes could have been made (if any) to the project in order to improve its efficiency?</p>	<p>Beneficiaries</p> <p>Data collected throughout evaluation</p>		<p>Adequacy of project choices in view of existing context, infrastructure and cost</p> <p>Quality of results-based management reporting (progress reporting, monitoring and evaluation)</p> <p>Occurrence of change in project design/implementation approach (i.e. restructuring) when needed to improve project efficiency</p> <p>Cost associated with delivery mechanism and management structure compared to alternatives</p> <p>Specific activities conducted to support the development of cooperative arrangements between/among partners</p> <p>Examples of supported Partnerships</p> <p>Evidence that particular partnerships / linkages will be sustained</p> <p>Types/quality of partnership cooperation methods utilized</p> <p>Proportion of expertise utilized from international experts compared to national experts</p> <p>Number/quality of analyses done to assess local capacity potential and absorptive capacity</p>	

SUSTAINABILITY: *Probability and likely ability of Project to continue to deliver environmental, financial, and social benefits for the planned up-scaling of the pilot WIBI Project after its completion.*

<p>1. Capacities of people and institutions strengthened and are working more effectively</p>	<p>To what extent has the pilot Project identified and established sustainable approaches for achieving the purpose and Program outcomes for the potential up-scaling of WIBI?</p> <p>What results has the pilot project demonstrated that could be replicated and up-scaled in other areas?</p> <p>To what extent has the elements of institutional and financial sustainability achieved within the WIBI sector? If not, what recommendations can be forwarded?</p> <p>Can you identify risk factors that could endanger sustainability during the up-scaling phase? How can these be addressed? By whom? Do they have sufficient capacity, motivations, and institutional mandates to provide these? What needs to be done to address these?</p> <p>What is it about the way the Project operates that would or could make life better for stakeholders and intended beneficiaries?</p> <p>If we were successful in dealing with this problem, what would this region/country/community be like in five years?"; "What would have changed?"; "What would we see happening on the ground?"</p> <p>In what ways would the lives of women, indigenous and marginalized groups be different?</p> <p>What else has changed as a result of an improvement in the problem of poor public confidence and involvement in governance?</p> <p>"What must be in place for us to achieve the positive result we have identified?"</p>	<p>Project documents and evaluations</p> <p>WIBI</p> <p>Beneficiaries</p> <p>Data collected throughout evaluation</p>	<p>Interviews with project team, relevant stakeholders</p> <p>FGDs</p> <p>Review of project documents</p>	<p>Intended outcomes and results are evident in all project components</p> <p>Anecdotal stories</p>	<p>Document and data analyses</p>
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IMPACTS: *Positive and negative, foreseen and unforeseen, intended and unintended changes to and effects produced by a development intervention; and, includes direct project outputs, short to medium-term outcomes, and replication effects and other local effects.*

<p>1. What are the overall effects and extent of the interventions?</p>	<p>What are the overall effects and extent of the interventions, intended and unintended, directly and indirectly, long term and short term, positive and negative so far?</p> <p>What are the major factors influencing the achievement or non-achievement of the outcomes?</p> <p>How is the project ensuring that the tools, capacities and learning created out of this project benefit the project intermediaries and other stakeholders as well as the larger UNDP system to multiply impact?</p> <p>What are the current barriers to a better life for Project stakeholders, beneficiaries? (This will be explored in relation to particular domains such as economic well-being, health, employment, or social participation, etc.) How would you see this Project overcoming those barriers?</p> <p>Can you give examples of situations why this Project is proceeding and working really well? What do you think is making it work well?</p>	<p>Project documents And evaluations</p> <p>WIBI</p> <p>Beneficiaries</p> <p>Data collected throughout evaluation</p>	<p>Interviews with project team, relevant stakeholders</p> <p>FGDs</p> <p>Review of project documents</p>	<p>Identification of influence factors on outcomes</p> <p>Mechanism in place to ensure to measure impact</p> <p>Anecdotal affirmation that quality of life has improved, and will continue to improve</p>	<p>Document and data analyses</p>
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	Conversely, what examples of situations that are not working, not contributing, and hindering the success of the Project, as well? Why is it occurring?				
<p>GENDER MAINSTREAMING: <i>Taken into the context of human development, takes into account an understanding of gender relations that contribute to inequality and injustice; analyzing gender roles and responsibilities of men and women as determined by social and cultural factors which are changeable; access to resources; and, decision-making</i></p>					
<p>1. To what extent has the Project contributed to furthering gender equality and women's empowerment?</p>	<p>To what extent has relations been developed and dynamics been engendered among and across women and men (individually and collectively), enablers and services?</p> <p>Are we adequately capturing the gender equality issues facing both men and women?</p> <p>Is the project properly assessing and addressing the gender-specific barriers to men's and women's access to services?</p> <p>Is the project effectively working with facilitating partners and government counterparts to enable high quality gender programming and to influence the integration of gender equality principles into their enterprises/organizations?</p> <p>How have these relations and dynamics contributed to increased productivity, competitiveness and profitability within the livelihood activities?</p> <p>What does an equal and meaningful participation of women and men in enterprise activities and value chain activities look like and how does the project contribute to this?</p> <p>What characteristics of gender-responsive products, services, programs and policies do participating enabling organizations exhibit and how does the project contribute to this?</p> <p>What is the organizational capacity of the key stakeholders in managing and implementing high quality gender mainstreaming?</p> <p>How is gender equality change being promoted and supported in the project?</p> <p>What were the major factors influencing the achievement or non-achievement of gender equality throughout the project?</p> <p>Does this problem or result as we have stated it reflect the interests, rights and concerns of men, women and marginalized groups?"; "Have we analyzed this from the point of view of men, women and marginalized groups in terms of their roles, rights, needs and concerns?"; and "Do we have sufficiently disaggregated data for monitoring and evaluation?"</p>	<p>Program and project Documents</p> <p>Key project Stakeholders</p> <p>Beneficiaries</p>	<p>Interviews with project team, relevant stakeholders</p> <p>FGDs</p> <p>Review of project documents</p>	<p>Evidences that the program is contributing towards gender equality / empowerment / transformation</p> <p>Organizational capacities</p> <p>Disaggregated data</p> <p>Major gender issues identified</p>	<p>Data analysis</p> <p>Document Analysis</p>

ANNEX 6: Questionnaire Used and Summary of Results

Observations and shared experiences of enrollees / non-enrollees on payouts

- Contributed to poverty reduction e.g., 2 farmers @ newsletter
- Increases income to sustain cropping cycle
- Enrolled twice their 0.7 hectare rice-land, received 2 payouts amounting to PhP6,200 and PhP6,300;
- Enrolled 2 cycles in WIBI; received PhP3,600 and PhP3,400 payouts
- 2 WIBI enrolments; 1 with payout; another suffered crop damage due to pest infestation
- Payout of PhP2,000 received for a smaller than 1.0 hectare of riceland
- Payouts received by farmers were used for purchase of inputs; Some did not receive payouts
- WIBI – no payouts during cycle 1; same for cycle 2 due to drought of 2016
- Used to buy fertilizers and pay for labor
- LBP Tagum is not accessible as the payout bank, recipients have to discount their checks to avoid traveling to Tagum City; check payments are convertible with goods retailers as long as you use 20% of its face value; some were returned to address erroneous check details
- To facilitate, farmers to be issued LBP ATM cards e.g. Davao; payout advice to be sent to farmers
- Used for loan repayments with LBP, procure chemicals and fertilizers which in certain instances were recommended by AEWs, augment household expenses
- Used payouts for succeeding cropping cycles
- Fast release of payouts that farmers didn't expect
- WIBI enrollee for 3 cycles but didn't receive payouts due to flooding and 2017 Kalilangan earthquake
- Farmers unclear on reason i.e., why others received, others none; and, computation of payouts due to varying amounts even among adjoining farms
- Farmers' complaints - explanations on how WIBI works for those without payouts doesn't appease the farmers
- Adjoining farmers did not receive any payout and were not convinced with explanation by PCIC, felt payouts done indiscriminately
- Paid for indemnity-based insurance once, inspection didn't come on time thus was forced to harvest to avoid further losses, hence no payout was received
- Aware that PAGASA basis for rainfall index covers 50 kilometers radius as area is relatively flat; there is 50:50 chance that farmers get a payout
- ILO experience (cycle#1 - ↑payout > ↑enrolment; cycle#2 - ↓payout > ↓enrolment)

Willingness-to-pay

- Not agreeable with WTP study results as PCIC should continue full subsidy
- Government must continue to provide subsidies as farmers are dependent on subsidies, i.e. a subsidy mindset is prevalent
- Enrolment to WIBI due to subsidy premiums is foremost reason
- WIBI project must be continued as we are willing to augment subsidy on premium
- Okay to pay between PhP500-1,000 WIBI premium
- WTP for WIBI is low due to probability of breaching indices is also low, hence farmers elect not to pay
- Results of WTP and Actuarial studies needs more discussions by stakeholders, more feedbacks needed
- Subsidized premium has huge political considerations
- Diminishing subsidy is always an approach deliberated by PCIC
- WIBI concept needs to be widely disseminated through information campaigns
- PCIC multiple product packages are confusing, some are subsidized, others are not
- Additional P2.0 M PCIC subsidy: given to corn due to late availability of index for rice
- P100M PCIC subsidy is intended for with rice and corn getting the bulk, others include HVC and livestock
- Indemnity P50M year-to-date 2017

- 8.31% (non FSPs); 5.97% (PCIC)
- PCIC unsure on making good returns on WIBI coverage

Participation to WIBI Mindanao Project

- Non-enrollees: not interested to join because of terms, early planters
- No synchronization due to: irrigation fed areas, schedule of cut-off of water is reckoned with
- WIBI enrolment is low due to RSBSA
- RSBSA enumerators are not Malaybalay residents
- RSBSA - P200 / hectare fee
- RSBSA list not complete, updating is on-going for submission to PCIC
- Will re-enrol with WIBI; WIBI needs to be re-echoed, same for EFCS, FFS
- WIBI coverage is limited and areas within 20-kms radius are only covered, there is lack of enough AMS
- WIBI not well penetrated (implemented) and was only performed for 1 cycle @ Malaybalay
- WIBI disadvantages: covers only rainfall, not flashfloods
- WIBI more applicable to rainfed areas
- 5.0 hectares are not WIBI enrolled as operators are arrogant and performs traditional subsistence farming practices
- Neighboring farmers want to enroll after reports of payouts but won't attend orientation, thus was not enrolled
- Many farmers applied for WIBI but only few were accepted
- Enrolled with WIBI for 1 cropping, received payout of PhP11,000
- Some members failed to register/enroll with WIBI; hope WIBI continues
- 2 WIBI enrolments; 1 with payout; another suffered crop damage due to pest infestation
- Suggest to campaign for more WIBI enrollees
- There were many instances of unaccomplished enrolments, i.e. process started with barangay assistance but no enrolment occurred due to unsynchronized planting dates
- Enrolled in 2 cycles of WIBI; no payouts thus farmers prefer to enrol in RSBSA vs. WIBI
- The WIBI orientation of half-day duration is sufficient

Capacity-building

- Attended seminars on WIBI 2015 and July 2017
- WIBI – DRR down-streaming through the BPSO (Brgy Public Safety Officer)
- Kagawad Calano not aware of WIBI
- Trained farmers usually recall what are significant, other matters are usually forgotten
- Participant to EFCS ToT conducted by ATI, PPT used by ATI
- Re-echoes were done for New Ilocos, Maramag, Malaybalay, CMU for IAs
- No M&E on knowledge acquisition e.g. palay check on seed and seedling management
- RCM has connectivity issues
- EFCS is dependent on climatic data from AWS
- There are many possible generator and sources of data, in fact DA can generate own data
- Planning to further re-echo EFCS at barangay levels with a maximum of 30 participants as ToT using the Local Farmer Technicians of barangays e.g. Kalilangan
- WIBI is generally understood by farmers
- DRR learning provided by ATI, funded by UNDP
- Two trainings on WIBI were conducted for both dry and wet season
- RCM print-outs are provided to farmers but this exerts pressure on local budget
- Information dissemination is satisfactory as they attend meetings and seminars, demonstration farms.
- Request that meetings and seminars be timed during low work load periods
- Materials needed must be sufficient for distribution to farmers
- Not aware of a DA rice technology webpage, also RCM

- WIBI and EFCS were disseminated by barangay tanods to farmers; Resource persons were from WIBI, PCIC
- Farmers welcome up-scaling; farmers getting to adopt GAP through EFCS
- Attended trainings on WIBI; not DRR and knows no one else who attended
- Received trainings in DRR and recalls weather variability topic
- DRR training attended by 3 barangay councilmen, no re-echoes to farmers were done
- Farmers usually adhere to recommended technology, and RCM is well applied
- The WIBI orientation of half-day duration is sufficient
- eFCS conducted through regional offices of ATI-DA
- ATI to provide training materials but project gave only P3.0M as a supplementary funding

Feedbacks, Updates re PAGASA

- AMS radius is limiting the coverage of WIBI
- Many palay lands are flood-prone from rains in outlying areas
- WIBI (PCIC) 3 cycles; didn't receive payouts due to flooding and, 2017 Kalilangan earthquake
- AMAYA 2 - Climate Information System (CMU-PAGASA)
- Modernization of PAGASA underway with the additional purchase of new 70 to 80 AWS equipment to complement 80 existing AWSs (progressively undergoing rehabilitation) which can cover all WIBI areas during up-scaling
- Radius of coverage – 50 kilometers for flatlands; 20 kilometers for mountainous areas
- There is worldwide data sharing as PAGASA is a member of the World Meteorological Organization (WMO)
- Weather data sold to private companies, e.g. civil works contractors
- The 10-day interval on weather data set will soon be upgraded to real-time
- High value crops have huge potential for WIBI
- Remote sensing WIBI via satellite is now used in India
- The PAGASA radius requirement (i.e. 30-50 kilometers wasn't known to the Project; WIBI was competing with RSBSA (complete package)
- Weather info makes data more important and relevant

LGU Involvement

- City AEW active in all DA activities
- Poor barangay Sinaway– P3.0 M annual IRA allocation
- There is good coordination among and other national government agencies
- Constraints: 88 manpower (45 regular, 43 Job Order employees) provided by City LGU; logistics, budget; Coverage include 46 barangays (11 poblacion, 35 rural)
- AEWs meets every Monday to discuss activity protocols and workplan
- Farmers who enrolled in 3 cycles were approached and pushed by AEWs
- PAO programs: organic agriculture
- DA-RFO X: provides post-harvest facilities; trainings; EFCS; BUB
- PRDP: (I-REAP) tractors for palay production = 29 units; however the process is too cumbersome
- LGU Bukidnon has own AWS costing around P60,000 each, but needs to calibrate with standards of PAGASA
- 3 Municipalities have own AWS; CMU has PAGASA
- CAO (Valencia) provides free inputs, FMR, solar irrigation, trainings; Total number of barangays – 31; Organizational size – regular (31), JO (36); New CAO website under construction; Barangays have Barangay Agricultural and Fishery Council and conducts regular 'kapihan' forum
- 2 barangays (Valencia City) are funded by ATI
- Usually, budget for agricultural services are easily exhausted
- Difference on rain-fed rice is on water management
- The rain-fed farmers are better to mobilize

- Planting distance differs for in-bred, hi-breed, and organic rice varieties – this were learned in eFCS
- Pest (black bugs) infestation is a growing problem
- RCM print-outs are provided to farmers but this exerts pressure on local budget
- In Brgy Kahaponan, land tenure is 50:50 owned:tenanted
- DRR Plan is updated, Flood warnings are included
- DA utilizes demo farms with some farmers and provide free seeds and fertilizers
- SP Committee on Agriculture approved allocation for premium payments from city disaster budget considering that WIBI addresses climate change – disaster risk reduction / management , thus is related
- CLGU provided seedlings and fertilizers, barangay request farmers to attend meetings and due to the distribution, there is always an increase in attendance
- LGU (Sto. Tomas, DDN) provide premium payments
- Attended WIBI orientations conducted in Sto. Tomas, Panabo, Tagum and Davao City; Loan portfolio is less than 5% agricultural; M'lang and Kabacan (North Cotabato) is where they have loans for rice; They do not deploy an agriculture technician; WIBI is a new product line that they continue to assess; Borrowers are coop members; They do not institutional capacity (technicians track record) to promote WIBI
- Data on damage rates should be acquired through representations from key DA officials: they have more knowledgeable
- Potential for WIBI – Project didn't realize LGUs were active; FSPs didn't understood WIBI well as WIBI not so much disseminated

Agricultural Credit, Financing

- Non bankability of farmers due to previous accounts payables
- Portfolio at Risk (PAR) starts at day1 past due date; There are no new WIBI borrowers/enrollees; No payouts given; Proforma reports submitted to PCIC (BCB)
- WIBI: (downside) no information dissemination; no follow-throughs made by PCIC; farmers do not see impacts as there usually are no water in rainfed areas and is no substitute for low rainfall
- Supervises lending program up to marketing is what BCB employs as their credit program, an added feature of the loan product/s – leading to less worry for farmers; staggered releases of farm loan proceeds
- AGFP .80 + .05 total guarantee fee but needs lots of internal post evaluation
- Recommendations: ACPC mandates Financial Institutions to market WIBI but it should be LGUs to aggressively do this at the barangay level especially for rice and corn; showcase payouts at the barangays
- City should subsidize formal lending to deter informal lending though LBP still provides credit window
- Relies on own financial resources; doesn't borrow from external sources as they impose an interest rate of PhP1.00 per kilo palay
- Owns 0.5 hectare; is self-financed
- Self-finance, minimum technology despite knowing proper farm planning and fund needs, no external funding sought
- Farmer group lends money to its members on a limited scale, farmers mostly self-finance and all try to follow technology as far as resources could allow; some get 84 cavans per hectare
- Rice farmers of cooperatives and Irrigators Associations are usually self-financed
- Traders provide financing at minimal monthly interest rate of 5% or, buys straight at prevailing farm-gate price that they themselves set
- Potential for WIBI – Project didn't realize LGUs were active; FSPs didn't understood WIBI well as WIBI not so much disseminated
- FSPs – WIBI is simple peril due to loan recovery; menu of coverage vs multi-risks; WIBI is a base insurance policy +++

Gender Mainstreaming

- Gender dimensions – true allocation of 24-hour work; clear assignment of roles and responsibilities; decision-making on finance rests with woman e.g. with husband deciding on purchase of inputs, and wife on HH expenses – All these works well for both spouses
- PCIC has implemented WIBI Project with conscious effort on gender

Irrigated Ricelands

- Irrigator's Fee (Sinaway) : free today allows members to pay previous accounts
- Kahaponan IA - 263 members, 525 hectares; Attended EFCS; Adopts synchronized palay planting; 5 cycles/2 years; at times harvest falls during heavy rainfall season
- Close-season (synchronization): Farmers always rush to plant palay; have skeptic and arrogant attitude towards new approaches; NIA and IA to coordinate to control pest and diseases; planting calendar differs from 1 site to another
- Weak leadership and organizational capacities of IAs
- Land tenure issues; defiant large landowners
- Broken dam structure, siltation confronts IAs
- Synchronized farming depends on NIA water availability
- Does not practice synchronize planting, WIBI policy not clear on this
- Suggest water be made available to the area as this area is elevated and drilled wells are the only solution; Potable water is supplied by 3 sumps, only 1 is operational; There is no funding yet for 2 sumps although request has been submitted, estimated amount is PHP200,000

Misc. Field Feedback from Farmers

- Weather variability is really becoming observable
- Drought is unpredictable
- Vulnerability to natural disasters of farmers viz livelihood activities
- Cane areas slowly converting into rice –
- Hit by rats and black bugs, no payout as this is not covered by WIBI
- Sells palay immediately after harvest on 'straight' basis, simpler and avoids complications; NFA operations have stopped
- Harvests an average of 45 cavans per cropping cycle, gets low yields
- 1.5 hectare yields 30-70 cavans per cropping, rain-fed
- Does not practice synchronize planting, WIBI policy not clear on this
- Self-finance, minimum technology despite knowing proper farm planning and fund needs, no external funding sought
- Farmers are known to be risk takers despite extreme weather conditions as this is their only source of livelihood

Feedback on WIBI Mindanao Project

- PCIC relied on PMO to perform most of the Project activities; PMO is an external body to PCIC, i.e. PMO works for PCIC and not the other way around
- Cong. Yap is too conservative; while Senator Villar is more competitive as it allows private insurance companies to engage in agricultural insurance other than PCIC, per the Insurance commission, microinsurance companies only have to use scientific data
- Very high level of coordination and collaboration among implementing agency, responsible parties
- E.g. PAGASA - started involvement even without receipt of funds yet, did computations on PET, official weather data; PhilRice - activated even without funding, computed index, go beyond what was required e.g. indices for R10/11 – for entire RP and provided leadership, were very cooperative; ATI - passionate except change of Admin – slowed down due to late reports / was fast in conducting

trainings; UP Actuarial Science – provided lots of data on top of actuarial studies, assisted in drafting HB as congressmen needed data and provided next steps;

- The ILO-PHILCCAP Project was purely experimental
- On-going studies are being conducted on PET and yield correlations (e.g. decad approach, i.e. 10-day interval resulted to 5.7 to 7.5% water loss; while daily resulted to 0.5% to 2.5%)
- Decad system is still employed by PAGASA as there are no other system in place yet, applicable for AWS equipment used
- There is new proposed method of indexing – this is a continuous process of improvement, experimentation
- SUCs are potential partners in developing indices
- Payout calculator will greatly assist in further accelerating/shortening the period of turnover of payouts
- Payouts were validated by PhilRice
- PET is the best approach so far as it determines the water demand of a plant in all its growth stages
- There remains other weather parameters to study, i.e. wind, temperature, soil – but all these makes for a complex determination of indices
- Rain gauges (solar-powered) by LGUs needs to be validated by PAGASA, there are cheaper models available in the market
- Up Mindanao has initiated a study covering excess rainfall to flooding, and has signified interest to collaborate with WIBI
- CARD-MRI is also interested in WIBI
- Actuarial studies need to expand its permutations, probabilities, and likelihoods
- Increase from 2,400 farmers onwards was possible but PCIC was restricted with budget, and additional farmers of 600 to reach original target of 3,000 farmers will make PCIC lose money
- Different with ILO – given data vs indexing existing data
- 3 years Project life too short
- WIBI needs to correlate climate change and pest and diseases (and this is becoming more uncontrollable as a peril)
- WIBI must find a way to relate floodings to excessive rainfall, as it excluded flooding even if heavy rains happened in other areas not covered by AWS of PAGASA

Proposed strategies for up-scaling WIBI

- Return to Surigao model i.e. vulnerability to natural calamities
- PAGASA instruments exists, NOAH's to complement to widen coverage to: decrease basis risks; decrease radius; improve accuracy; and, irrigated areas not to be covered by WIBI
- Accrediting ISPs e.g. RBs, money lenders to increase enrolment; showcase value
- PhilRice to provide more index area coverage, and PCIC will follow in expanding WIBI coverage
- Synchronizing palay planting season within 7 days but results to labor shortage during harvesting period (mechanization is the answer??)
- Need to conduct post-payout monitoring and evaluation
- PCIC cannot capably monitor daily indexes and can only cope with current set-up of 10 days; improve collaboration with PAGASA
- PMO to regularly convene RPs all throughout project phase to foster good working relationships, and once this is a regular program, WIBI becomes an integral function of PCIC organization
- Include wind and temperature perils;
- Engage Irrigators Association; irrigation cut-off should consider synchronization of planting
- Intensify information dissemination through materials available for distribution to improve knowledge retention;
- Continue premium subsidy with progressive equity of farmers e.g. P200 then upwards
- WIBI project should be maintained / sustained by government;

- Increase radius; improve capability of farmers; crop diversification; federate IAs by 2018 to improve synchronized farming approach by cutting-off irrigation water; improve political will; improve connectivity of RCM
- On WIBI up-scaling: AWS availability of relevant data, connectivity
- Weather stations of PAGASA should expand coverage
- Recommendations: ACPC mandates Financial Institutions to market WIBI but it should be LGUs to aggressively do this at the barangay level especially for rice and corn; showcase payouts at the barangays
- Farmers welcome up-scaling; farmers getting to adopt GAP through EFCS
- PCIC to combine all insurance packages, with subsidies
- On-site rain gauges should be made accessible by PAGASA
- Future WIBI to include pest and diseases
- Farmers have little knowledge on multi-risk – much reason for WIBI to step in and upscale
- In the future, farmer group requesting for: technology trainings, WTP for WIBI that must be continued, credit access but they are wary of their true creditworthiness
- Design of WIBI 2 is important
- Data on damage rates should be acquired through representations from key DA officials: they have more knowledgeable
- WIBI Project has to be promoted more intensely as ever with renewed interest by government
- PCIC to improve understanding on market value of WIBI to ensure success of roll out
- WIBI sustainability must be addressed by the implementing partner and responsible parties
- WIBI is complementary to climate modules, but needs monitoring if modules have to be updated due to weather variability
- Future directions for WIBI: up-scaling is relevant, integrate with other parametric risks
- WIBI is neutral, no political color
- WIBI 2 will see roll out for rice and corn to provincial farmers; possible bananas post Typhoon Pablo has recovered
- Same premium rates and discounts will be offered by PCIC; 10% premium is the upper limit
- PCIC organizational capability is mostly composed of field technical personnel; the institutionalization of the parametric insurance unit will be manned by consultants due to non-availability of plantilla items
- Fund, organizational plantilla needs are coursed through DBM as approved by Congress
- New actuarial study have not been presented, not received a copy yet
- WIBI is perfect for rainfall, inclusion of wind and temperature is a complex undertaking
- Potential for WIBI – Project didn't realize LGUs were active; FSPs didn't understand WIBI well as WIBI not so much disseminated
- WIBI should be mainstreamed, not eternally a pilot
- WIBI 2 should seek all potentials; PCIC must undertake organizational capability-building, e.g. no actuarial section