

External Mid-term Review
of the
Rural Development in the Region of Meghri –
Markets for Meghri (M4M) project
Phase II, sub-phase IIA
December 2012 – June 2014

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Content

Executive summary	3
1. Mandate and objective	5
2. Implementation set-up	6
3. Relevance of the domain	7
4. Efficiency and effectiveness	9
5. Sustainability and up-scaling	12
6. Lessons	13
7. Recommendations	14
Annexes	
1 Basic project information	
2 Output and performance with respect to YOP 2013	
3 Mission schedule	

Task-specific abbreviations

CARD	Center for Agribusiness and Rural Development
CCT	Cross-cutting themes (gender, DDR)
DRR	Disaster Risk Reduction
HSI	Helvetas Swiss Intercooperation
M4P	Making Markets Work for the Poor
MIS	Management Information System
SCO	Swiss Coordination Office
VC	Value chain

Executive Summary

This review is to appraise the implementation set-up and capacities of partners, the effectiveness of the project, the relevance of its approaches and the sustainability of its activities, and to draw lessons and provide recommendations for the following phase (07/2014 – 12/2016).

For various reasons which are not subject to this review, SDC requested the exchange of local partner organisation for implementation in phase II: During an initial 'sub-phase' of 18 months (12/2012-06/2014), HSI has been contracted as lead implementation agency by SDC, and CARD as local subcontractor to HSI; the first sub-phase is managed directly by an international HSI manager based in Armenia, and serves the purpose of building up CARD project management capacities especially in the application of an M4P approach. Following this transitional period, CARD will subsequently be contracted for the remaining period of phase II as the lead implementation agency and directly by SDC, whereas HSI will transfer into a technical backstopping role (also contracted directly by SDC). Given the new setup, this review looked at what is practically a new start of the project.

The mission took place from February 10 to 26 (in combination with the review of SDC's Syunik Livestock project).

Implementation set-up and capacities of partners: the orientation phase has been managed by a HSI (overall responsibility) and a CARD manager (project implementation), a somewhat complicated arrangement which did, however, not substantially retard a quick start of activities in the 2013 season.

Effectiveness: The consortium managed to forge a common vision and project staff has demonstrated adequate capacity to implement facilitation activities on a relatively broad scale, with increased presence in the project region compared to phase I. It is early to assess the effectiveness of project intervention after only one year of action (2013 season, since April) but measures have laid the ground for effective intervention, provided its intervention strategy becomes clearer.

Relevance: In view of the historic isolation of the Meghri region as well as its natural endowment, this review confirms the relevance of the M4M project to reduce relative poverty among farming families and create a positive perspective for young people in that region. Project measures – an amplified strategy, increased levels of facilitation compared to the former phase, collateral DRR – have increased the relevance of intervention.

Sustainability and up-scaling: several aspects point to reasonable chances for sustainable effects – the M4P intervention concept as such, the educational level of targeted farmers, product demand at domestic and international level, and cautiously positive development trends in the region. Up-scaling of project effects and market (production) expansion is

constrained by limited land and the size of the Meghri region but there is a considerable potential for intensified fruit cultures.

This review draws the following lessons from project performance so far: a) the decisions to change the local implementer and to conduct a new feasibility assessment was ascertained; b) nominating two co-managers responsible for the same results has been a complicated arrangement, with the international manager assuming overall responsibility and the CARD co-manager that for project implementation; c) the quick restart applied in phase II occurred in a more entrepreneurial manner, requiring now to digest results and define intervention strategy more clearly.

Concerning strategy, the review recommends

- to clarify the intervention strategy per product VC
- to specify the CCT linked to M4P
- to conduct strategic reviews of outcomes

As to the implementation set-up including M&E, the review recommends

- to proceed as planned, SDC entrusting CARD directly with the implementation of M4M and HSI with a backstopping and technical support mandate
- that the project shapes its M&E system so as to serve management as MIS, next to reporting to SDC
- that the project calculates roughly the overall cost per supported family, comparing it to other M4P projects in the South Caucasus region (in addition to changes at farm and service levels as well as crowding-in and sustainability effects)
- that the project reconsiders its impact indicator(s)

1. The Mandate

This project, identified and initiated in late 2009, underwent a change of implementer at the end of the first phase (30.11.2012): SDC invited the Swiss consortium partner (Helvetas Swiss Intercooperation) to team up with another Armenian NGO, CARD, as local implementer.

A fresh project assessment of HSI together with CARD at the start of the second phase modified the intervention in the following way: while the project concentrated its attention in the first phase on developing three fresh fruit VCs (pomegranates, persimmons, figs), phase II started with an amplified portfolio of intervention adding three high-value fruit crops (raspberries, cherries, grapes) as well as including dried fruit and fruit processing as options to facilitate the marketing of produce from poorer farmers. Because of its importance, governance – at local (municipalities) and regional level – muted from a cross-cutting aspect in phase I to an activity line/component with an own specific outcome (outcome 4) in phase II.

Two essential implications resulted from this history:

- a) the new implementing partner had to assemble a new team¹ and introduce it to SDC's M4P approach when taking over the project from the former implementer in late 2012;
- b) the intervention was amplified and modified to an extent that required practically a new start of the project in the 2013 season (as of April)^{2,3}.

In 2012, SDC reacted to the situation of phase I as follows: it established an implementation contract with HSI for a first subphase (December 2012 to mid-June 2014), during which HSI would lead the project stationing an international project manager with CARD, and HSI subcontracts CARD for project implementation. Under this arrangement, CARD would nominate also a national project manager. A shared „co-management“ arrangement for this „start-up“ or orientation sub-phase was agreed between the involved parties. For the case that the local implementer qualifies for leading the project implementation from July 2014 onwards, SDC can opt for contracting CARD directly while the role of HSI would be redefined according to need.

In spring 2014, a mid-term review – the present one – should assess the situation and make recommendations for the second sub-phase (7/2014 to 12/2016).

1 Two specialists of the former project team qualified in the competitive selection to continue working with the project.

2 Phase I was essential in stimulating the setup of basic services in the Meghri region (and thus laying the foundation for phase II), as mentioned in the ProDoc for phase II: „The M4M Project prompted various input suppliers and credit organisations from different areas in Armenia to offer their products in Meghri, and several nurseries with improved sapling varieties have been established. As a result of this support, new services became available for the farmers (spraying, financial consulting) and farmers have adopted new management and farming practices resulting in enhanced productivity of their orchards (at average 1t/per ha) with an average income increase per household of 3.4% in 2011.“

3 This review assesses M4M project performance during 2013 based on the ProDoc for phase II and the annual reports on each of the four Outcomes for 2013 (delivered at the start of February, before the mission started), next to the project visits and interviews of the mission.

According to the Terms of Reference, this review is to

- a) appraise the implementation set-up and capacities of partners,
- b) appraise the effectiveness of the project, the relevance of its approaches and the sustainability of its activities,
- c) draw lessons concerning the project context and the M4P approach, and
- d) provide recommendations as to (1) the management structure and responsibilities between CARD and HSI, and (2) the main emphasis within the M4P approach in relation to stakeholders and actors.

2. Implementation set-up

Project management and division of labour between HSI and CARD: The experience of the cooperation between Intercooperation⁴ and Shen in the first phase motivated HSI to engage an international project manager in order to ensure stronger local presence and quality assurance over implementation. According to the ProDoc, his tasks included capacity building of the project team, advice on M4P application, support for developing a monitoring system, documenting project experiences, and facilitating international networking and information exchange. In compliance with these tasks, he monitored project management, introduced work instruments, engaged in implementing governance activities leading to Outcome 4, and assured adequate accounting and reporting to SDC.

The CARD co-manager has been responsible for operational project cycle management.

Discussions with project staff and related stakeholders brought to light the uneasy relationship between two co-managers with partially overlapping functions. Co-management requires a clear separation of functions and responsibilities (see e.g. Deutsche Bank). If one of the managers is supposed to advise the other, his/her function should be couched in these terms (advisor, not manager; more traditional arrangements in international cooperation projects tended to assign a principal advisor to a national manager). Co-managers come with their specific background and experiences, so differences in opinion and personal approaches are pre-programmed if they are responsible for delivering the same project results.

Concerning overall project performance in 2013, project operations ran relatively smoothly as far as this mission was able to gather from conversations with project staff and stakeholders. Differences in management did not affect the quality and intensity of work as demonstrated in the annual outcome reports 2013.

Co-management also implied compliance by HSI to financial and operational requirements of SDC while CARD is an Armenian institution bound to demonstrate compliance with Armenian standards but reporting to HSI, a somewhat complicated arrangement.

⁴ Intercooperation merged in 2011 with another large Swiss NGO: Helvetas, becoming Helvetas Swiss Intercooperation (HSI).

An aspect which was highly appreciated by project staff both in phase I and II were the task- or sector-specific consultancies provided by HSI (specialists on cross-cutting themes and financial/ administrative/ reporting procedures, etc.), as well as Springfield for M4P monitoring, contracted by SDC. It has also been a favourable coincidence that the responsible HSI area manager for the Caucasus was formerly engaged in Springfield, in which capacity he conducted the assessment of the M4M project in 2012. His report provided an solid basis for the new ProDoc of phase II. His well-informed backup during the orientation phase under evaluation has been helpful to establish a good cooperation and understanding between HSI and CARD.

Project staffing: In accordance with the project organisation proposed in the ProDoc, CARD employs eight professional full-time equivalents to implement M4M activities. These have been recruited based on an open call for jobs applicants and competitive selection of most suitable specialists. The review mission had the opportunity to travel with almost all field staff and to meet and discuss with the professionals working in head office. Professional competences appear to be balanced from an M4P point of view (facilitation along VCs). Both the field visit as well as the 2013 reports show the work of a dedicated team, able to comply with project objectives.

The mission was not in a position to observe day-to-day management by the project but observations in the field suggest that the project may gain consistence and profile through clearer intervention concepts (see below), to be supervised and guided by management.

Presence in project region and along VCs: A lack of presence in the Meghri region during phase I has been remedied with more local staff, full-time based in Meghri (junior agronomist, finance and BDS specialists), and considerably more time spent by headquarter-based professionals in the field (the project reports about 100 trips to Meghri during 2013). Project officers concerned with input supply, marketing and governance were also involved in facilitation activities in Yerevan and in other places of the Syunik region.

3. Relevance

This project intends to reduce poverty at household level in the Meghri region, as specified in the ProDoc phase II.

Poverty and transition: It calls the attention of this review that poverty has different connotations in a country which was located at the Southern border of the ex-Sovjet Union and continues in transition to a market economy, than in poor countries with or without a Western colonial past, and also than in urban areas. When talking to poor farmers in the Syunik region, evaluators became aware about the drastic systemic change which the demise of the sovjet centrally planned system signified for people in far off areas.

The first system change forced on the region was imposed by the Sovjet Union, after Armenia's unfortunate history with Turkey. People's survival depended completely on central government, for jobs and public services. This system barely tolerated traditional forms of family survival linked to the land, like herding and agriculture which was all

collectivized. The Meghri region was not only closed off from the non-Communist border countries (Iran and Turkey) and oriented towards the Soviet Union, there was an internal closed-border range reaching beyond Kapan, only accessible with permits. The region was very isolated and totally dependent on the state.

The second equally complete system change came by default when the Soviet state as a provider of jobs and services disappeared. The brutal fact was: after 1990, most people in rural villages became jobless. And most had lost their traditional knowledge of animal rearing and horticulture. So people were left scratching a living from whatever they could. Life expectancy dropped. As a consequence of this history, out-migration was almost the only option for the young, up to today. In isolated areas like Meghri, not helped by the conflicts with two neighbouring countries, transition towards democracy and a market economy occurred very slowly. Up to this day, barter is still common in this region and relative poverty rather high. It is encouraging, however, that people have started to invest (hotel, shops, farms, etc.), which is usually a sign that slowly, people start believing again in a decent future IN the region.

M4P approach: In view of this situation, facilitating economic development following the M4P approach – facilitating the emergence of a market system (and a fair one) – is right at the center of transition support.

As to the poverty concept, while it is understandable that a support programme needs to know what it speaks about when talking of poverty, the 1 or 2 US\$ poverty line is rather irrelevant. Meghri has been and still is an isolated region, but one with potential (educational level; agriculture) if mining will not be allowed to further seriously contaminate water and land (an important issue for component 4). Some farmers have started to invest in Meghri. Also, while according to the projects base-line farmer profile in most families at least one member has a job, mainly in mining or in border control, or remits money from outside, most of them seem to be self-sufficient in food intake when taking barter into account.

The government has defined a poverty line. Different methodologies were applied in 1996, 2004, and 2009, with resulting poverty rates varying widely between them. One measure mentions 14% of the Armenian population in 2012 being considered poor, another calculation more than doubles this to 34% but there is a social protection system (pensions, family allowances, etc.) which reduces poverty.

Concerning M4M impact measurement, this review suggests to define the aspects which the project considers relevant for measuring the difference it is supposed to induce until its end, both in poverty reduction and transition support (i.e. both at systemic and household level). Household income is but one measure. A noticeable stop of out-migration from, or at least increase of private and public investment in, supported villages could be a further impact indicator.⁵

⁵ A discrepancy calls the intention of this review: the credit proposal to SDC mentions a target population of 1'800 families and the ProDoc phase II of 1'350 families. SDC and the project should clarify this.

Levels of facilitation: The development of a well functioning market system requires a conducive business environment. Services and arrangements with public-good character – infrastructure, contract enforcement system, conducive regulations etc. – to be provided by (or on behalf of) the public sector substantially reduce friction cost in the system. HSI/CARD's active strategy in this respect, facilitating the performance of municipal and regional authorities, has increased the relevance of M4M intervention. Governance has been „upgraded“ in phase II from a CCT to a project component.

Cross-cutting theme DDR: Based on the feedback from talks with two mayors in Meghri, this review realized that DDR measures increase the relevance of intervention because of the longer-term vision it introduces to productive and municipal development. Prevention of natural calamities reduces related risks and enhances the value of physical investments. This aspect should be strengthened in other communities as well, linked to the project purpose.

Amplified strategy: The ProDoc for phase II recommended to broaden the product range to be promoted by including

- three new high-value fruits: raspberry, cherry and grapes, which all grow in higher-altitude villages with considerably higher poverty incidence;
- fruit drying which reduces dependence from immediate (lower priced) fresh fruit sales at high season and addresses new markets (Russia, USA, Europe, CH);
- fruit processing, allowing and supporting a stricter grading into top and lesser quality fresh fruit, being able to put in value the latter.

Less dependence on the seasonal short-term fresh fruit market through diversification increases the relevance of the M4M approach but places at the same time higher demands on how and where to facilitate each (sub-)product VC to optimize market benefits for poorer farmers⁶.

4. Effectiveness

A first observation concerns the size of the target area and group. It may be advisable for HSI to compare different M4P projects of similar type in terms of outreach of increased market dynamics and calculate, ex ante and ex post, project cost per family reached.

After one year of operation, it is early to assess the effectiveness of the project, the more so since in the 18 month orientation phase, HSI and CARD needed to come to

- a common understanding of the M4P approach,
- a functional cooperation between the consortium partners,
- a shared position on the feasibility of the M4M project, and
- comply adequately with SDC requirements.

In view of the project history, SDC and HSI opted for stationing an international project manager with CARD.

⁶ A M4P project can trigger or accelerate market development; aspects requiring facilitation with incidence on poor farmers far into the future can be left to their own development rhythm.

Based on its field visit and interviews with all involved parties, this review considers that tensions and differences in project management during 2013 have been put on the table, were discussed, and the two consortium partners arrived at a sufficiently strong common understanding of the task at hand. Both HSI and CARD agree and feel comfortable with handing project responsibility to CARD in June this year. HSI is ready to assume a technical backstopping role during the further implementation and CARD expressed appreciation to be able to count on this.

An assessment of effectiveness at this stage can look at

- how much effort the establishment of a common basis absorbed (and was therefore not available for project work) and
- how far planned activities for 2013 were implemented.

The project team summarized the progress in capacity-building required for a smooth transfer of project responsibility from HSI to CARD for this mission („A brief reflection on performance, relationships, capacities and outlook“). With its (supposed) permission, this review permits itself to present the slightly amended text as follows:

Capacity	Progress made
M4P approach	Trainings conducted; concept notes established; on the job coaching (2013 by trial and error) Before completion of sub-phase 1, conduct strategic reviews of outcomes to better reflect on scale (crowding-in and sustainability)
Monitoring & evaluation	Monitoring activities (studies) conducted; a competent M&E officer engaged but still requires more capacity building (especially on DCED) and mainstreaming into daily work
Cross cutting themes	<ul style="list-style-type: none"> • Governance with focus on advocacy and investment promotion turned into separate outcome in phase II (also mainstreamed into other outcomes) • Gender workshop conducted – team however requires a better understanding and needs to work on strategies • DRR: a start made; strategy connected to M4P? • CCT linked to M4P need to be elaborated in context of revised backstopping mandate; also explore how SDC regional expertise can be utilised better
Facilitation (understanding of project role)	Team still prone to direct delivery approaches which risk undermining sustainability ⁷ , also due to quick start and absence of local players (more direct start-up intervention); gradual recognition of facilitative role is crucial (mindset change); requires continuous (external/BSM) reviewing
CARD understanding of SDC requirements	Better understanding of reporting/scheduling requirements; focus during next months: handing over of management responsibilities

⁷ This is a common issue in many M4P projects.

The situation at the beginning of this phase, being phase II, required a quick start. Capacity-building occurred mainly on-the-job. The time requirement and available financial resources for classroom or external capacity-building remained in a modest proportion to operational work.

Since both the marketing and the M&E specialists moved from phase I to phase II and the present HSI headquarter responsible expert acted as backstopper in phase I, the institutional memory and external technical inputs from phase I were not lost. Lessons learned from phase I also informed the new strategy of phase II. Such „economies“ are important (though rarely visible) factors for reducing learning costs and tend to lead to more effective implementation.

Considering activities undertaken in the four components during 2013, the impression is confirmed that the project has dedicated considerable effort to start and implement activities in accordance with its Yearly Operational Plan. It made an effort to show in 2013 that despite the troubled project past, on many fronts along VCs aspects need to and can be facilitated for fruit markets to start working better in favour of poor producers. The project's summary presentation highlights the following achievements during 2013:

Outcome 1	Access to agricultural input supply and information services	<ul style="list-style-type: none"> - 7.8 ha of new orchards of new fruit varieties facilitated - Increased purchases of inputs promoted by project - 316 farmers trained through 2 partner NGOs
Outcome 2	Access to finance and financial services	<ul style="list-style-type: none"> - 13 farmers obtained investment credit (CHF 66'400) - 3 new financial service providers (two also BDS providers) - Financial market study to assess business viability
Outcome 3	Improved market access	<ul style="list-style-type: none"> - 11 new upstream operators entered the region - New technologies introduced to access high-value markets - 2 new groups of dried fruit producers, increased sales of dried fruits in domestic markets and first export to CH - Increased sales of high premium fruits
Outcome 4	Private sector advocacy and public sector promotion	<ul style="list-style-type: none"> - Regional governorate and municipal mayors informed by businesses about their needs - First regional investment and platform meetings (PPP) - Study of governance system in Meghri's horticulture sector (advocacy focus)

Annex 2 presents project outputs conducting to Outcomes 1 to 3 in more detail.

While with the diversified activities undertaken, the professional staff has probably been better utilized than in phase I, a major observation on effectiveness concerns a certain lack of strategic clarity. It is understandable that year 1 of the redesigned project needed to start activities on a broad front. But the more complex a strategy, the more important it is to discern critical pathes to success and to reflect and define areas of facilitation which help build solid value chains effectively. It will be helpful to specify M4P-compatible incentives along VCs which the project can apply like co-investment, training, networking support, facilitation of better regulation and/or their application, etc.

At the level of beneficiaries, the expanded strategy is likely to render the limited productive capacities and activities of poorer farmers more effective in terms of expanding income prospects through higher-value fruits, the diversification of products, improved pre- and post-harvest treatment, and marketing alternatives. As stated at the entry to this chapter, it is early to assess the effectiveness of individual measures implemented by the project (see annex 2). Depending on a clearer strategy⁸ as well as adoption rates and quality of work by farmers and other VC partners, they hold the promise of effective intervention by the project.

5. Sustainability and up-scaling

Intervention concept: M4P's intervention form intends to concentrate project intervention to a modality which facilitates both systemic elements as well as entrepreneurial action by VC players aiming at making money from an economic activity promoted by the project. As indicated above, so far there is no reason to believe that the project has itself taken decisions which are up to VC players to make. It is clear as well that in this support modality, the market risk is carried by the VC players; i.e. a farmer taking market-related decisions must carry the full responsibility for the consequences. This mission has seen the case of two brothers in Agarak who invested in a cold storage chamber facilitated by the project (credit access). They kept fresh produce in it with the aim to sell it at and after the year-end season when high prices can be obtained. The pomegranates shrunk and the farmers had to sell them at low price for processing. A further example are the two agricultural input suppliers with whom the mission talked: it is their decision to set up and install offices, equip it and operate from them as their own business. Project facilitation (e.g. in one case co-financing for building a small office) seems adequate.

Educational level of targeted farmers: A second reason for believing that project intervention has good chances to induce sustainable effects is the observed educational level of farmers. The profile of farmer families in the base line assessment shows that 88% of interviewed farmers have completed secondary or higher education. More than 40% have completed professional or higher education. Concerning age, the survey only captured the age of the respondent, not of the age cohorts present during season in Meghri. It would seem, however, that younger family members might return if their parents manage to establish a reasonably profitable agro-business⁹. The mission talked to a younger lead farmers who did not precisely sound enthusiastic about prospects for staying in the region but if hoped-for benefits materialize, he said he would remain in Meghri. Other lead farmers interviewed held or hold higher positions (an ex-army coronel, a police officer) and have no intention to leave Meghri.

Product demand: A third reason for expecting sustainable project effects are the indications heard from both farmers and processors (e.g. Arcolad in Yerevan, a processor in Meghri)

⁸ The project has elaborated concept notes on all intervention outcomes whose application requires a sharper focus and congruence along the VCs.

⁹ This effect has been observed in the Syunik Livestock project in villages where farmers managed to increase their herd and produce and sell more milk of good quality.

that demand for fruits produced in Meghri is much higher than what present production can satisfy. This concerns particularly early fresh fruits (two weeks before the produce matures in Ararat valley), as well as high-grade dried fruits. The mission was told about export demand in Russia, USA, EU countries and Switzerland. Main problems for addressing foreign markets concern a lack of quantity and quality of fruits: much larger volumes are required and the whole VC must be upgraded to comply with export demand. For fresh fruit during the main season, competition by other regions in Armenia (Nagorno-Karabach, Ararat valley) and neighbouring countries is strong, and small farmers have little negotiating power vis-à-vis traders from Ararat valley who buy Meghri fruits from farm gate. Substantial investment is needed to increase small farmers' options (cold storage, grading/labeling for markets, drying installations, but also organization into producer groups etc.).

Lead farmer model: This modality implies advantages and possibly disadvantages. The first refer to proximity where technical assistance can be obtained, from the lead farmer or in group sessions organized in his/her orchard. Lead farmers also have an interest in pooling the products from other near-by farmers to arrive at suitable quantities of fruit to be transported, as confirmed by one visited such farmer. There may exist an upscaling potential depending on the configuration of volumes of (quality) products / transport capacity / sales channels which a lead farmer serves. Another modality to upscale production and sales is incentivating the establishment of groups – initially informal associations for specific purposes – of farmers pooling certain VC requirements. The lead farmer model may bring limited benefits to farmers if the lead farmer takes advantage of small producers who sell through him, offering unduly low prices. One measure the project can promote to limit such a risk is to propose the introduction of contracts which stipulate the rights and obligations of parties, and advocate fair prices.

Development trend: the mission learned in its talks with farmers and other stakeholders that the income level in the region is slowly rising, so far, it would seem, more due to mining than agriculture. Natural conditions in the region favour an increase in fruit production, so little danger from that side for sustainable results (provided mining companies do not wreck further havoc in the region). Also, the new regional government seems to be genuinely development-minded.

Overall, the project is reasonably well conceived and set-up to promise sustainable results at the level of poor farmer families. Much will depend on clarifying strategy and on project implementation. For up-scaling, the potential is limited by the land endowment and the size of the region but there is a considerable potential for intensified fruit cultures.

6. Lessons

Some lessons can be drawn about the performance of the project so far:

- The starting configuration of the project in 2009/10 has been unfortunate in decisive respects; recognizing this and taking pertinent action (change of local implementer) has been an appropriate decision for a better use of Swiss public money in this project.

- A thorough feasibility assessment towards the end of phase I by a specialist in M4P has laid the ground for a better design and strategy of the project.
- The nomination of two co-managers of the project has not been an ascertained decision as it practically pre-programmes conflicts between two persons responsible for reaching the same results. Also, conducting two parallel accounting and reporting systems (SDC and CARD) is not efficient.
- M4P is complex in its application; when, in addition, pre-defined strategic orientations are complex as well (typical case: too many VCs), the tendency rises that the project applies an „entrepreneurial“ approach; this is not necessarily mistaken but project responsables need to be aware about the kind of leadership this requires and how learning and feedback is set up (M&E approach broad enough to allow collective learning, also for gaining strategic clarity in the team).

7. Recommendations

Both from this review and from the project's self-reflection on the occasion of this review, the following recommendations emerge:

A. M4P-compatible strategy

- ❖ The intervention strategy should gain a clearer profile on market system improvement demonstrating poverty relevance. This concerns its range of application, i.e. which selected VCs help poorer farmers most, as well as where to focus on, based on a short, concise VC analysis per product or product group; and it concerns the methodology how to intervene, e.g. focus areas and M4P-compatible incentives to parties involved in VCs (e.g. co-investment, networking support, contract templates, facilitation of application of regulation and of self-defense of interests of poorer farmers, etc.), weighing facilitation efforts along each product VC (which challenges are considered most unwieldy to develop VCs or are crucial but take more time to overcome). Greater clarity in the intervention and impact logic along the specified results chain, together with functional M&E, will help assure poverty correlation of project action.
- ❖ CCT – both DDR and gender – need to be more clearly specified, linked to M4P and to the final objective; such exercises should facilitate project decisions on where to put the emphasis in each CCT. Although governance has been turned into a component, it could also be subject to such scrutiny; this includes the aspect of how to build lobbying power against environmental damage caused by mining companies. The review mission agrees with the project's proposal to explore how SDC's regional expertise in these topics can be utilised better.

- ❖ The mission also shares the project's proposition to conduct strategic reviews of outcomes to better reflect on scale (crowding-in and sustainability) before completion of sub-phase 1. A linked exercise targeting more the operational rationality consists in inviting every professional area along VCs (production facilitation, input supply, marketing, etc.) to expose its strategy to a discussion in the project team, based on the above mentioned short VC analyses per product or product type.

B. Implementation set-up including M&E

- ❖ This review recommends SDC and the project consortium partners to proceed as planned in terms of SDC entrusting CARD directly with the implementation of the project as of June 2014; HSI should continue as strategic and technical backstopper with specialists according to need.
- ❖ One piece of information recommended to be elaborated concerns the overall cost of the project in relation to the number of beneficiary families reached and their income increase (poverty reduction), comparing it to other M4P projects in the region in terms of outreach, increased market dynamics and cost per poverty reduction.
- ❖ Concerning impact indicators, this review suggests to define the aspects which the project considers relevant for measuring the difference the project is supposed to induce until its end, both in poverty reduction and transition support. Household income is but one measure. A noticeable stop of out-migration from, next to an increase of private and public investment in, supported villages could be a further impact indicator.

ANNEX 1**BASIC PROJECT INFORMATION**

Country, Region	Armenia, Region of Meghri
Name of project	Rural Development in the Region of Meghri project - Markets for Meghri project (M4M)
Project number	7F-05537.02.01
Contract number	81016803
Domain SDC	CIS Division
Domain of cooperation strategy	Economic Development and Employment
Start of project and of current phase	01.12.2009 – 30.09.2010 (inception phase) 01.10.2010 – 30.11.2012 (implementation phase I) Inception and implementation phase are considered as one phase. 17.12.2012 (starting phase II) The project is currently in the sub-phase A of the phase II (17.12.2012 – 16.06.2014)
End of the current phase II	31.12.2016
Scheduled duration	A second 2,5 year sub-phase B is planned for 17.06.2014 - 31.12.2016
Budget of the sub-phase A of the phase II according to contract	1,370,519 CHF
Effective costs inception phase	348,590 CHF
Effective costs of the phase I	1,097,714 CHF
Budget implementation phase II	3,509,192 CHF
Implementing organisation	HELVETAS Swiss Intercooperation, NGO CARD (sub-contracted for inception phase) – Centre for Agriculture and Rural Development
Main objective of the project	Active men and women small-scale horticultural producers, processors and traders in Meghri have increased their production and profitability and thereby generate increased and sustainable income
Main partners	Women and men lead farmers, farmer groups, local business organisations, traders and other private buyers, Meghri cannery and other processing companies, input suppliers, BDS service providers, credit organisations, local (municipalities) and provincial government

ANNEX 2: Output and performance with reference to the Yearly Operational Plan**OUTCOME 1:**

NN	Activities	Indicators	Achieved results
1.1 Promotion of sustainable flow of information			
1.1	<p>Capacity building for potential local agro-service providers like lead farmers, ASC, MHA, MFPA etc.</p> <p>1)On-going information collection on innovative technologies implemented in horticulture sector and assessing their applicability to the region</p> <p>2) Organizing trainings on these technologies for local agro service providers</p> <p>3) Piloting of innovative technologies with the aim to demonstrate results</p>	<p># of trainings organized;</p> <p># of beneficiaries participated in trainings;</p> <p># of pilot projects related to new technologies</p>	<p>1) Promotion of Aqua-source polymer in Meghri region: About 42 kg of Aqua-source tested with 35 farmers from Alvanq, Nrnadzor, Shvanidzor and Meghri communities. About 125 different trees and 24 grape vines have been injected with the polymer.</p> <p>2) Trainings have been organized on</p> <ul style="list-style-type: none"> - Pest management, agro technique issues on fruit production. 4 trainings with 75 participants, -Introduction of aquasorce polymer. Three trainings with 49 participants, -Cherry orchard establishment, fertilization and irrigation 3 trainings with 73 participants -Grape planting, pruning - consultancy for 73 beneficiaries -Raspberry planting and irrigation - consultancy for 33 beneficiaries. <p>In general 5 pilot projects performed during 2013 related to 1.Promotion of Aqua-source polymer, 2. Demonstration of anti-hail nets, 3. Promotion of early cherry production, 4. Promotion of production of table varieties of grape and 5. Raspberry production in Meghri region. More detailed information about the implemented projects given in 1.5 and 3.3 points.</p>
1.2	<p>Assessment of the agricultural input supply market system in Armenia</p>	<p>list of input suppliers, specification of IS</p>	<p>According to the research done in 2013 21main IS/importers are identified in Armenian market. 9 IS have been visited in different regions of Armenia, all the needed information is available in the database (catalogues of the imported products, prices, producer country etc.)</p> <p>It was decided to do assessment by M4M team instead of outsourcing which would allow to save project's resources and let the team members directly meet with IS representatives to understand the core of situation in the existing market. It is planned to visit the rest of IS by the end of March of 2014. The report and updated Database will be ready by the end of April 2014.</p>
1.3	<p>Promote ASC to use its own media opportunities to advertise its own fee based agro services and available agro inputs among the farmers in Meghri and to realize effective agro-consultancy in the region.</p>	<p># of farmers received the newspaper;</p> <p># of advertisement offered to the newspaper;</p> <p>the newspaper has been developed</p>	<p>4 technical topics offered by M4M agronomists to be printed in the newspaper as a consultancy material for farmers.</p> <ul style="list-style-type: none"> -Description of Kishmish varieties, -Aqua-source biopolymer, -Main disease of grape vine, -Cultivation of grape <p>3 articles about M4M project, 1 announcement published in «Ban u Gorts» newspaper</p>

			<p>of Syunik ASC</p> <p>The project did not subscribe the newspaper for the farmers because of doubtful sustainability of the intervention. There was no assurance that farmers would subscribe the newspapers for the next years by their own. Without project's funding 350 newspapers every months distributed among Meghri farmers.</p>
1.4	Promotion to establish linkages between potential local agro-service providers and interested input suppliers via informative meetings, negotiations, etc.	# of links established	<p>Several meetings and negotiations have been conducted with agro-service providers/input suppliers for attracting them to Meghri region. As a result 6 of 9 IS visited during 2013 are interested to be represented in Meghri. But only one IS (CARD agro service) were agreed to send some agricultural machinery and equipment in Meghri. M4M office provided space for demonstrating above mentioned products. It was one step forward for Meghri farmers to be in touch with new generation and high quality agriculture equipment.</p>
1.5	Promotion of demand among farmers for using the information and new technologies.	<p># of types of new technologies piloted/ introduced to the farmers</p> <p># of farmers involved in pilots on new technologies</p> <p># of farmers consulted</p>	<p>1. Anti-hail net demonstration at vineyard with the cooperation of UNDP and DRRNP In the scope of pilot project 1000 m anti hail net given to Alvank community. About 400 sq.m of vineyard of Rafayel Gyurjyan from Alvank covered by the net. In 2014 another 1000 m of the net will be given to another farmer from Alvank Pavel Hajyan. After the hail which occurred on May in Meghri region the evaluation have shown that anti-hail nets were 100% effective. The area which was not covered with nets has been damaged by 40-45%. Currently, when farmers have already seen the result, the interest towards the anti-hail net installation is increased among the farmers.</p> <p>2. DRR assessment in Karchevan and Nrnadzor communities. In cooperation with UNDP, UNOCHA, DRRNP and Lore Rescue Team M4M has organized the local level risk management for two communities. More detailed information about DRR assessment given in DRR report 2013.</p>
1.6	Support to input suppliers in capacity building for lead farmers and business development (incl. incentive systems)	# of lead farmers and/or businesses informed/trained by IS	<p>Representatives from MRHDA, Syunik ASC who are main information service providers in the region, many of lead farmers who provides embedded agro services (Gevorg Margaryan, Petros Ghazaryan,)and two potential input supply outlet owners (Armen Avetisyan, Petros Ghazaryan) participated to all trainings organized during 2013</p>
2.	Improvement of commercial linkages between farmers and Input Suppliers		
2.1	Need assessment of inputs used in horticulture sector	Date on volume of pesticides used in the region	<p>Report of Baseline survey done by AM Partners is available for 527 Households from Meghri region. The report includes detailed information about agriculture inputs used by farmers in 2013. This information will be helpful for understanding agriculture Input Supply market opportunities in Meghri region for IS outlets which is anticipated to operate in the region from 2014.</p>

2.2	Conduct meetings and negotiations with potential Input suppliers around Meghri market opportunities	# of input suppliers interested to work in Meghri	Several meetings and negotiations conducted with agriculture input suppliers in Armenia. No one from visited companies wanted to open an agriculture input supply shop in Meghri region and most of them don't want to demonstrate their tools and machinery in Meghri, because they assume that it will slow down the turnover of the company. The only way that they can be represented in Meghri region is to cooperate with local input supply outlets. In fact 6 out of 9 visited input suppliers agreed to work with outlets in Meghri region. In a result of many visits to interested people, meetings and negotiations with potential businesses in Meghri region two interested persons were identified who are willing to open an agriculture input supply outlets. First one is Petros Ghazaryan who is going to open small shop in Agarak town. The second one is Armen Avetisyan who will work in Meghri town. Petros Ghazaryan is building a small pavilion in Agarak which will be ready in the middle of February. Armen Avetisyan found a place in Meghri and negotiated with the owner for renting the small shop area. During the next month they both will work on getting the license. Already one meeting conducted with representative of Ministry of Agriculture Armen Hambardzumyan.
2.3	Promotion of establishment of linkages between potential local agents (shops, lead farmers, others), processors, intermediaries and interested input suppliers	# of links established	
2.4	Facilitate information events (farmer meetings, road shows, fairs, study visits) to inform about availability of inputs for production, processing and marketing	# of farmer meetings, road shows, fairs, visits	As it is described in 1.4 point of the chart M4M office provided a space in the office for organizing demonstration of some agriculture machinery, equipment and tools, before the outlets will be opened in Meghri. As well as many leaflets, brochures and other technical and informative materials are available in M4M office about many input suppliers operating in Armenia and new technologies which can be available for Meghri farmers.
3.	Support spreading of new more productive varieties		
3.1	Technical and organizational support to the nurseries and/or other market system players (ASC, MRHDA, etc.) on selection of more productive varieties of trees	# of nurseries offering new varieties/crops	As a result of pilot projects with MRHDA and Syunik ASC were linked with several nurseries from Armavir region which are specialized in early cherry and grape trees production. This links will be used for establishment of small nurseries in Meghri region during 2014.
3.2	Linking commercial nurseries to relevant suppliers through provision of relevant information and technical support.	# of nurseries in Meghri, # of relevant in suppliers	As well as MRHDA NGO done approbation of trees for establishment a nursery for producing 10 000 pomegranate young trees of Kazake variety. In 2013 7 nurseries operate in Meghri region.

3.3	Piloting of new crops, and new more effective and market driven varieties of main crops.	# of crops or varieties, # of farmers	<p>1. Early Cherry production project with MRHDA NGO – about 3800 cherry trees distributed to 230 farmers from 12 communities on cost shearing bases. It is around 7.6 ha of new established cherry orchard. The cost of one tree was AMD1000. 50 % of the price paid by farmers and the other 50 % paid by the project.</p> <p>Distribution of cherry trees has been done by two stages. 1st in March, 2nd in November 2013.</p> <p>2. Grape production project – with Syunik ASC About 500 grape rootstocks (3 Kishmish varieties) distributed to 73 farmers from 10 communities. The cost of one tree was AMD150. 70 % of the price paid by farmers and the other 30 % paid by the project.</p> <p>3. Raspberry production project About 4247 raspberry rootstocks distributed to 33farmers from 5 communities on cost shearing bases. The cost of one rootstock was AMD100. 30 % of the price paid by farmers and the other 70 % paid by the project.</p>
3.4	Facilitate promotional events and activities by nurseries for farmers;	# of field days,# of visits, # of announcements	<p>We have organized 3 field days in nurseries during which we have discussed the issues regarding the varieties produced by them and the way to change them to more valuable ones. Also we have organized the issues on how their small scale productions can secure more profits and volumes.</p> <p>Jointly with the Outcome 3, some research has been done regarding the varieties of pomegranates, persimmons and figs and a catalogue on it was printed which can be further used for the nurseries' owners, farmers and traders.</p>

OUTCOME 2:

2.1. Promotion of provision of more and appropriate financial products farmers and other agriculture VCOs	Expected Results	Indicators	Outputs
2.1.1. Assessment of financial services market system in Meghri	MFIs, Banks, other financial institutions have clear understanding about the financial services market system in Meghri, its constraints and market potential. The project staff has clear understanding of the progress made in the phase I and lessons learnt.	Assessment report; clear understanding of the needed technical support among project staff and the stakeholders. Survey report;	The Terms of Reference for “Assessment of Financial Services Market System in Meghri” was developed based on which a tender was announced. The winner of the tender was AM Partners, which started the survey in September 2013, and submitted the English version of the report at the end of December. Upon submission of the Armenian version of the report a presentation will be organized to show the results of the survey to the Financial Service Providers. The report will also be

2.1.2 Technical support to financial service providers in understanding potential of horticulture market and encouragement for development and provision of more appropriate business models and financial products.	Business needs of men and women farmers and various VCOs in horticulture sector analyzed, recommendations on adaptation of financial products are delivered to relevant stakeholders.	Prioritized project support activities.	posted in www.card.am website. The report clearly describes the information gap that the financial institutions need to complete, in order to make a decision on provision of more appropriate business models and financial products. The report also clearly states the business needs of men and women farmers and various VCOs in horticulture sector, and gives recommendations on adaptation of financial products. Based on the report the project team have prioritized support activities and developed the YPO of 2014.
2.1.3 Technical and organizational support to financial service providers in setting up relevant operations in Meghri region.	Established cooperation between financial service providers and the project. Financial service providers receive the needed support to expand/provide their services in Meghri.	# of financial institutions the project cooperated with.	The project have established cooperation with SME DNC (which has the mandate of provision of loan guarantees, equity financing, seed capital and partial subsidizing of credit interest rates) according to which the project supports SME DNC in establishment of local cooperation in Meghri and provides its financial services for start-ups (mainly in agriculture sector) in Meghri (see the details below). «Farm Credit Armenia», «Nor Horizon» and «CARD Agro Credit» entered the region for the first time due to the meeting organized by the project for five MCA lending organizations and active farmers of Meghri region and had a chance to get acquainted with the active farmers of Meghri region, the processors and their operations. A collaboration agreement was reached with CONVERS BANK. In 2013 M4M collaborated with 8 new financial service providers, the work 4 of which is anticipated to be on a continuous basis in Meghri region.
2.1.4. Explore potential of group-based financial service models to reduce risks of lending and generate economies of scale.	Farmers are mobilized around their needs for particular type of BDSs or around similar needs for investments, and are informed on the possibilities of group credits. Financial service providers direct their funds for group based loans to Meghri based on farmers' needs.	Total amount of funds directed to the region for group loans. # of farmers willing to get formed into groups to receive group loans.	Due to project efforts JMF allocated a loan with the amount of 40 000 000 AMD for 2013-2014 which the MFIs can allocate among farmers' groups, individuals and SMEs in Meghri region. 16.300.000 AMD out of this amount was disbursed in the last 2.5 months of 2013 among seven farmers, who were provided with loans with the average amount of 2 000 000 AMD. The resources were used for establishment of persimmon, pomegranate garden, purchasing of processing equipment, purchasing of new plots and orchards. JMF is willing to provide funds to MFIs for Meghri in a continued and a sustainable manner in the future. JMF is providing great opportunities to the groups already established or to be established later through Outcome1 and Outcome 3 of the project for obtaining accessible loan resources for implementation of investment projects.

<p>2.1.5. Promotion of provision of loans with improved conditions for capital and operational investments in horticulture production, processing and marketing initiatives.</p>	<p>Farmers willing to make capital investments in horticulture production, processing and marketing initiatives are identified and trained/certified to become eligible for MCA funded loans. MFIs and banks promoted to direct MCA funded loans to the region. The possibility of adapting agro-loan products to the specific needs of horticulture sector in Meghri region is discussed with relevant MFIs and banks .</p>	<p># of VCOs willing to make capital investments</p>	<p>31 farmers got trainings on “High Value Agriculture and Water Management” and got special certificates, which makes them eligible for MCA loan products provided by various financial institutions in the country. As a result of this and the project’s work with Banks and MFIs, in 2013 six farmers received MCA loans with total amount of 12.900.000AMD. More than 20 farmers are planning to apply for these loan products in 2014. These loans were used to invest in establishment cold storages, orchards and purchasing new land-plots for establishment of orchards (for which this financial product is specially designed). The project did not only raise the interest towards the MCA loans in Meghri region, but also made leasing products available.</p> <p>According to the Assessment of Financial Services Market System in Meghri, 131 farmers are planning to make capital investments in agriculture, both through loans and personal savings. Additionally 26 farmers are planning to make capital investments from their own savings.</p>
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<p>2.2. Support the BDSP in sustainable provision of information and business development services for VCOs</p>	<p>Expected Results</p>	<p>Indicators</p>	<p>Outputs</p>
<p>2.2.1. Assessment on existing information service systems in the region and explore opportunities for establishment of new improved information services.</p>	<p>Comprehensive analyses of viability/sustainability of municipality based financial information services started in phase I, is documented and shared with relevant stakeholders. Opportunities for establishment of new improved systems are identified.</p>	<p>Assessment report; clear understanding of the needed technical support among project staff and the stakeholders. Survey report; Prioritized project</p>	<p>A section of the above mentioned “Assessment of Financial Services Market System in Meghri” report includes the following information related to existing information service providers and system in the region:</p> <ol style="list-style-type: none"> 1. Detailed analysis of existing information service systems in the region; 2. Recommendations for opportunities of establishment of new improved information services. <p>Within the scope of the project BDS services required for horticultural VCOs was studied. The BDS service providers were also interviewed and their upcoming plans with regard to Meghri region were revealed. Recommendations were developed for improvement of mechanisms to make the services and information more accessible and applicable. Based on the assessment report results the project team have prioritized the project support activities and planned its interventions for the year 2014.</p>

2.2.2. Explore market potential and business opportunities for BDSPs that build management capacity and financial literacy of small producers and processors (including services funded by government, for fee services, embedded services, public training/education, etc.)	Short survey to identify government or donor funded as well as fee based BDSP services which are appropriate but inaccessible for Meghri farmers and other horticulture VCOs is conducted and the results are shared with the relevant stakeholders. Possibilities to link these farmers and VCOs to the service providers are explored.	support activities.	
2.2.3. Technical and organizational support to BDSPs to provide business and financial management consultancy/services for men and women farmers and other VCOs in Meghri region.	Cooperation with SME DNC, FSM, EDMC and other financial service providers on possible expansion of the organizations' operations in Meghri is established. The organizations got the needed support in starting providing their BD information and consultancy services in Meghri region is provided to the organizations.	The # of VCOs wanting to use services from these institutions.	MoU was signed with SME DNC, as a result of which SME DNC operations became accessible in Meghri region. In 2013 more than 198 farmers contributed from their services. A collaboration started with FSM, as a result of which 6 seminars were organized jointly. The number of seminar participants was more than 225. After the seminars that took place on November, in a 1.5 month time more than 30 people directly applied to FSM to get advices. More than 79.5% of HH want to use the services of BDS organizations and more than 19 % of HH are ready to pay for that according to "Assessment of Financial Services Market System in Meghri".

OUTCOME 3:

3.1 Support establishment of commercial linkages along the value chain & improve access to high-value market channels	Expected Results	Indicators	Outputs
Document a comprehensive supply chain analysis	Most potential upstream operators (for 2nd grade products) for work in the project frame are identified	Number of upstream operators interested to work with project frame	Meetings are conducted with main VC actors and most potential upstream operators are identified. Most of them participated in B2B meetings organized by the Project. List is available with contacts and shared among Meghri farmers. As of January 2014 more than 15 upstream operators are identified to be interested to work with project frame with the farmers and 12 of them are currently cooperating with Meghri farmers.
Identify big-scale processors, intermediaries and their volumes (in Meghri, Syunik and other regions of Armenia)			
Compile a data base of the VC actors with their characteristics and contact details			
Sharing findings with farmers involved in VC for the second grade crops (event)	Farmers have contact details of main big-scale processors, traders, intermediaries for their 2nd grade produce	Number of farmers contacting those upstream operators	Instead of one-day workshop several meetings were organized and more than 80 farmers had contacted big-scale processors, traders, intermediaries for their 2nd grade

			produce namely from the communities Nrnadzor and Meghri.
Exploring quality differentiation practices	Farmers understand requirements of the quality of targeted products and implement those requirements in their practices	Share of farmers applying quality requirements in their practices	Practices of high grade Supermarkets and exporting companies were explored through conducting two Business to Business meetings, making several meetings among their representatives and Meghri farmers, as well as via phone conversations and different presentations were prepared on findings (quality differentiation) which were shared with farmers during different meetings. Share of farmers that apply quality requirements in their practices increased compared to 2012. 200 copies of targeted crops' catalogue was printed and distributed among upstream operators and Meghri farmers along with produce volumes and contact details.
investigate supermarkets' practices		Meetings are conducted with supermarkets and/or phone calls are made	
investigate exporters' practices		Meetings are conducted with exporters and/or phone calls are made	
investigate international practices		Investigation results are drafted	
train & coach farmers in integrating quality requirements		Trainings/consultancies are organized	
produce quality requirements posters or leaflets		Posters and leaflets are printed and distributed	
Organizing buyer-seller meetings: farmers with traders, exporter and Supermarkets	Farmers establish direct linkages among big-scale traders, exporters and Supermarkets	Number of contracts/agreements signed/gained among farmers and upstream operators	A number of meetings were organized between farmers and upstream operators, as well as two B2B meetings with over 120 participants. Two formal contracts have been signed between Cheer CJSC and dried fruit producers Ms. Siranush Qaryan and Ms. Lilit Avetisyan. Several informal contracts have been signed between Meghri farmers and trading; exporting; processing companies and Supermarkets (details can be found in paragraph 1.2, Graph 1, page 5).
conduct round table meetings		Round table meetings are conducted, agenda and minutes are available	
Creating brand label for targeted crops	Big percentage of consumers from Yerevan market recognize the "Meghri Fruit" brand	Price difference of "Meghri Fruit" labelled products among other similar products	Although Meghri region is well known and has a huge potential for geographical branding, the current activity was postponed to the next year when comparatively better quality of the fruits, particularly of the dried fruits, will be achieved. More details and justification can be found in paragraph 1.4 of the current document on page 8.
developing labels for fruits from Meghri		"Meghri Fruit" brand is developed	
considering the ownership of the brand		Legal issues are clarified	
produce advertising posters and cards		Posters and cards are printed and distributed	

ANNEX 3: Mission schedule

Meeting schedule for Evaluation Team							
Time	Date						
	07.02.14	16.02.2014,	17.02.2014,	18.02.2014,	19.02.2014,	20.02.2014,	21.02.2014,
	Friday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
9:00-10:30	Meetings with CARD Agro Credit UCO executive director Karen Petrosyan		Meetings with project partners (MHDA+ farmer)	Meetings with fruit processors (women group)	Meeting with Major of Karchevan community	Meeting with Converse Bank Kapan Branch manager, Mr. Razmik Arzumanyan, in Kapan	Meeting with Emil Harutyunyan, the Director, and Lida Devejyan, Deputy director of "Arcolad". (at "Arcolad" Factory)
11:00-12:30			Visit to Alvank Community (meeting with farmers)	Second Group of fruit processors	Meeting with Petros Ghazaryan / Karchevan community	Trip back to Yerevan and Lunch	Meeting with Margarita Hovhannisyan, the representative of "Ziran" LLC in Armenia at CARD office
12:30 - 14:00			Lunch at ML Hotel	Lunch at ML Hotel	Trip to Kapan and Lunch		
15:00-16:00		Meeting with Bakunc (ASC)	Visit to Davit Aleksanyan's and Artyom Hovhannisyan's orchards	Meeting with farmer Mkrtych Sargsyan who received credit for installation of cold storage (Agarak)	Skype call with Armen Shahbazyan, the representative of OSCE	Meeting with Armen Chilingaryan from UNDP for discussing the DRR interventions related to "Building Resilient Communities". 2 joint pilot projects in Karchevan and Nrnadzor communities	
16:00-16:50		Pick up from Goris/Sisyan	Meeting with Gevorg Margaryan local representative of ASC (at M4M office in Meghri)	Meeting with farmer Andranik Mkrtychyan who received credit for installing a greenhouse			

				(Meghri)			Meeting with Grisha Grigoryan (Meghri Cannery) and Nerses Kyurinyan Senior Investment Officer of FREDa (at CARD office)
17:00-17:30			Meeting with Nrnadzor community Major (at M4M office in Meghri)				
17:30-18:00			Meeting with representative of SME DNC (at M4M office in Meghri)				