



GEORGIA AGRICULTURAL RISK REDUCTION PROGRAM (GARRP)

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Final Report

(including report on activities conducted during the quarter from
October 1 – December 31, 2009)

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by

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Executive Summary

On October 20, 2008, USAID's Office of Foreign Disaster Assistance awarded CNFA a \$2.9 million grant for the Georgia Agricultural Risk Reduction Program (Phase I). The goal of the program was to assist farmers affected by the conflict, in communities that were immediately accessible outside the Russian-controlled "buffer zone," to plant a winter wheat crop and thereby return to production and restore livelihoods. The USAID-Caucasus mission added nearly \$2.6 million under a separate grant, to provide the same assistance to communities inside the buffer zone following the Russian withdrawal (Phase II). On December 14, 2008, USAID-Caucasus added an additional \$2 million to provide fertilizer to all winter wheat beneficiaries (Phase III). Finally, on March 26, 2009, USAID-Caucasus added \$12 million to provide spring planting support for all remaining farm and IDP families affected by the conflict, as well as a small winter wheat component for fall 2009, targeting any conflict-farmers who were not able to plant spring crops due to UXO contamination and IDPs that were not allocated agricultural land in time for spring planting (Phase IV). Together, the program is referred to as GARRP. Phases I-III, all focused on winter wheat support, were officially completed by March 31, 2009. This final report covers both Phase IV implementation during the final quarter of the program (October-December 2009), as well as providing a recap of the overall life of project results.

During the reporting period, CNFA:

- Paid out **\$926,465** in chemical distribution, seed and fertilizer distribution, and machinery service provision voucher reimbursement to private service providers;
- Conducted **21** trainings on apple and corn post harvest handling and marketing solutions reaching approximately **580** farmers;
- Collected monitoring data from Phase IV beneficiaries on corn and apple harvest. Data reflects a total corn harvest worth **\$10.7 million** and a near record apple harvest worth **\$52.5 million**;
- Facilitated crop marketing by distributing contact information and prices of potential buyers to farmers;
- Mobilized 3 machinery service providing companies (**36** tractors) from Shida Kartli and Samtskhe-Javakheti for winter wheat planting and fertilizer application in exchange for vouchers from farmers;
- Planted winter wheat on **2,750** hectares of land;
- Procured and applied **687.5 tons** of ammonium nitrate fertilizer for winter wheat beneficiaries;

These activities completed GARRP Phase IV assistance and all program activities. On December 31, 2009, the program was officially concluded. **Overall, LOP highlights include the following:**

- Paper vouchers and electronic voucher cards distributed to **39,639 beneficiary families**, including **2,196 IDP families** (representing almost 120,000 individuals);
- Crop production made possible on **36,121** hectares of agricultural land, including delivery of inputs and machinery services for 24,449 hectares of arable land and plant protection products for 11,672 hectares of orchards;
- Import and distribution of **3,687.5** metric tons of internationally-certified *Bezostaya* variety wheat seed;
- Procurement and application of **6,782.5** tons of locally-produced ammonium nitrate fertilizer for corn and wheat beneficiaries;

- Development and implementation of an innovative electronic voucher card system for **17,928** orchard beneficiary families, including software design, card production, and retailer training, in cooperation with Cartu Bank. Using the cards, beneficiaries were able to purchase more than **\$5.8 million** of plant protection products;
- Organization of **192 trainings** on crop production, plant protection, pest diagnosis, pesticide safety, and post-harvest handling for **11,810** program beneficiaries;
- Printing, distribution and reimbursement of **162,191** voucher coupons and electronic voucher cards, with a total cash value of **\$10,274,806**;
- Mobilization of **193** machinery owners and private input distributors to deliver goods and services to program beneficiaries;
- Injection of **\$16,380,475** into the local agricultural economy (out of a total program cost of \$19.48 million) through program purchase of inputs and services from private sector partners;
- Facilitation of crop production for program beneficiaries worth a total of **\$73,428,691**, making for an average income per beneficiary family of **\$1,850** and equaling **\$3.70** of farmer income for every \$1 of program funds.

Financial Summary

Phase I (OFDA)

Category	Budget	LOP Expenses (10/20/08-3/31/09)	Final Balance (de-obligated 3/31/09)
Program Admin.	\$556,999	\$492,543	\$64,457
Seed	\$1,350,000	\$1,350,000	\$0
Machinery Services	\$858,000	\$763,344	\$94,656
Seed Distribution	\$135,000	\$114,487	\$20,513
Total	\$2,899,999	\$2,655,700	\$179,626

Phases II-IV (USAID Caucasus Mission)

Category	Budget	Expense to date (10/17/08-12/31/09)	Balance
Program Admin.	\$2,374,422	\$2,187,751	\$186,671
Wheat Seed	\$1,350,000	\$1,350,000	\$0
Wheat Seed Distribution	\$135,000	\$114,837	\$20,163
Machinery Services	\$2,180,156	\$2,316,507	(\$136,351)
Fertilizer	\$1,621,500	\$1,553,915	\$67,585
Fertilizer Distribution	\$370,000	\$266,788	\$103,212
Irrigation Feasibility Study	\$56,000	\$17,608	\$38,392
Corn Seed	\$1,058,000	\$1,058,000	\$0
Corn Seed Distribution	\$358,084	\$364,360	(\$6,276)
Orchard Voucher Cards	\$5,700,000	\$5,834,594	(\$134,594)
2009 Winter Wheat Assistance	\$1,375,000	\$1,293,641	\$81,359
Total	\$16,578,162	\$16,358,001	\$220,161¹

¹ Does not include some expenses incurred before 12/31/09 but paid in January 2010. Final form 425 will be submitted on April 30, 2010, and will provide final program expenditures.

Savings, Overruns, Departures from Established Budget: Significant cost overruns occurred in machinery services due to higher prices demanded by service providers in 2009, to cover increased fuel costs. Also, some 1,672 more hectares of orchards were included in the program than originally estimated, based on actual beneficiary lists compiled in cooperation with local authorities. These two items were largely offset by savings on fertilizer, fertilizer distribution and seed, particularly during Phase IV (March-December 2009), which saw a noticeable reduction in commodity prices over the same period the previous year. Remaining savings were mainly the result of home office direct costs not being billed to the project as budgeted.

Program Activities

Beneficiary Selection: No new beneficiary selection occurred in the final quarter of the program. All beneficiary selection had been completed as of 9/30/09.

Over the life of the program, one of the keys to GARRP implementation was simple and transparent beneficiary selection. The main “selection” lay in the Shida Kartli regional government’s selection of communities affected by the conflict. Based on CNFA’s rapid damage assessment conducted in cooperation with local government in September, 2008, 28 sakrebulo were originally targeted for assistance. Of these, 9 were to be targeted in Phase I and 19 in Phase II.

Immediately after initiation of the program, another Sakrebulo (Ptsa) that had been overlooked by government representatives during the damage assessment was added to Phase I. In addition, Teliani, in Kaspi district, was targeted by UNDP for assistance. Finally, two more sakrebulo (Agara and Kvakhvrel) were added to Phase II at the request of the Shida Kartli government. In total, this made for more than 100 villages across 32 sakrebulo that were targeted for GARRP Phase I-II assistance.

However, UXO contamination resulted in the exclusion of a significant number of communities originally identified for assistance by local government. After community selection by regional authorities, targeted communities were verified with HALO Trust to assess the risk of UXO contamination. Any risk of UXO contamination, as judged by HALO, resulted in the exclusion of the community from GARRP assistance. A total of 18 villages in 8 sakrebulo were excluded for this reason. A further 11 villages in 3 sakrebulo located in lowlands surrounded by hills controlled by Ossetian and Russian forces (Dvani, Avlevi, and Bredza sakrebulo, in Kareli district), were excluded at the recommendation of local police, due to the tenuous security situation in those communities.

Once the communities were selected and determined to be free of UXO contamination, there was only one further criterion for beneficiary selection – farmers who grew winter grains last year. As a result of this selection process, **every farmer** in affected communities who grew winter grains and whose community was not contaminated with UXO became a GARRP Phase I-II beneficiary, later receiving fertilizer in Phase III, together with farmers in Kaspi district that had received UNDP assistance.

This same principle was continued for later program activities, although, for spring crop assistance, beneficiary selection used a slightly different process than that used in previous phases. Because there are a variety of spring crops, CNFA had to identify the most promising and feasible crops to be supported through the program. As in previous phases, Phase IV selection criteria were simple – the program was designed to support all conflict-affected

farmers who grow spring crops and who did not benefit from winter wheat assistance the previous fall. This included both orchard owners, which represent the most important cash crop for the region, as well as farmers who do not own orchards and cultivate spring crops on arable land. With these two categories of beneficiaries in mind, CNFA designed a program for orchards and corn as the two main crops to be supported. Then, in cooperation with local government, potential spring beneficiaries were given a choice between the two packages of assistance. Those owning orchards (up to 2 ha) generally selected the package of orchard assistance, while those that did not own orchards or owned small plots generally selected corn assistance for arable land (up to 3 ha).

Following this assistance selection process, beneficiary lists were developed by local (sakrebulo-level) government and submitted to the program, according to the already established program methodology. These were then posted publicly in each village for the local population to review and confirm their inclusion in the list, their size and their choice of assistance. After a period for review and correction (usually about 1 week), lists were finalized and stamped by local government and program staff. These lists were then used for the distribution of paper corn vouchers and electronic voucher cards for orchard assistance.

Although several communities suffered continued UXO contamination during Phase IV, which prevented plowing and other field works, orchard assistance was still delivered to these areas as it was non ground intrusive. Further changes in the beneficiary lists included the shifting of 295 families in Kvemo Kviti village, Gori district, from corn assistance on arable land to orchard support for their household gardens. This was necessary due to advances made by the Russians and Ossetians across the administrative border of South Ossetia, making the beneficiaries' fields inaccessible. A formal request was submitted to the program by the Shida Kartli Governor's office to switch these families from corn to orchard assistance, and the request was approved by USAID in May, 2009.

The last step of phase IV included assistance for winter wheat planting over 2,750 hectares in six communities of Shida Kartli (five in Gori and one in Kareli). These communities suffered from ongoing UXO contamination throughout earlier program implementation. Communities in Shindisi, Nikozi, Variani, Ditsi, Tirdznisi and Dvani sakrebulos were finally assisted with winter wheat in fall 2009. The same beneficiary identification process used in previous GARRP activities, which was by then well known and familiar to all involved, was used for winter wheat 2009. All beneficiary lists were compiled by local government, posted publicly, verified and confirmed in September 2009.

Outreach and Government Coordination: As planned, CNFA implemented the program in close coordination with Georgian government authorities at the local, regional and national level. Importantly, the position of *Government Liaison* was created and funded by OFDA to facilitate contact with the authorities and ensure effective cooperation. As a result of this cooperation, an ongoing public information campaign was conducted across all GARRP communities throughout the life of the program to inform local leaders and beneficiaries about the opportunity to participate in the program.

Also, a *Program Monitoring Unit*, composed of one representative each from the Ministry of Agriculture, Ministry for Regional Issues, and Shida Kartli regional government was formed, under the direction of the government liaison. For Phase IV, which targeted resettled IDPs, a representative from the Ministry for Refugees was added to the group. Generally, this body met on a weekly basis to receive updates on program implementation and to discuss and

approve beneficiary criteria, target communities and other key aspects of program methodology.

Winter Wheat Assistance: During the final quarter of GARRP implementation (October-December 2009), winter wheat was planted for a total of **2,817** households on **2,750** hectares in six sakrebulo of Shida Kartli (five in Gori and one in Kareli). These were:

- Shindisi sakrebulo
 - Shindisi
 - Pkhvenisi
- Nikozi sakrebulo
 - Kvemo Nikozi
- Variani sakrebulo
 - Variani
 - Varianis Meurneoba
 - Akhaldaba
- Ditsi sakrebulo
 - Ditsi
- Tirdznisi sakrebulo
 - Brotsleti
 - Megvrekisi
 - Tergvisi
 - Tirdznisi
- Dvani sakrebulo
 - Takhtisdziri.

2,750 sets of vouchers (**16,500** individual coupons) for plowing, cultivation, winter wheat seed, planting, fertilizer, and fertilizer application were printed and distributed to the beneficiaries. In total **687.5** tons of high quality *Bezostaya-1* variety winter wheat seed was purchased and planted and **690** tons of ammonium nitrate fertilizer was purchased locally and applied. **36** tractors with all necessary implements were mobilized to provide machinery services in a timely manner in exchange for vouchers from farmers.

This of course was a continuation of the original GARRP winter wheat activity in fall 2008 (Phases I-II). Similarly, *Bezostaya* variety winter wheat seed was procured from Turkey, through the Georgian company Garemo da Analitika Ltd. 1,500 tons were procured with OFDA funding (Phase I), and an additional 1,500 tons with USAID Caucasus mission funding (Phase II), at a cost of \$900/ton. The purchased seed came with both Turkish Ministry of Agriculture and International Seed Testing Association (ISTA) quality certificates. In addition, CNFA conducted independent testing of the seed at a local laboratory, which confirmed the variety, germination rate, and purity of the seed. Seed was delivered by truck from Turkey, with approximately 25 trucks per week arriving over the course of three weeks in late October and early November 2008. Seed was unloaded into the warehouses of participating farm service centers in Gori and Kaspi, to await distribution to farmers.

Then, in January-March 2009, 3,795 tons of ammonium nitrate fertilizer was procured locally from the Rustavi fertilizer plant for application on the wheat fields (Phase III). This fertilizer was delivered directly from the factory to Shida Kartli by rail, was unloaded by participating input retailers and stored in secure facilities and was then applied directly on beneficiary fields.

Another of the critical tasks of program implementation was mobilizing sufficient agricultural machinery to prepare and plant beneficiary fields. This was particularly difficult due to the widespread looting and destruction of local machinery during the Russian occupation of the area. To assist in the effort, CNFA was able to contact and bring in machinery from around Shida Kartli, as well as from Samtskhe-Javakheti, Kakheti and Kvemo Kartli. A total of 190 individual machinery owners, with more than 200 tractors, participated in field works over the course of the program, beginning with winter wheat in fall 2008, continuing through corn assistance in the spring, and finally completing activities with winter wheat again in fall 2009.

Following the distribution of vouchers in each targeted community, CNFA logistics personnel worked to dispatch machinery to perform necessary field works. Typically, plowing was initiated in each beneficiary community immediately following completion of voucher distribution, with soil cultivation taking place 3-7 days later. CNFA local coordinators and logistics personnel then worked with participating farm service centers to distribute seed to communities where soil cultivation had been completed, which was immediately followed by the dispatch of machinery to plant the seed. Using this “rolling wave” methodology, heavier (80-110 horsepower) tractors were able to perform plowing and soil cultivation services in a given area, then move on to a new area where voucher distribution had just been completed, while lighter (40-75hp) tractors equipped with seeders followed behind to plant the crop. This same methodology was used continuously throughout the program to provide machinery services for corn beneficiaries and then the final winter wheat beneficiaries assisted at the end of Phase IV.

In August-September, 2009, CNFA conducted a survey of winter wheat beneficiaries to measure the harvest results. Three respondents were selected at random from each beneficiary community. According to the survey results, GARRP wheat beneficiaries received an average yield of **3.29 tons per hectare** (in comparison with 1.5 - 2 tons per hectare reported on average in the region over the last 10 years). This results in a total estimated harvest of **41,651 tons**, worth **\$10.15 million**.

Estimated Program Wide Results – Winter Wheat Beneficiaries (Phases I-III)		
Total hectares planted		12,650
Total families benefiting		7,862
Total estimated yield (metric tons)		41,651
Total estimated value (GEL)		16,956,412
Total estimated value (USD)		\$10,153,540
Average income per beneficiary family		\$1,292

Corn Assistance: For Phase IV corn beneficiaries, CNFA replicated the paper voucher system used previously for winter wheat. Vouchers consisted of one coupon book, including 6 separate voucher coupons – for plowing, soil cultivation, seed, planting, fertilizer and fertilizer application service. One set of vouchers was printed for each hectare of corn to be planted, meaning that for Phase IV, 9,200 vouchers were printed with USAID funding, consisting of 55,200 individual coupons. As with previous phases, vouchers were individually numbered and were designed and printed with two counterfeit protections – a glossy varnish on the oval in the center of each coupon and a “USAID” watermark on the paper.

Vouchers were then distributed to **11,032** Phase IV corn beneficiary families. Actual distribution was conducted by CNFA staff, with the participation of a local government representative. Beneficiaries signed the distribution lists to signify their receipt of the voucher and completed distribution of vouchers in each community was confirmed with the signature and stamp of the local government and CNFA representatives present. All 9,200 Phase IV corn vouchers were successfully distributed.

As with the winter wheat component, machinery was then mobilized from around Shida Kartli and the country to provide machinery services in exchange for vouchers. A total of 90 individual machinery owners, with approximately 120 tractors were mobilized for the effort. Top quality, drought resistant, Georgian-tested Pioneer corn seed was procured and imported. 2,300 metric tons of ammonium nitrate fertilizer were also procured locally, from the Rustavi fertilizer plant, and applied to beneficiary fields. All machinery services, planting and fertilizer application was completed by the end of May, 2009.

In October, 2009, CNFA conducted a survey of corn beneficiaries to measure the harvest results. Three respondents were selected at random from each beneficiary community. According to the survey results, GARRP corn beneficiaries received an average yield of **6 tons per hectare** (in comparison with 2.2 tons per hectare reported on average in the region over the last 10 years). This results in a total estimated harvest of **54,447 tons**, worth **\$10.76 million**.

Estimated Program Wide Results – Corn Beneficiaries (Phase IV)		
Total hectares planted		9,049
Total families benefiting		11,032
Total estimated yield (metric tons)		54,447
Total estimated value (GEL)		18,184,762
Total estimated value (USD)		\$10,760,214
Average income per beneficiary family		\$975

As can be seen by the table above, the average income per beneficiary family was somewhat lower for corn than for winter wheat. This was due to the inclusion of 1,880 IDP families in the corn activity, each owning an average of 0.4 hectares. This large number of additional beneficiaries with very small plots of land brought the average income per family down substantially. If considered separately, the program resulted in an average income from corn of \$1,082 for returnee families and \$458 for resettled IDP families.

IDP Assistance: A total of **2,196 IDP families**, cultivating 814 hectares of land, benefited from GARRP corn and orchard assistance.

The corn component included support for 1,880 IDP families in 14 new settlements that were issued a total of 750 ha of agricultural land in time for spring planting. Assistance was provided to settlements in: Koda, Shaumiani, Bolnisi, Karaleti, Berbuki, Skra, Tsinamdzgvriantkari, Gardabani, Berbuki, Lagodekhi, Mokhisi, Akhalsopeli, Shavshvebi, and Khurvaleti.

The quality of the land allocated to IDPs in these settlements varied widely, but generally was land that had been left fallow for many years. This made plowing and soil cultivation exceedingly difficult, requiring high-horsepower tractors and repeated passes to break up the hardened soil. CNFA was able to work with machinery service providers to cultivate this land without additional charge beyond the regular value of the vouchers and future cultivation efforts should be substantially easier as a result.

Unfortunately, a total of 151 hectares in several settlements proved to be entirely unusable. In most cases, this land was swamped and required substantial infrastructure investment to be drained. This resulted in a reduction of the total area of corn planted from 9,200 to 9,049 hectares. The corn seed procured for these 151 hectares was instead distributed to IDPs in all settlements for planting in their household gardens. This assistance extended to literally every resettled IDP, though CNFA did not collect data on yield or income from this assistance.

Four settlements that were originally targeted for assistance were not served at all. In Shindisi (Gori district) and Metekhi (Kaspi district) the process of land allocation was not finalized in time. In Sagarejo (Kakheti), the land allocated was rocky, hillside pasture and the IDPs in that settlement are disputing the land allocation with the government. Finally, in Teliani (Kaspi district), where the land allocated was of especially poor quality, UNDP planted apple trees for the IDPs there.

An additional 316 families were allocated orchard plots and benefited from Phase IV orchard assistance. There was no change in the status of these settlements during the final quarter of GARRP implementation and no winter wheat 2009 vouchers were distributed to these households.

Orchard Assistance: A new voucher instrument was introduced in Phase IV – electronic voucher cards for the purchase of orchard inputs from local retailers. The need to support orchard growers presented unique challenges and opportunities. First, orchards in Shida Kartli are a major revenue generator and one of the main Georgian market segments served by international input suppliers. As such, existing market-driven systems work quite well in serving these growers, including the delivery of training, diagnostics and demonstrations. There are currently no less than 30-40 different insecticides, fungicides, mineral oils, copper products and other types of orchard inputs available on the market. For CNFA or USAID to select a handful of these products and procure them for distribution to farmers risked unfairly favoring specific manufacturers or retailers, while unfairly excluding others. Such an approach would in fact distort active and well-functioning market systems at a time when there was a need to strengthen them and build commercial relationships between growers and suppliers/service providers.

Second, unlike seed and fertilizer used for corn production or for winter wheat production, orchard inputs consist mainly of insecticides and fungicides. Specific products must be selected based on the size, variety, layout, moisture and other needs of each plantation and according to the appearance of diseases or pests over the growing season. In any case, multiple sprayings (often as many as 7-8) are required. As a result, it was not possible either to assemble a “one size fits all” package of assistance for orchards or to establish a schedule for delivery and application of these products that was suitable for all beneficiaries. On the scale implemented in GARRP, it was also not possible for program staff to develop or act on detailed and specific needs of each individual grower. However, each farmer knows what diseases and pests are a concern for him, when he needs to treat, what products he believes are most effective, and which ones he knows how to use.

With these important considerations in mind, CNFA developed and implemented a Point of Sale (POS) approach to orchard input distribution, using electronic (magnetic stripe) voucher cards, instead of paper vouchers. Beneficiaries had the freedom to visit local input retailers and select the products they needed, when they needed them. This approach also strengthened commercial relationships between area growers and local farm supply businesses, allowed all manufacturers present on the local market an equal opportunity to participate, “built in” extension support from the retailers, and relieved the program from having to purchase, store, transport and apply chemicals, instead leaving that task in the hands of farm supply professionals and orchard growers.

Voucher cards were similar in appearance and function to ATM or debit cards used in the west. They were issued in the name of each individual beneficiary and had an expiration date of 10/31/09. The cards were then “loaded,” according to the size of orchard cultivated by each beneficiary.

The per hectare value of the cards was equivalent to \$500, but rather than transferring actual cash to the cards, they were loaded with “points.” Similarly, prices for products available for purchase with the cards were calculated in points. So, a beneficiary cultivating one hectare received 500 points on his or her card; a beneficiary cultivating 0.2 hectares received 100 points; a beneficiary with 0.5 hectares received 250 points, and so on.

The use of points, rather than currency, was desirable for several reasons. First, no special license or permit was required from the Georgian government for this activity, whereas the issuance of cash-bearing instruments does require a license. Second, it resolved the question of beneficiaries’ tax liability, which would be an issue if they simply received a handout of \$500 cash. Third, and perhaps most important, this method allowed CNFA to control the assistance funds more carefully. If actual cash were transferred onto the cards, the funds would leave CNFA’s control and it would have been very difficult to recover any unspent balances on the cards at the end of the program.

Once loaded with points, orchard beneficiaries were able to use their cards in 8 different retail locations around the area. Each participating retail location was equipped with an internet-connected laptop and special card reader. The voucher cards could only be used at participating retailers, meaning the points could not be used for any other purpose. Private input retail partners executed the voucher card transactions, and were trained in the use of the card readers and accompanying software. All infrastructure was provided either by the input retailers or by the card service provider.

Each voucher card transaction automatically generated financial data regarding the starting and ending balance on the card involved, as well as product data with details of the items purchased in that transaction. Both types of data were tracked by specially-designed online database software that tabulated information for every individual card and for the program component as a whole. Product data included the location of the transaction, time and date, brand of product, country of origin, product name, product type, package size, and quantity. Products that could be purchased with the voucher cards were limited to pesticides and orchard-related equipment, such as sprayers, pruning shears, gloves, masks and coveralls. All possible options were loaded into the database software in advance and were selectable by the operator from drop-down menus. Once the product data was entered and the total price calculated, cards were swiped in the card readers and both sets of data simultaneously transmitted to the database.

As a result, CNFA had constantly up-to-date information on what orchard inputs were delivered, to whom, where and at what cost. CNFA then transferred funds to participating input retailers, based on the number of points redeemed at their locations. This greatly simplified financial transactions and allowed CNFA to ensure that funds were only

transferred for actual inputs that were sold. In development of the software and card system, CNFA partnered with Cartu Bank, a local commercial bank. Cartu Bank designed the database software required, produced the cards, provided the card readers and processed all transactions.

Through the use of these electronic voucher cards, CNFA provided farmers the greatest flexibility and choice possible. Farmers could buy the pesticides they were familiar with, knew to be effective for them and knew how to use. No single retailer, importer/distributor or manufacturer was favored by this system. All had the same opportunity to sell their products and the interaction between farmers and input retailers laid the foundation for future commercial relationships once farmers have their own resources to invest. Importantly, this also laid the groundwork for future types of electronic commerce through the retailers. Finally, it allowed farmers to make multiple transactions over the course of the growing season, to procure the products they needed as they needed them – a task which would have been highly impractical (if not impossible) using paper vouchers.

As a result of this component alone, nearly **18,000 farm families** received voucher cards, most of whom were located in the worst-affected villages of northern Gori district. Pesticides worth more than **\$5.8 million** were provided to these beneficiaries in transactions on the cards. This assistance enabled production from at least **11,672 hectares** of orchard that would otherwise have been impossible. Most importantly, the resulting harvest was a near record and certainly the best in at least the last 10 years. GARRP beneficiaries harvested an estimated **215,607** metric tons of fruit, worth an estimated **\$52.5 million**, greatly exceeding CNFA estimates of \$17.25 million made during the proposal stage.

Estimated Program Wide Results – Orchard Beneficiaries (Phase IV)		
Total hectares		11,672
Total families benefiting		17,928
Total estimated yield (metric tons)		215,607
Total estimated value (GEL)		88,750,243
Total estimated value (USD)		\$52,514,937
Average income per beneficiary family		\$2,929

Distribution and Reimbursement of Vouchers: During the final quarter of program implementation, total amount of winter wheat vouchers (16,500 coupons) for plowing, cultivation, winter wheat seed, planting, fertilizer, and fertilizer application were reimbursed. In total \$501,784 was paid.

GARRP Phase IV							
Distributed winter wheat 2009 vouchers	Plowing	Cultivation	Planting	Seed	Fertilizer	Fertilizer Application	Total
	2,750	2,750	2,750	2,750	2,750	2,750	16,500
Reimbursed in Oct. 09	2,616	1,475					4,091
Reimbursed in Nov. 09	128	1,270	1,271				2,669
Reimbursed in Dec. 09	6	5	1,479	2,750	2,750	2,750	9,740
Total reimbursed	2,750	2,750	2,750	2,750	2,750	2,750	16,500
Remaining Balance	0	0	0	0	0	0	0

In addition, approximately \$280,000 was paid out during the final quarter for the last electronic voucher card transactions by orchard beneficiaries.

GARRP Phase IV				
Value of Distributed Cards	Gori	Kaspi	Kareli	Total
		\$5,108,450	\$317,550	\$410,150
Reimbursed in August 09	\$3,227,900.14	\$230,422.35	\$393,632.66	\$3,851,955.15
Reimbursed in September 09	\$1,691,313.16	\$12,040.25	\$0	\$1,703,353.41
Reimbursed in October 09	\$187,983.58	\$74,967.60	\$16,373.79	\$279,324.97
Total reimbursed	\$5,107,196.88	\$317,430.20	\$410,006.45	\$5,834,633.53
Remaining Balance	\$1,253.12	\$119.80	\$143.55	\$1,516.47

The following tables show the results of voucher distribution and reimbursement activities for all other GARRP components over the life of the program.

GARRP Phase IV							
Distributed corn vouchers	Plowing	Cultivation	Planting	Seed	Fertilizer	Fertilizer Application	Total
		9,200	9,200	9,200	9,200	9,200	9,200
Reimbursed in April 09	6,535	5,392					11,927
Reimbursed in May 09	2,498	3,642	6,517	8,787	7,602	5,522	34,568
Reimbursed in June 09	14	12	2,528	411	1,595	3,666	8,226
Reimbursed in July 09	2	3	4	2	3	5	19
Total reimbursed	9,049	9,049	9,049	9,200	9,200	9,193	54,740
Remaining Balance	151	151	151	0	0	7	460

GARRP Phase III			
Distributed fertilizer vouchers for Phase I and II winter wheat beneficiaries	Fertilizer	Application	Total
		12,650	12,650
Reimbursed in March 09	12,650	12,650	25,300
Total reimbursed	12,650	12,650	25,300
Remaining Balance	0	0	0

GARRP Phase II					
Distributed winter wheat vouchers	Plowing	Cultivation	Planting	Seed	Total
		6,000	6,000	6,000	6,000
Reimbursed in Oct. 08					0
Reimbursed in Nov. 08	3,261	3,037	1,789	2,010	10,097
Reimbursed in Dec. 08	2,716	2,933	4,130	3,988	13,767
Reimbursed in Jan. 09	7	13	11	1	32
Reimbursed in Feb. 09		1	53		54
Agricultural University	16	16	16		
Total reimbursed	6,000	6,000	5,999	5,999	23,998
Remaining Balance	0	0	1	1	2

GARRP Phase I (OFDA)					
Distributed winter wheat vouchers	Plowing	Cultivation	Planting	Seed	Total
		6,000	6,000	6,000	6,000
Reimbursed in Oct. 08	2,072	2,072			4,144
Reimbursed in Nov. 08	3,489	3,454	2,110	5,687	14,740
Reimbursed in Dec. 08	420	439	3,829	309	4,997
Reimbursed in Jan. 09	17	24	49	1	91
Reimbursed in Feb. 09	1	10	12		23

Total reimbursed	5,999	5,999	6,000	5,997	23,995
Remaining Balance	1	1	0	3	5

Marketing Assistance: In order to create linkages between buyers and sellers, the GAARP team gathered information about the harvest of all supported crops among beneficiaries. The team developed three tables with information about program beneficiaries, potential buyers and, for wheat and corn beneficiaries, available harvester owners operating in the country.

One table included data about three districts (Kareli, Kaspi and Gori) with villages that describes the total hectares supported, the approximate amount of harvest expected for each crop. This info was then distributed to potential buyers.

The team also developed a second separate table on potential buyers operating in the vicinity of the three districts which included contact details and approximate purchase prices and volumes for their commodities. This information was given to the program beneficiaries.

The third table includes contact details of owners of available harvesters and types of harvesters under their ownership. The table was distributed among beneficiaries to increase their awareness about harvesting options available to them, as the cost of harvesting was not covered by the program.

Program Monitoring: CNFA employed an independent team of monitors, working outside the regular implementation structure and reporting directly to the program manager, to verify all aspects of program implementation. Monitors conducted spot checks of all key implementation tasks and submitted written reports detailing their findings. Reports were submitted on the accuracy of beneficiary lists, receipt of vouchers by program beneficiaries, performance (proper reimbursement) of machinery services, distribution of seed and completion of all planting works, including germination of seed.

Typically, monitors randomly selected source documents (such as beneficiary lists and vouchers submitted for reimbursement) as they came into the program. They would then make field visits to confirm that the source document was correct or, in the case of machinery services and seed distribution, that the product or service had in fact been delivered.

As expected, some irregularities were uncovered in the accuracy of beneficiary lists compiled by local government. Some of these irregularities may have been attempts by local government to “stuff” the lists for the purpose of corruption/cronyism, but given the speed with which they were compiled and the fluid situation among the local population at the time, CNFA believes that most individuals wrongly included or excluded from the beneficiary lists, as well as most cases where beneficiary land holdings were wrongly increased or reduced, were “honest mistakes.” In cases where large numbers of irregularities were uncovered in the beneficiary lists of a given community, a complete review of the entire list was triggered and the revised list resubmitted to the program.

Importantly, **no cases** were identified of vouchers being submitted to the program for services or seed that were not in fact provided.

During the final quarter of program implementation **71** field visits were performed by monitoring units to observe and verify the following activities:

- Winter wheat beneficiary lists: Monitors visited various villages in the area to spot check beneficiary lists presented by each Sakrebulo head. Five beneficiaries in each visited village were interviewed. Beneficiaries showed their land parcels and IDs. Representatives from Sakrebulos also attended.
- Winter wheat seed distribution process: Monitors attended the process in order to verify the correctness of seed distribution in exchange of voucher coupons. Input distributors hired trucks which delivered winter wheat seed to every Sakrebulo. Beneficiaries gave to their representative coupons and received seed in exchange. Sakrebulo representatives attended the distribution. The process was well organized.
- Machinery services (plowing, cultivation, planting, fertilizer application): Monitors visited various villages to verify that services had in fact been provided for vouchers submitted to the program for reimbursement. Beneficiaries presented their IDs to monitors and demonstrated their plots to Sakrebulo representatives and service providing companies. On the basis of visual inspection and conversations with the beneficiaries, voucher reimbursement to the service providers was authorized.
- Corn and apple harvest data was collected, including sales prices: Using the method of random selection, GARRP program beneficiaries selected 3 interviewees in each village who were interviewed in order to find out the exact amount of produce in tons harvested and price sold for further evaluation and analysis. Information was provided by farmers and also from Sakrebulo representatives.

Over the life of the program, **802 monitoring visits²** were conducted. The following is a breakdown of the type of activity being monitored and the timing of the visits.

GARRP Monitoring Visits - LOP		
Issue	Program Quarter (1-5)	# of Monitoring Visits
Beneficiary verification	1-5	174
Voucher distribution	1,3,4	90
Service/input delivery	1,2,3,5	35
Verification of machinery works	1,2,3,5	221
Plastic card distribution	3	94
Chemical distribution	3-4	43
Harvest data collection	4-5	145
Total:		802

Training: In spring 2009, GARRP Phase IV introduced a training component to program implementation. A team of four extension specialists was employed and developed a curriculum for program beneficiaries covering corn cultivation, orchard care, pesticide safety, and post-harvest handling.

In practice, this training focused mainly on orchard beneficiaries, due to the complexities of orchard cultivation and the importance of pesticide safety. The 2009 orchard season was characterized by unstable weather, frequent rains, and drops in temperature, which created favorable conditions for diseases and pests in orchards.

² Note that this figure reflects individual monitoring reports. Some reports may cover several visits to different sites on the same day.

While distributing pesticides, GARRP consultants were also in charge of delivering recommendations about measures to be taken against apple scab and apple mildew as well as against many varieties of pests.

GARRP also made extensive use of data from meteorological stations and provided forecasts to farmers about the spread of fungus diseases such as apple scab. This information was given to program beneficiaries as quickly as possible so that they could act promptly to use the distributed fungicides.

Diseases such as apple scab, apple mildew and rots were serious problems for Shida Kartli fruit producers. During implementation, GARRP distributed plant protection chemicals produced by leading world companies such as **Bayer Crop Science, Syngenta, BASF, and Dupont**, according to the product list approved in the GARRP PERSUAP. Application of these pesticides in orchards is crucial because the main diseases in the field, apple scab and apple mildew, as well as pests such as codling moth, apple aphid, apple saw fly, bugs and apple ermine moth are extremely harmful to fruit growth.

Targeted and timely application of the above-mentioned pesticides and fungicides contributed to the avoidance of funguses and pests and an uneventful apple production which ensured that Shida Kartli farmers could produce high-quality, marketable fruits. Beneficiary survey results indicate an apple harvest of 215,000 tons for 2009, which would make it by far the best harvest in at least the last 10 years for the region's orchard growers.

During the final quarter of program implementation, **21** trainings were organized on apple and corn post harvest handling and marketing, involving approximately **580** farmers. Over the life of the program, **192** trainings were conducted, involving **11,810** farmers. The following is a list of the topics presented:

- Measures to reduce the incidence of apple ermine moth;
- Measures to reduce the incidence of the apple scab;
- Measures to reduce the incidence of apple bugs;
- Measures to reduce the incidence of dotty apple bugs;
- Measures to reduce the incidence of the codling moth;
- Measures to reduce the incidence of the eastern species of codling moth;
- Proper corn cultivation, plant protection and fertilization;
- Measures to avoid diseases in warehouses;
- Measures to avoid rust of wheat;
- Measures to avoid weeds in winter wheat plots;
- Integrated pest management;
- Pesticide safety and environmental mitigation measures;
- Storage of grains;
- Corn marketing for domestic market;
- Orchard fruit marketing for domestic market;
- Harvest and post-harvest practices for corn and orchard fruit.

Environment: Phase IV also introduced an environmental component, due mainly to the large-scale use of pesticides to support orchard beneficiaries. CNFA and consultant Karen Menczer completed a PERSUAP covering GARRP orchard activities, including a list of products approved for use and recommended mitigation measures, which was approved by USAID in May, 2009.

Environmental activities implemented over the life of the program included the distribution of protective gear (goggles, masks, gloves) to all orchard beneficiaries as an obligatory part of their first purchase of inputs.

Also, managers, agronomists and sales staff of the input retailers, as well as the GARRP extension personnel, were trained in general environmental issues, safe pesticide use, handling and disposal and the environmental guidelines of the program, as established in the approved PERSUAP.

All personnel were trained in the following issues and the following publications were disseminated to them:

- Leaflet A: Agricultural Practices for Environmental Protection
- Leaflet B: Label Information
- Leaflet C: Field Sanitation
- Leaflet D: Integrated Pest Management
- Leaflet E: Poster on safe Use of Crop Protection Products
- Handbook on Safe & Effective Use of Crop Protection Products
- Handbook on Safe Warehousing of Crop Protection Products
- Handbook on emergency measures in cases of crop protection product poisoning
- Handbook on safe transport of crop protection products
- Law on Pesticides and Agrochemicals
- Law on Hazardous Chemical Substances Warehouse regulations (legislation governing the storage, transportation, Sale and use of Pesticides and Agrochemicals)
- Use of State catalogue of plant protection means (this document describes mandatory regulations, as well as hygienic and ecological norms related to use of the pesticides. The state catalogue is published every 5 years. Amendments to this catalogue are made and published annually by the National Service for Food Safety, Veterinary Services and Plant Protection of Ministry of Agriculture).
- Good agricultural practices of Georgia.
- Key requirements and actions of the Safer Use Action Plan (SUAP) approved by USAID for the program.
- List of products approved for use in the Pesticide Evaluation Report (PER) approved by USAID for the program.

Electronic voucher cards were distributed in each village by GARRP representatives, and verbal explanations were given to all orchard beneficiaries regarding proper use of voucher cards, use of protective equipment (glasses, respirators, and gloves), and the strict requirement to return the pesticide empty containers to the retailers. Pesticide safety flyers were included in the package of information distributed with each voucher card.

At the retail locations every farmer received detailed information (both verbal and written by consultants) about proper and safe use of pesticides, about the necessity of use the personnel protective equipment, and return of empty pesticide containers. Information was provided both by GARRP extension personnel, and operators and consultants employed by the retailers.

Beneficiaries were required to return the empty containers in order to be able to purchase the next round of chemicals. Farmers were informed about this strict requirement and announcements were posted inside and outside of each retail location. The empty packages

were collected in specially prepared places and were disposed of by the suppliers on a daily basis.

Together with the inputs and protective equipment, the beneficiaries also received instructional leaflets for each product and a general handout on safe use of pesticides. CNFA designed the leaflets for each product approved by the PERSUAP. The leaflets were one page and double-sided. On one side was the name of pesticide, USAID logo, manufacturer logo, recommendations on use of protective equipment, and information for return of empty containers. On the other side were the name of the product and active ingredient, name of crops and pests for which it is used, the dosage, pre-harvest interval, application period, safety measures, and warnings. Different types of pesticides were printed in different colors – red for herbicides, green for insecticides and blue for fungicides.

During the launch of the orchard component (June-July 2009), local TV broadcast a one minute TV announcement on safe use of pesticides developed by CNFA. The announcement ran 20 times per day for 6 weeks, through the end of July, 2009, and included the requirement to return empty packages.

The GARRP Environmental specialist together with the 4 GARRP extension specialists also conducted trainings for local farmers. Over the course of the orchard season training seminars were held on the following topics:

- Label information
- Leaflet information
- Proper cultivation practices (orchard, corn)
- Post-harvest handling
- Safe use of plant protection means
- Safe use of equipment (sprayers, protective gear, etc.)
- Protection of environment

Impacts and Achievements

GARRP impacts and indicators are relatively simple. The table below lists the indicators, targets and cumulative results achieved for Phases I-IV as of 12/31/09.

Impacts by Phases – Phases I-IV		
Indicator	Target	Actual
Number of farm families receiving Phase I vouchers	5,000	3,619
Number of farm families receiving Phase II vouchers	5,000	3,185
Number of farm families receiving Phase III vouchers	7,862	7,862
Number of farm families receiving Phase IV vouchers and voucher cards	29,135	31,777
Quantity of wheat seed distributed (Phase I + II)	3,000 MT	3,000 MT
Number of hectares planted with winter wheat (Phases I + II)	12,000	12,000
Number of wheat hectares fertilized (Phase III)	12,650	12,650
Number of hectares planted with	9,200	9,049

corn (Phase IV)		
Number of hectares of orchards supported (Phase IV)	11,400	11,672
Number of hectares planted with winter wheat (Phase IV)	2,750	2,750
Number of Phase I beneficiaries (individuals)	Approximately 15,000	Approximately 10,800
Number of Phase II beneficiaries (individuals)	Approximately 15,000	Approximately 9,555
Number of Phase III beneficiaries (individuals)	Approximately 23,000	Approximately 23,586
Number of Phase IV beneficiaries (individuals)	Approximately 80,000	Approximately 95,331
Number of Phase I vouchers (coupons) redeemed	24,000	23,995
Number of Phase II vouchers (coupons) redeemed	24,000	23,998
Number of Phase III vouchers (coupons) redeemed	25,300	25,300
Number of Phase IV corn vouchers (coupons) redeemed	55,200	54,740
Number of Phase IV orchard voucher cards used	15,535	17,928
Number of Phase IV wheat vouchers (coupons) redeemed	16,500	16,500
Total monetary value of Phase I vouchers redeemed	\$993,000	\$877,831
Total monetary value of Phase II vouchers redeemed	\$993,000	\$841,362
Total monetary value of Phase III vouchers redeemed	\$370,000	\$533,447
Total monetary value of Phase IV corn vouchers redeemed	\$1,680,240	\$1,685,748
Total monetary value of Phase IV orchard voucher cards redeemed	\$5,700,000	\$5,834,634
Total monetary value of Phase IV wheat vouchers redeemed	\$502,245	\$501,784
Revenue generated for local distributors – Phase I	\$135,000	\$114,487
Revenue generated for local distributors – Phase II	\$135,000	\$114,464
Revenue generated for local distributors – Phase III	\$70,590	\$266,724
Revenue generated for local distributors – Phase IV	\$6,165,120	\$6,306,516
Revenue generated for service providers – Phase I	\$858,000	\$763,344
Revenue generated for service providers – Phase II	\$858,000	\$726,898
Revenue generated for service providers – Phase III	\$299,410	\$266,724
Revenue generated for service providers – Phase IV	\$1,717,366	\$1,715,610
Number of input dealers involved	9	3

Number of farm machinery service providers involved	100	190
Cash injected into local agricultural economy (vouchers reimbursed + inputs procured) – Phase I	\$2,343,000	\$2,227,831
Cash injected into local agricultural economy (vouchers reimbursed + inputs procured) – Phase II	\$2,343,000	\$2,191,362
Cash injected into local agricultural economy (vouchers reimbursed + inputs procured) – Phase III	\$1,382,000	\$1,511,818
Cash injected into local agricultural economy (vouchers reimbursed + inputs procured) – Phase IV	\$10,422,740	\$10,449,464
Total winter wheat crop value at harvest – Phase I	\$5,000,000	\$5,076,770
Total winter wheat crop value at harvest – Phase II	\$5,000,000	\$5,076,770
Total corn crop value at harvest – Phase IV	\$9,300,000	\$10,760,214
Total orchard crop value at harvest – Phase IV	\$17,000,000	\$52,514,937
Total wheat crop value at harvest – Phase IV	\$2,475,000	TBD ³

Combined Impacts – Phases I-IV		
Indicator	Target	Actual
Number of farm and IDP families benefiting	36,997	39,639
Number of hectares supported	36,000	36,121
Number of beneficiaries (individuals)	Approximately 110,991	Approximately 118,917
Number of vouchers (coupons) redeemed	160,535	162,191
Total monetary value of vouchers redeemed	\$10,238,485	\$10,274,806
Revenue generated for local distributors	\$6,505,710	\$6,802,191
Revenue generated for service providers	\$3,732,775	\$3,472,576
Number of local suppliers and service providers involved	109	193
Cash injected into local agricultural economy (vouchers reimbursed + inputs procured)	\$16,490,740	\$16,380,475
Total crop value at harvest	\$38,775,000	\$73,428,691

³ Actual crop value for this crop may not be known, since the program is closing and no staff will be available to collect data when the crop is harvested in July-August 2010.

Annex I. GARRP I-IV Beneficiaries and Beneficiary Communities

Kareli District							
Sakrebulo	Total Beneficiaries (households)	Total Ha	Avg Ha/beneficiary	# beneficiaries < 1ha	# beneficiaries 1-2 ha	# beneficiaries 2-10 ha	# beneficiaries > 10 ha
Giganti	706	945.5	1.34	457	170	73	6
Breti	1134	1700.6	1.5	674	337	112	11
Abisi	791	535.8	0.68	719	48	23	1
Ptsa	766	1197.2	1.59	569	119	62	16
Dirbi	920	1274.5	1.39	414	414	83	9
Agara	673	580.8	0.86	436	229	7	1
Dvani	433	378.6	0.87	320	89	24	0
Ruisi	1769	1942.3	1.1	1241	405	123	0
Bredza	799	561.1	0.7	734	61	4	0
Avlevi	471	321.7	0.68	420	22	29	0
Bebnisi	195	122	0.63	181	12	2	0
TOTAL KARELI	8657	9560.1	1.11	6,159	1,902	538	44
				72%	22%	6%	1%
Gori District							
Sakrebulo	Total Beneficiaries (households)	Total Ha	Avg Ha/beneficiary	# beneficiaries < 1ha	# beneficiaries 1-2 ha	# beneficiaries 2-10 ha	# beneficiaries > 10 ha
Shavshvebi	1230	1991.4	1.62	446	693	56	35
Berbuki	1893	1371.7	0.72	1636	216	41	0
Mejvriskhevi	2350	1915.4	0.82	1991	257	91	11
Zegduleti	1551	1563.7	1.01	1274	220	38	19
Akhalubani	1633	1516.8	0.93	1411	138	69	15
Karaleti	2044	1552.3	0.76	1931	84	24	5
Dzevera	1335	1452	1.09	970	324	30	11
Ditsi	933	690	0.74	816	98	16	3
Tkviavi	2123	1530.1	0.72	1963	122	29	9
Shindisi	2081	2382.1	1.14	1468	436	162	15
Variani	1833	1669	0.91	1466	310	50	7
KvakhvrelI	383	754	1.97	261	25	93	4
Khidistavi	206	140	0.68	186	12	8	0
Mereti	1356	885.3	0.65	1258	86	12	0
Tirdznisi	1730	1479	0.86	1372	223	135	0
Niqozi	813	554	0.68	754	50	9	0
TOTAL GORI	23494	21446.8	0.91	19,195	3,284	869	138
				82%	14%	4%	1%
Kaspi District							
Sakrebulo	Total Beneficiaries (households)	Total Ha	Avg Ha/beneficiary	# beneficiaries < 1ha	# beneficiaries 1-2 ha	# beneficiaries 2-10 ha	# beneficiaries > 10 ha
Kodistskaro	1027	765	0.74	1000	5	14	8
Doesi	848	997.3	1.18	672	123	41	12

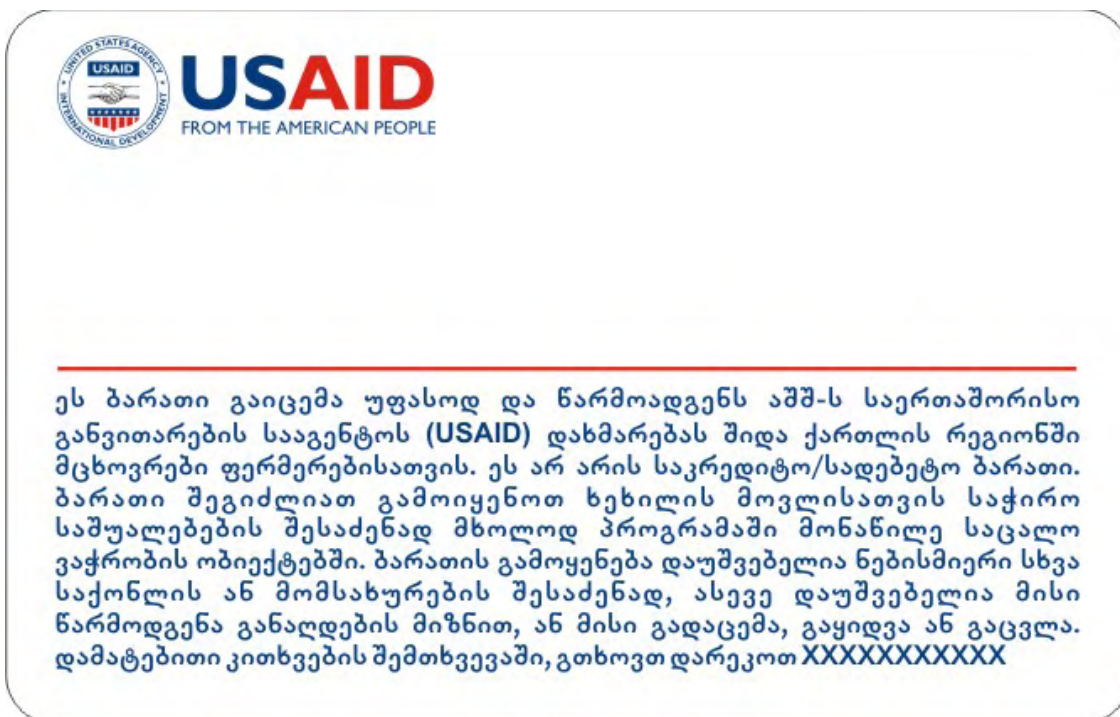
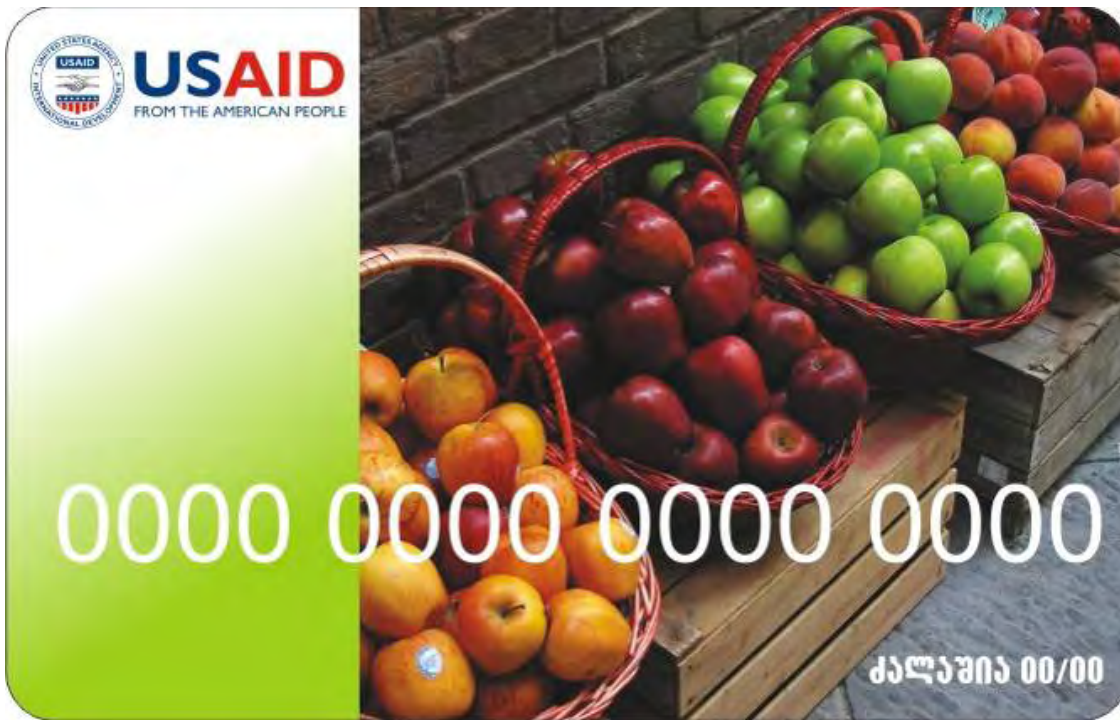
Lamiskana	296	443.6	1.5	213	49	31	3
Kvemo Chala	972	1056.1	1.09	759	202	8	3
Samtavisi	573	341	0.6	540	20	11	2
Okami	1493	768.1	0.51	1438	31	23	1
Teliani	83	64	0.77	58	25	0	0
TOTAL KASPI	5292	4435.1	0.84	4,681	476	127	30
				88%	9%	2%	1%
IDP	2196	814.2	0.37	2196			
Other (Ag U.)	N/A	16	16	N/A	N/A	N/A	N/A
TOTAL PROGRAM	39,639	36,272	0.92	32,231	5,662	1,534	212
				81%	14%	4%	1%

Annex II. Example of GARRP Vouchers

GARRP Phase I-III paper wheat vouchers (similar vouchers were used for Phase IV corn and wheat beneficiaries)

	0001 ერთი ვეჭვარი USAID FROM THE AMERICAN PEOPLE 6361
	0001 ერთი ვეჭვარი USAID FROM THE AMERICAN PEOPLE კულტივატორი
	0001 ერთი ვეჭვარი USAID FROM THE AMERICAN PEOPLE თესვა
	0001 250 კგ. USAID FROM THE AMERICAN PEOPLE თესლი

GARRP Phase IV electronic voucher card for orchard beneficiaries



Annex III. Results of Wheat Harvest and Sales Monitoring Survey for GARRP I-III Beneficiaries (see separate excel file)

Annex IV. Results of Corn Harvest and Sales Monitoring Survey for GARRP IV Beneficiaries (see separate excel file)

Annex V. Results of Orchard Harvest and Sales Monitoring Survey for GARRP IV Beneficiaries (see separate excel file)