



## Inades-Formation Tanzania

*Serving the Common Good - Utumishi kwa Ustawi wa Wote*

African Institute for Economic and Social Development

P.O. Box 203, Dodoma, Tanzania Tel: +255 26 2354230,

E-mail: [inadesformation.tanzania@inadesfo.net](mailto:inadesformation.tanzania@inadesfo.net) or [inadestz@gmail.com](mailto:inadestz@gmail.com)

Website: [www.inadesfo.net/Tanzania](http://www.inadesfo.net/Tanzania)

Skype: inades.formation.tanzania2

---

# Terms of Reference for final evaluation of the project

*Adaptation to Climate Change for Improved Livelihoods in Semi - Arid  
Chemba and Kondoa Districts of Dodoma Region, Tanzania.*

**Project number: A-TZA-2019-0175**

**Project period: July 2019 to June 2022**

**Project coverage: Kondoa and Chemba Districts**

# Table of Contents

1.0 Background.....	3
1.1 Project Expected Outcome and Impact.....	5
1.2 Project objectives .....	5
1.2.1. Project Objective 1:.....	5
1.2.2 Project Objective 2:.....	5
2.0 Cause and objectives of the evaluation.....	5
2.1 Evaluation Objectives .....	6
2.1.1 Specific objectives of the evaluation.....	6
3.0 Scope of evaluation/Key Questions:.....	6
3.1 Relevance.....	6
3.2 Effectiveness .....	7
3.3 Efficiency .....	7
3.4 Impact .....	8
3.5 Sustainability .....	8
3.6 Management/Governance.....	8
4.1 Review of project documentation.....	9
4.2 Field visits and interviews.....	9
5.0 Process of the evaluation/time frame .....	10
6.0 Expected Products .....	11
6.1 Evaluation design and Inception report.....	11
6.2 Final evaluation report.....	11
7.0 Key qualifications of the evaluators and content of evaluators offer.....	12
8.0 Responsibilities and duties .....	13
9.0 Logistics.....	13
10.0 Mode and terms of payment. ....	14
11.0 Application.....	14

## 1.0 Background

Inades-Formation Tanzania is a Non-Governmental Organisation (NGO) that works for socio-economic advancement of disadvantaged and marginalized rural communities (women, men and youth) organized mainly into voluntary groups. It is a member of the Inades-Formation network, a pan-African institution working in a network in ten (10) African countries and operational in Tanzania since 1989. The organization delivers its services through direct outreach training in the target areas/villages and by Correspondence Courses (CC) across the country. In achieving the socio-economic advancement of rural communities, Inades-Formation Tanzania has recently been working mainly in the areas of agriculture, soil and water conservation, food sovereignty and marketing, rural finance, community development, gender, nutrition, community health promotion, natural resource management, entrepreneurship, adaptation to the effects of climate change, livestock and advocacy for effective citizens' engagement, in partnership co-operation with various donors, Bread for the World (BftW) being a main donor.

The organization has implemented programmes in various locations in Tanzania, including Dodoma (Kongwa & Mpwapwa Districts), Morogoro (Kilosa district), Singida (Ikungi and Singida rural district), Songwe (Mbozi district), Mbeya (Mbalali district), among others capitalizing on its approach of Stimulating and Accompanying Alternatives in Development (SAADEV) based on seven foundations which are solidarity, sustainability, control citizen, redistributive economy, equity, opening to the others/respect of the differences operationalized through Action-Research-Training (ART).

Inades Formation Tanzania is implementing a three years' project on "*Adaptation to Climate Change for Improved Livelihoods in Semi - Arid Area, Chemba and Kondoa Districts of Dodoma Region, Tanzania*" since July 2019, funded by Bread for the World (BftW), Germany which will end in June 2022; hence necessitate to conduct final evaluation to assess achievement, challenges, lessons and come up with recommendations. The overall goal of the project is to contribute to climate change adaptation and mitigation capacities for improved livelihoods of rural communities in Kondoa and Chemba Districts. To achieve this goal, the project focused at strengthening capacity of beneficiaries in the two districts to cope with the uncertainties, effects and impacts associated with climate change so as to be able to build and scale up their own strategies to cope with the changing climate and empowering them to effectively adapt to its effects and improve their livelihoods.

The project is being implemented in six villages of two Districts of Dodoma Region i.e. Kondoa (Mauno, Salare, and Keikei villages), and Chemba (Waida, Isini and

Gwandi villages) as well as rural and urban correspondence courses beneficiaries working outside of the project areas. The project has six components, namely:

1. **Community awareness and advocacy** aimed at empowering communities to take positive actions on issues related to policy engagement in environment by facilitating the development and use of environmental laws for safeguarding the environment.
2. **Agriculture** with emphasis on increasing the resilience and adaptive capacity of community members for reduced climate change effects and promotion of agricultural practices that promote resilience to climate change.
3. **Promotion of livestock keeping and marketing** aimed at strengthening alternative livelihood options through engaging in viable livestock businesses which contributes in increasing production and enabled farmers to adapt to the effects of climate change through improved livestock breeds of chicken.
4. **Enterprises/Village Savings and Lending (VSL)** by increasing saving habits and capacity of farmers to access capital for income generating activities through promotion of VSL groups for income generation through investing in businesses which contributes in supporting their livelihoods in case of failure in other non-farm activities.
5. **Environment conservation** through increased capacity of community members to engage in sustainable practices of environmental management for improved livelihoods through mobilization and use of energy-saving stoves to reduce the pace of trees cutting and conserve the environment.
6. **Cross cutting issues on gender** with emphasis on bringing fair relationship between women and men in families so that both benefit equally and inequality is not perpetuated, community health promotion and **(HIV/AIDS)** mainly aimed at increasing the number of people in the communities checked their HIV status for reduced HIV transmission as well as **Correspondence Course** through disseminating knowledge so that subscribers are experiencing increment in production.

The project aimed to reach a total of 1,332 direct beneficiaries, majority of whom are smallholder farmers (others include members of the environmental committees, and institutions at village, ward and district levels) organised in groups. The project also aimed to reach 4,084 indirect beneficiaries including those who are enrolled in correspondence courses.

## **1.1 Project Expected Outcome and Impact**

The overall goal of the project is to contribute to climate change adaptation and mitigation capacities for improved livelihoods of rural communities in Kondoa and Chemba Districts.

## **1.2 Project objectives**

### **1.2.1. Project Objective 1:**

The resilience of communities to climate change has increased.

#### ***Indicators***

- By the end of the project, at least 800 community members are using at least four agricultural practices that promote resilience to climate change (e.g. use and proliferation of drought-resistant and precocious plant varieties (QDS), proper manure and water application, post-harvest treatment, biological pest control, use of precipitation data)
- At the end of the project, at least 550 members of the community use energy-saving stoves.
- By the end of the project, at least four village environmental committees are working effectively (e.g., topics of climate change issues are fixed agenda items in village meetings / drafting and enforcing by-laws / statutes and action plans that increase community climate resilience).

### **1.2.2 Project Objective 2:**

Target groups implement alternative livelihood options.

#### ***Indicators***

- 450 community members (60% of them women) have used loans from their newly formed credit and savings groups (VSL groups) to establish a small business.
- For at least 675 community members the income from newly established small businesses contributes to their livelihood.
- In 666 households (50% of the envisaged 1,332), joint decisions are made by men and women on the control and use of important household resources (e.g. money, land, sale of valuables, agricultural products).

## **2.0 Cause and objectives of the evaluation**

- This is an end of project evaluation and the purpose is to: -
- Assess the overall performance in terms of implementation strategies, approaches and achievements of the project.
- Provide accountability to stakeholders on what worked (went well) and why, what did not work and why.

- On the basis of (a) and (b) to develop lessons learnt and make recommendations to inform the next phase project.

## **2.1 Evaluation Objectives**

### **2.1.1 Specific objectives of the evaluation**

The specific objectives of the evaluation are as follows:

- i. Review and analyses the quality and relevancy of the design.
- ii. Evaluate the relevance, effectiveness, efficiency, impact and sustainability of the project.
- iii. Examine and document key lessons learned from the implementation of the project and how these can be used to improve the future project.
- iv. Make recommendations based on the findings of the evaluation for improvement of future projects (design and implementation).
- v. Identify and analyze any unintended outcomes (both positive and negative) arising out of implementing the project.

### **3.0 Scope of evaluation/Key Questions:**

The exercise will be conducted in six target villages in two locations (Districts), therefore three villages in each district and from 33 target groups. The exercise also will involve locations which correspondence courses have been working with which are Chemba, Kondoa, Iloilo-Kikombo-Dodoma.

Therefore, the following key areas are important to be focused:

- a) Extent of achievement of the project objectives basing on the indicators stated in objective one and two (qualitative and quantitative data).
- b) Realisation of planned activities according to the plan (appropriateness of approaches and methods used in respect of target groups (adults, youths, gender). Whether activities planned were consistent with the objectives of the project.
- c) Identify lessons learned/challenges and provide recommendation for future projects.

**Performance areas:** Broadly, the evaluation will examine the following aspects related to the programme performance:

#### **3.1 Relevance**

- How appropriate were the project's intended objectives in case of a changed context within which it operated?
- To what extent do the objectives of a project align with the needs of the beneficiaries and strategies (policies) of donors and partners – including the government?
- In case of changes in the context, has the project reacted in an appropriate way? If yes why, If no why not?
- How relevant and useful were the activities carried out and which one were adopted by the target groups?

- How relevant were the activities carried out under community health promotion (HIV), gender intervention and correspondence courses?
- If an activity was found to be not useful how did Inades-Formation Tanzania react, amend or change?
- How relevant was Participatory Assessment of Climate and Disaster Risks (PACDR) tool in monitoring and evaluation on climate change vulnerabilities, hazards and coping strategies? What were the challenges, what were the benefits?

### **3.2 Effectiveness**

- To what extent have the objectives been achieved/are likely to be achieved by the end of the project?
- What were the major factors influencing the achievement or non-achievement of the objectives?
- Were approaches and activities appropriate to lead to the objectives? If yes why, If no why not?
- Were activities implemented as planned? What are strengths and weaknesses/challenges with regard to project approaches and activities?
- Examine the effectiveness of project implementation against the planned outputs, including an appraisal of the methods and approaches used.
- How effective has the project been in responding to the needs of the target group? How was participation and ownership amongst the target groups – particularly women planned and realized?
- Which most significant and visible changes can be seen for the target groups as a result of the project?
- To what extent were the target groups reached? What were the main factors influencing this?
- How appropriate is the M&E system? To what extent did the project's M&E system allow properly assessing project outputs and outcomes? How could the project's effectiveness have been improved?
- How effective are internal monitoring and review processes?
- Is the programme's design (e.g., approaches, methods – and the target groups related to) effective to address the problem(s) at hand? If yes why, If no why not?
- What internal and external factors have influenced the ability of beneficiary groups and Inades-Formation Tanzania to meet project targets?
- Were the inputs (knowledge transfer, training, funding) and strategies used realistic, appropriate and adequate to achieve the objectives? If yes why, If no why not?

### **3.3 Efficiency**

- Were activities under each project component cost-efficient? If yes why, If no why not?
- Were activities carried out as planned - which ones yes, which ones not and why?

- Was the project implemented in the most efficient way compared to alternatives? If yes how, If no why not?
- Were there any difficulties in execution of the project (planning, implementation, project monitoring as well as financial management/monitoring)?
- What kinds of actions were taken when facing/realizing difficulties? Were there any difficulties in the execution of the project (planning, implementation, monitoring etc.) and if so, were they handled efficiently?

### **3.4 Impact**

- What has changed in the target groups lives as a result of the project's intervention - intended or unintended, positive or negative, short term and long term?
- Have there been any changes regarding gender relations due to the project intervention? If yes why, If no why not?
- What would have happened without the project?
- To what extent has the project contributed to building capacity of the beneficiaries?
- Are there non-visible changes (e.g. attitude, behaviour etc)?
- To what extent will the positive impacts or changes of the project are likely to continue?

### **3.5 Sustainability**

- What strategies/mechanism has Inades-Formation Tanzania established to ensure sustainability of the project?
- How can you asses the cooperation of the project with other relevant actors including the government?
- Will the involvement of relevant actors contribute to the continuation of project interventions if at all the project moves to other areas? If yes why, If no why not?
- What are major factors which influence the achievement or non-achievement of the sustainability of the project?

### **3.6 Management/Governance**

- Are the management and governance structure adequate and functioning? Assess critically the management and governance structures of the organization.
- To what extent has the organization build the capacity of project staff? Have lessons learned during capacity building sessions/learning visits been able to be applied during the course of project implementation?
- Which measures have been taken to ensure institutional sustainability in terms of resources and networking?
- How do you assess the organization capacity in financial management and program management?



## **4.0 Evaluation Design/Methodology**

Inades-Formation Tanzania embraces participatory evaluation with a combination of qualitative and quantitative techniques. Therefore, the consultant is expected to adopt such techniques in gathering data and information from project stakeholders, mainly farmers and their groups. The following methodology should be used:

### **4.1 Review of project documentation**

Desk study review of relevant project documents such as background material used in project preparation, approved project documents, project monitoring documents, financial and progress reports, action plans, baseline survey report etc.

### **4.2 Field visits and interviews**

Using qualitative tools/methods such as Focus Group Discussions, Beneficiary/Stakeholder assessment, Semi-Structured Interview (SSI), observations, field visits/observations, case studies and most significant change stories. The stories should focus on what the programme beneficiaries consider to be the most significant change brought by the programme in their lives, capacities, or way of operating. The consultant will be required to interview beneficiaries drawn from a sample size of 300 beneficiaries differentiated along gender, age and other criteria and to conclude about the outcome and impact of the project as such and not only some farmers. The consultant needs to take into consideration of the COVID19 pandemic and use all necessary precaution during interviews and field visit for the safety of all participants. The consultant should be familiar with qualitative and quantitative research designs.

Also, assessments of Climate and Disaster Risk in the villages using the Participatory Assessment of Climate and Disaster Risks (PACDR) tool, a participatory assessment tool which provides important data for project planning will be highly encouraged. Bread for the World (BftW) is one of the publishers of this tool. It is designed to integrate considerations of climate change and other hazards into all kinds of community-level development activities. It helps to understand how climate and other hazards affect the vulnerability of the local population and their livelihood in the project area; and learn how the community cope with the hazards and assessing hazards of climate change, vulnerability to livelihood resources of farmers and the coping strategies of farmers.

## 5.0 Process of the evaluation/time frame

Description	Date	Location	Responsible
Preparation - planning and budgeting	12 <sup>th</sup> -14 <sup>th</sup> July 2021	Dodoma	Inades-Formation Tanzania
Drawing up ToR and exchanging with BftW	15 <sup>th</sup> – 23 <sup>rd</sup> July 2021	Dodoma	Inades-Formation Tanzania and BftW
Incorporating BftW comments in the ToR using the <i>evaluation process in 10 steps guideline</i>	26 <sup>th</sup> of July up to 3 <sup>rd</sup> of August 2021	Dodoma	Inades-Formation Tanzania
Sharing ToR with Interfini (Consultancy and Support Services working with BftW)	4 <sup>th</sup> of August up to 6 <sup>th</sup> of August 2021	Dodoma	Inades-Formation Tanzania
Incorporating Interfini comments in the ToR	8 <sup>th</sup> of August up to 9 <sup>th</sup> of August 2021	Dodoma	Inades-Formation Tanzania
Sharing ToR with evaluation committee.	12 <sup>th</sup> of August 2021 up to 16 <sup>th</sup> of August 2021	Dodoma	Inades-Formation Tanzania
Obtaining offers	17 <sup>th</sup> of August up to 31 <sup>st</sup> of August 2021	Dodoma	Inades-Formation Tanzania
Selection of evaluators	1 <sup>st</sup> of September up to 3 <sup>rd</sup> of September 2021	Dodoma	Inades-Formation Tanzania
Contract signing, kick-off and clarification, sharing data collection tools and agreeing on logistics	6 <sup>th</sup> of September 2021	Dodoma	Consultants and Inades-Formation Tanzania
Inception report presentation	13 <sup>th</sup> of September 2021	Dodoma	Consultants
Field work	27 <sup>th</sup> up to 30 <sup>th</sup> of September 2021	Project villages (Kondoa and Chemba Districts)	Consultants, Inades-Formation Tanzania staff and enumerators
Compilation of findings	4 <sup>th</sup> of October to 15 <sup>th</sup> of October 2021	Dodoma	Consultants
Debriefing	18 <sup>th</sup> of October 2021	Dodoma	Consultants, Inades-Formation Tanzania staff
First draft evaluation report and comments	22 <sup>nd</sup> of October 2021	Dodoma	Inades-Formation Tanzania and BftW
Share first draft evaluation report and comments from Inades Formation Tanzania with BftW.	25 <sup>th</sup> to 27 <sup>th</sup> of October 2021	Dodoma	Inades-Formation Tanzania and BftW
Incorporating BftW comments in the evaluation report	28 <sup>th</sup> up to 31 <sup>st</sup> October 2021	Dodoma	Consultants
Sharing pre final version of the evaluation report with BftW	01 <sup>st</sup> of Nov 2021 to 3 <sup>rd</sup> Nov 2021	Dodoma	Inades-Formation Tanzania and BftW
Final Evaluation report	5 <sup>th</sup> of Nov 2021	Dodoma	Inades-Formation Tanzania and BftW

## 6.0 Expected Products

### 6.1 Evaluation design and Inception report

The consultant will prepare an inception report with approx. 5 pages describing his/her understanding of the ToR and how the assignment will be executed. For the inception report the following flow/format is recommended;

a) **Key data of the evaluation:** Name, number, duration of the project/programme to be evaluated, title of the evaluation, principal of the evaluation (who commissioned the evaluation), contractor of the evaluation, date of the report.

b) **Feed-back/amendment to the ToR:** Are all parts of the ToR clear to the evaluation team? Is the focus of the evaluation clearly defined? Suggestions for amendments of the ToR are presented (*in a form so that the client can accept or disagree*).

c) **Current status of the preparation:** Composition of the evaluation team (qualifications, allocation of tasks, who is the lead consultant?), estimated timetable and work days for the evaluation team. Report about identified problems and risks.

d) **Evaluation design and methodology:** Report about the chosen qualitative and/or quantitative methods and further steps on how to implement them in the evaluation (selection of samples, strategies for analyses and collecting data, further specific evaluation questions, hypothesis on outcomes and impacts, description of the planned contacts and visits with explanation). Measures to be taken to get adequate information for gender analysis.

e) Tools for data collection and data analysis (e.g. presentation of questionnaires).

### 6.2 Final evaluation report

The final report must be written in English and shall have the following contents.:

- i. Cover sheet with: Project title, project number, implementing organization, evaluator (author), report date, region/country, project period, report type (draft evaluation report or final evaluation report).
- ii. Table of contents
- iii. List of abbreviations
- iv. Summary of 5 pages: a strongly crafted, to-the-point, free-standing document (maximum of 5 pages), containing short presentation of the subject matter of the evaluation and project description, possibly including key framework conditions, brief information on the evaluation, cause and objective, assessment period, lessons learnt, key findings and key recommendations.
- v. Short description of the subject matter of the evaluation: Project instrument (idea, target group, formulated objectives), Implementing organization, term, donors.
- vi. Framework conditions (only as far as relevant to the subject matter of the evaluation): Political, economic, ecological, societal and socio-cultural factors, risks to project success, assumptions/prerequisites, relevant activities of other organizations/private-sector companies, role of government actors.

- vii. Description of the evaluation and the methodology used: Timing of the evaluation within the course of the project, composition/expertise of the evaluation team, methodology, groups of people involved, number of participants, potential difficulties in conducting the evaluation and how to deal with them.
- viii. Results: Relevance, Effectiveness, Efficiency, Impact, Sustainability.
- ix. Recommendations (based on findings, realistic, specific and addressed)
- x. General conclusions (lessons learned): for the project type (including exemplary nature) and regarding the procedures and instruments.
- xi. Appendix: Travel and working procedure, sources (discussion partners, documents, specialist literature, field research etc.), overview chart/map, Terms of Reference, list of persons/organizations consulted, time frame, gender distribution and social representation of the respondents, literature and documentation consulted.

### **7.0 Key qualifications of the evaluators and content of evaluators offer**

The external evaluation will be conducted by 2 consultants preferably one female. The following should be clearly demonstrated/submitted to the client: Personal CV, including educational background/professional qualification and proficiency in project/programmes designing and impact assessment.

- i. Must have extensive experience on rural livelihoods and well versed with agriculture sector and development in
- ii. rural settings of Tanzania.
- iii. Have proven expertise in programme evaluation, using Participatory Assessment of Climate and Disaster Risks (PACDR)/ community climate change vulnerability assessment tools and participatory approaches and institutional development of farmer organizations and NGOs.
- iv. Experience in documenting processes and establish lessons learned.
- v. Committed to work and meet the deadline as agreed by project management.
- vi. Experience in working with smallholder farmers.
- vii. Fluency in English and Kiswahili, excellent writing skills with good analytical knowledge and communication skills.
- viii. Financial proposal that indicates the all-inclusive fixed total contract price, supported by a breakdown of cost.
- ix. Technical proposal containing explanation and justification of the methods to be deployed on how this impact assessment will be done including a specific paragraph that sets out how relevant cross cutting issues need to be taken into consideration.
- x. Total number of days for assignment will be as projected in 5.0 above. Note that only shortlisted applicants will be contacted.

The following support will be provided to the consultant during the assignment

## **8.0 Responsibilities and duties**

### **Inades - Formation Tanzania will be responsible for;**

- Developing the ToR and sharing with BftW.
- Assessment of bids and commissioning evaluation consultants.
- Sending ToR to the consultants and negotiating consultancy fees
- Sending CVs of selected consultants to BftW together with assessment sheets.
- Entering into a contract with the consultants.
- Working closely with the consultants while carrying out the exercise
- Proposing suitable dates for the exercise and agreeing on them with the consultants.
- Sharing the first draft evaluation report which has been incorporated with comments from Inades-Formation Tanzania, pre final evaluation report and final evaluation report with BftW together with a reaction to evaluation conclusions and recommendations and an action plan of implementation of accepted recommendations.

### **Local consultants will be responsible for:**

- Desk review of relevant project documents (annual plans, reports, partner's documents, various project study reports etc) and gives brief summary of project, key issues, that can be verified during field study. The information will assist in developing data collection instruments.
- Participate in all activities which require physical meeting with Inades-Formation Tanzania team as stipulated in 5.0.
- Prepare evaluation instruments, (questionnaires, checklists, sampling plan, tools for analysis) and share with Inades-Formation Tanzania and partners.
- Train enumerators
- Facilitate and implement evaluation exercise
- Analyze and report on findings of the evaluation
- Prepare draft evaluation report and all reports as stipulated in 5.0 above.
- Facilitate validation workshop/meeting
- Prepare final evaluation report
- Implementation plan with all recommendations made in final report

## **9.0 Logistics**

Logistic support to the consultant will be provided by Inades Formation Tanzania this included scheduling of interviews, local travel for data collection and stationaries.

#### **10.0 Mode and terms of payment.**

All payment will be made by cheque through the designated account of the consultant where the contractor will be paid 40% advance payment upon submission of the inception report (and field tools) and 60% after completion of the field work and approval of the final report by BftW. On the other hand, the client will deduct 5% of the total amount as withholding tax according to government regulations.

#### **11.0 Application**

Interested and qualified consultants are invited to send in their expression of interest (EOI) with a technical and financial proposal (include number of days, rate per day and other resources required for the consulting team), and detailed CV by **Tuesday, 31.08.2021**. The technical proposal should include a concrete guideline, with questions designed in view of achieving the above objectives. EOI shall be submitted to the Board Chairperson through the following email address; [inadesformation.tanzania@inadesfo.net](mailto:inadesformation.tanzania@inadesfo.net) and a copy [inadestz@gmail.com](mailto:inadestz@gmail.com).

**ANNEX 1: Recommended table -Overview about conclusions, recommendations and lessons learnt**

ToR Chapter	Evaluation report chapter	Priority (high/Low:1-3)	Conclusion	Recommendation	Rec.to
				<b>Recommendation 1:</b>	
				<b>Recommendation 2:</b>	
				<b>Recommendation 3:</b>	
				<b>Recommendation 4:</b>	

*You may add more rows as the case may be*

## Annex 2: Sample implementation plan

<b>Date:</b>						
<b>Evaluation title:</b>						
<b>Name(s) of evaluator(s):</b>						
<b>Date of final report:</b>						
<b>Person responsible for monitoring the implementation plan:</b>						
Recommendations from the evaluation report/ results that require action	Is the recommendation shared?			If “yes”: specification of key sub-steps or indicators for implementing the recommendation If “partially” or “no”: reason why the recommendation cannot be implemented, or alternative suggestions (with sub-steps)	(By) when (M/Y)	Responsibility
	yes	partially	no			
<i>Recommendation 1:</i>						
<i>Recommendation 2</i>						
<i>Recommendation 3:</i>						
<i>Recommendation 4:</i>						
<i>Recommendation 5:</i>						