2013:39 Sida Decentralised Evaluation

Sarah Gray
Elisabeth Montgomery

Evaluation of "Sustainable Livelihood Programme through Community Mobilization and Establishing Knowledge Resource Centre in Mazar-e-Sharif"

Final Report

Sida

Evaluation of "Sustainable Livelihood Programme through Community Mobilization and Establishing Knowledge Resource Centre in Mazar-e-Sharif"

Final Report
December 2013

Sarah Gray
Elisabeth Montgomery

Sida Decentralised Evaluation 2013:39
Sida

Authors: Sarah Gray and Elisabeth Montgomery

The views and interpretations expressed in this report are the authors' and do not necessarily reflect those of the Swedish International Development Cooperation Agency, Sida.

Sida Decentralised Evaluation 2013:39

Commissioned by Sida - Afghanistan Unit

Date of final report: December 2013

Published by Citat 2013

Art. no. Sida61667en

urn:nbn:se:sida-61667en

This publication can be downloaded from: http://www.sida.se/publications

SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY

Address: S-105 25 Stockholm, Sweden. Office: Valhallavägen 199, Stockholm
Telephone: +46 (0)8-698 50 00. Telefax: +46 (0)8-20 88 64
E-mail: info@sida.se. Homepage: http://www.sida.se

Acronyms, Abbreviations and Local Terms

AMA	Association of Microfinance Agencies
AREDP	Afghanistan Rural Enterprise Development Programme
CDC	Community Development Council
CIA	Conflict Impact Assessment
EIF	Enterprise Incubation Fund
DDH	District Development Hub
FGD	Focus Group Discussion
GDP	Gross Domestic Productivity
GoA	Government of Afghanistan
HLP	Horticulture and Livestock Programme
HiH	Hand in Hand (NGO)
KRC	Knowledge Resource Centre
MFI	Microfinance Institution
M&E	Monitoring and Evaluation
MIS	Management Information System
MRRD	Ministry of Rural Reconstruction and Development
NGO	Non Government Organisation
NSP	National Solidarity Programme
RAF	Results Assessment Framework
SHG	Self Help Group
Sida	Swedish International Development Cooperation Agency
SLG	Savings and Loan Group
SLP	Sustainable Livelihoods Programme
ToR	Terms of Reference

Table of Contents

Executive Summary

Introduction (page 7)
Implementation of the Sustainable Livelihoods Programme (SLP) is situated in Balkh Province in the north of Afghanistan. The NGO Hand in Hand (HiH) Afghanistan that is part of HiH International is implementing the programme. SLP began in December 2010 for a period of two years. Following two no-cost extensions it is now agreed that it will end of June 2013. The approach to development adopted by HiH Afghanistan was first implemented by HiH in South India and has since been adapted by HiH for use in a number of developing countries in both Africa and Asia. In fact, the HiH model foresaw a focus on female groups, but in highly traditionalist communities in Afghanistan it was found that male groups needed to be formed as well.

The specific objectives of the programme were:
- By the end of year two, 7,500 rural entrepreneurs across two districts of Balkh province would have gained capacity to create a sustainable livelihood through access to training, Incubation Centres, District Development Hubs and a Knowledge Resource Centre (KRC).

The latter three elements have now been dropped as they failed to translate into the Afghan context.

The initially identified target districts also had to be changed, such that SLP is now working in two districts that have small population and are difficult to access and a third recently identified district with better prospects for enterprise development but with a previously poor reputation for security.

With regard to enterprise loans, it is understood that HiH had intended to graduate groups into the lending programmes of Microfinance Institutions (MFIs) but none were available in the new target districts (no result indicators for this graduation process were anticipated in the RAF). SLP has since provided some loan capital, which has been lent to group members in the first two districts. Group members also accumulate group savings, which can be used for lending within their group, although not necessarily for investment in an enterprise.

Training is provided to group members at bi-monthly meetings in a wide variety of subjects, but focusing in the early stages on savings, enterprise development and the workings of their group.

This evaluation assignment involved a desk review of documentation followed by an eight day mission to Afghanistan and particularly to Balkh Province. Meetings were conducted with key stakeholders and focus group discussions were held with group members (male and female) in two of the target districts. This Final Report is the output of the assignment.

Relevance (page 14)

The aims and objectives of the SLP fit well within the strategy of Sida and with the existing development programme outlined by the Government of Afghanistan. The SLP development model is similar to approaches used elsewhere aiming to achieve human and economic development within very poor, often illiterate and marginalised communities. This approach has been very successful in many developing countries over a long period of time.

The SLP, although similar to much larger, World Bank-funded Afghanistan Rural Enterprise Development Programme (AREDP), lacks the strong strategic vision, target driven work planning and clear setting of goals that is the articulated aim of AREDP (the reality on the ground may differ but the strategy is clearly defined).

Effectiveness (page 17)
The main thrust of SLP's work has been the formation of groups in order to meet its target of reaching 7,500 group members and then to provide these groups with a combination of training courses and in some cases skills training. The aim is to enable the group members to start enterprises. By the end of June 2013 it is expected that the target for members recruited will have been met although there will be insufficient time for the newest members to receive all the training scheduled for them and many in Sholgara district will not have received an enterprise loan.

From the focus group discussions it was clear that both men and women were interested to utilise their group's savings to purchase assets or materials for the purpose of income generation and some used these small loans for other purposes. The vast majority of group members were very interested to access larger loans using funds provided by SLP and this is particularly true of the male groups. Most of the investments made by group members can better be described as income generation rather the investment in an enterprise. While some employment will have been created by this income generation activity it is unlikely to be full time employment. An exception to this is where genuine enterprises have been developed, usually by several members investing jointly to establish a shop or butchery, for example.

The main focus of training was: enhancing the understanding of group members concerning the importance of regular savings, and the potential that they had to extend their income generation such that they could better support their families. For women especially, these were ideas that they had not had the opportunity to develop in the past and they appreciated the training received. However, in some cases they had difficulty recalling exactly what training they had attended. It might be effective, in addition to this initial training input, for women to receive a short training input at each fortnightly group meeting, to be delivered by their Village Facilitator. Such short trainings could cover a very wide range of subjects from enterprise development to child nutrition and family law, etc.. For women who have not had the experience of formal 'learning' it is difficult for them to listen and retain information, so short regular sessions can be very beneficial. The repetition and reinforcement of messages is likely to be required as well as the introduction of new topics. Having women meeting in groups on a regular basis provides an ideal opportunity to instil beneficial message.

Efficiency (page 23)
The resources utilised are those that are to be expected of an intervention of this kind. More staff development would be desirable. The provision of better training aids and a more diversified / stimulating training methodology could be expected. Some use has been made of electronic technology for training, which the women in particular much appreciated.

A large office with 7 staff is maintained in Kabul. The justification for this expense and for the two most senior staff to be based in Kabul is not clear to the evaluation team.

I**mpact** (page 25)
No impact analysis has been undertaken and at this stage in the programme's implementation it is too early to determine impact. However, it is possible to draw some preliminary conclusions concerning potential impact. It should also be noted that the RAF does not provide any indicators for measuring impact.

Sustainability (page 29)
After nearly 30 months of implementation the programme remains at a relatively early stage in the process of producing sustainable change at the community level. Given the challenges, as explained in detail below, this situation should not be unexpected. However, a more focused and rigorous strategy with a stronger emphasis on facilitation rather than direct assistance is required.

Lessons Learnt (page 36)
Afghanistan is a very challenging environment to work in, particularly due to its conservative culture and difficult terrain. Importing programme modalities that work well in a different setting is unlikely to be a success and major modification will be required. It is better to start with analysing the situation on the ground first and then developing the programme accordingly.

Recommendations (page 36)
Meaningful and measureable indictors for impact need to be established. For example, the baseline data collected needs to include a survey of household incomes from different sources that can be compared to data collected for an impact survey. Other indicators such as school enrolment could provide an idea of the social impact of the programmes. Other attitudinal indicators might be developed, such as women's role in family decision-making.

Sida should consider whether it is able to make a long-term commitment to the continued funding of this work, as concrete results will not be achieved in the short term. But to withdraw from the current target communities is likely to be very disenchanting for group members and to increase communities' distrust of outsiders. It has to be remembered that this type of programme modality has proved successful in similar, very conservative communities in other countries. However, Sida's commitment to HiH International was limited to one funding agreement over a limited period of time, which has now expired. Therefore, Sida should consider whether this is the type of programme strategy / organisation that it will be supporting in the future.

1. Introduction

Afghanistan is a landlocked country and has a population estimated to be in excess of 30 million. Afghanistan's economy is recovering from decades of conflict. The economy has improved significantly since the fall of the Taliban regime in 2001 largely because of the infusion of international assistance, the recovery of the agricultural sector, and service sector growth. But this growth is primarily evident in the urban centres. Economic growth has also been driven by the production of and trade in opium although this is not widespread in the north of the country. The absence of recent, national census data leads to statistical reporting varying considerably from agency to agency, so only broad estimates can be given.

Despite progress in the past few years, Afghanistan remains extremely poor and highly dependent on foreign aid. Much of the population continues to suffer from shortages of housing, clean water, electricity, medical care and jobs. Reports of inadequate school buildings and inadequate teaching staff are commonplace. Criminality, insecurity, weak governance, lack of infrastructure and the Afghan Government's difficulty in extending rule of law to all parts of the country pose challenges to future economic growth. The population's living standards are among the lowest in the world.

The international community remains committed to Afghanistan's development, pledging over $67 billion at nine donors' conferences between 2003-10. In July 2012, the donors at the Tokyo conference pledged an additional $16 billion in civilian aid through to 2015. Despite this help, the Government of Afghanistan will need to overcome a number of challenges, including; low revenue collection, weak job creation, high levels of corruption, weak government capacity and poor public infrastructure. The population is also growing rapidly with female fertility at around 5.5 children born per adult woman.

Cities in Afghanistan have witnessed significant growth since the fall of the Taliban regime in 2001. This growth has been catalysed by flows of international aid which have contributed to the rebuilding of basic infrastructure, but in addition, private capital has provided much needed housing, shopping centres and office accommodation. Such investment boosts demand in other sectors of the economy, especially retail. The vast majority of goods retailed in Afghanistan are imported as Afghan manufacturing remains limited and is perceived by local consumers to be poor quality. Certain goods such as handicrafts and locally produced food items do have a strong local market.

Agriculture accounts for approximately 48% of Afghanistan's GDP, but supports over 85% of the total population. The income of Afghan poppy growers and drug traffickers has been estimated to represent around 60% of Afghanistan's formal GDP but this is impossible to verify. In terms of industrialization, Afghanistan has a rudimentary manufacturing base. Most factories are located in Kabul and a few major regional cities such as Herat and Mazar-i-Sharif. These industries concentrate on traditional activities, such as carpet making and dried fruit production. Afghanistan runs an open trade system and is an observer to the World Trade Organisation and has applied for full membership.

Despite having extensive natural resources, including gas, oil and valuable minerals, Afghanistan's exports remain limited and economic institutions are fragile. The country exports mainly primary products, mostly of agricultural origin and carpets. Neighbouring Pakistan is its largest trading partner. Afghan-made carpets are often exported from Pakistan as the product of Pakistan and indeed some of the finishing processes may well have occurred in Pakistan where there is better access to water for washing and electricity for trimming.

The Sustainable Livelihoods Programme (SLP) is based in Balkh Province, which is divided into 15 districts and situated in the northern part of the country. It covers an area of 16.840 km^2 and has a population of approximately 1.1 million. At the village level there are 676 Community Development Councils (CDCs) established under the National Solidarity Programme (NSP). The provincial government is by far the largest single employer with around 18.000 employees. Some 42% of all households are estimated to have agriculture as their main source of income. Trade and services at 34% are the second largest source of income and non-farm labour with 28% comes in third place. Commodities that dominate the small industrial sector are: skins, carpets, jewellery and shawls. Cotton is widely grown but the fibre is often transported to Pakistan for processing. In terms of livelihood, on average only 31% of households use safe drinking water and 12% have access to safe toilet facilities. A relatively high number of households have access to electricity, on average 42%, with 26% of these living in rural areas.

2. Project Background

In September 2010 Sida signed a Financing Agreement with the NGO Hand in Hand (HiH) International, registered in London, for the implementation of the Sustainable Livelihoods Programme (SLP). A budget of $ 1.66 million was agreed for the 2 year programme. The design of the programme as agreed with Sida in 2010 foresaw the recruitment of 7,500 women and men into community based savings and loan groups of up to 20 members per group. Each group to be exclusively either female or male – no mixed group were planned.

Implementation of the SLP began in December 2010. In July 2012 a 3 month no-cost extension was approved taking the programme up to end of February 2013. In early 2013 a second no-cost extension was agreed to the end of June 2013, by which time it is expected that SLP will have met its target for the number of members recruited, being 7,500. It is understood that HiH International is covering any additional costs required for the 7 months extended implementation.

Along with the funds from Sida, the public corporation known as Johnson and Johnson has provided funds for additional training of groups formed under the SLP in health and hygiene. HiH International has provided funds as a contribution to a small loan fund, called an Enterprise Incubation Fund (EIF), which Johnson and Johnson have also contributed to. HiH Afghanistan currently has one other active programme targeting female-run cooperatives, which is operating in various provinces of Afghanistan.

The approach to development adopted by HiH Afghanistan was first implemented by HiH in South India and has since been adapted by HiH for use in a number of developing countries in both Africa and Asia. In fact, the HiH model foresaw a focus on female groups, but in highly traditionalist communities in Afghanistan it was found that male groups needed to be formed and inducted into the programme, before husbands felt confident to permit their wives to engage with the activities.

Prior to the SLP, HiH Afghanistan undertook group-training activities for the Horticulture and Livestock Programme (HLP) in Khulm District of Balkh Province. In addition, in early 2011 they provided staff training to the newly established Afghanistan Rural Enterprise Development Programme (AREDP), which is now working in Nahri Shahi, Dehdadi and Balkh Districts of Balkh Province. Khulum and Nahri Shahi districts were originally identified in HiH's proposal to Sida as its target districts, and they had already initiated some group formation work in these two areas. However, the two large government-led, National Priority Programmes mentioned above (HLP and AREDP) declared their intentions to work in these two districts and therefore HiH had little option but to look elsewhere for suitable districts in which to spread its development model.

It should be noted that Nahri Shahi, in particular, is a district with a great potential for enterprise development as it is considerably urbanised, in fact parts of the district have been incorporated, de facto, into the provincial capital Mazar-i-Sharif and are now indistinguishable from the urban centre. Not only does this proximity to the urban centre make the logistics of enterprise development much more attractive, but it also provides a population that is better educated and more open-minded/adaptable than is to be expected in remoter rural locations. Therefore, the unexpected inability of HiH to operate in NahriShahi can be assumed to have result in a significant loss in terms of the expected impact, particularly in a project with just a 2 year operational mandate (now extended to 31 months).

Description of Operational Area covered by SLP

As mentioned above, HiH originally intended to work in Nahri Shahi and Khulm Districts, but having been instructed by the Government of Afghanistan (GoA) to move out of those districts it selected Kaldar and Marmul Districts.

Kaldar District occupies a very large geographic area of 3,121.96 km2, which makes it the largest district in Balkh Province, but its population is second to Marmul in being the smallest, estimated at 17.900 by the Central Statistics Office in 2008/9. It is in the far north and lies along the Amu Darya River, which forms the international border with Uzbekistan to the north. Its population is predominantly Turkman and as such unlikely to be heavily involved in the current insurgency, which tends to be Pushtoon-led. It is however reported that insurgents opposed to the regime in Uzbekistan may be taking shelter in this district and therefore the security situation is currently considered to be unstable. This district has an ancient tradition of carpet making and is still heavily involved with women especially spending much of their lives knotting carpets. The presence of a major river along its northerly border is a significant problem for residents. Their agricultural land is sandy and after heavy rain it is often below the river level when in flood. Over the years its neighbour to the north has erected flood protection schemes but these do not exist on the southerly bank and therefore floodwaters inundate Kaldar district from time to time. Conversely, only limited irrigation systems have been developed to take water from the Amu Darya and therefore at times of drought the farmers receive limited benefit from the river. With poor soil and unpredictable water supply, agriculture is limited and more focus is given to livestock rearing and fishing. Traditionally, trade with Central Asia to the north was a major source of income although the current unpredictability of Uzbekistan's political leadership diminishes this potential. Although not visited by the evaluation mission, due to reported insecurity, it is understood that road conditions within the district are very difficult and therefore journey times are long. There is a bazaar in the district centre but the villages are scattered and the district is very sparsely populated for its size, which makes for challenging logistics. It is reported that electricity is imported from Central Asia, which represents a vital resource that could be utilised in the development of future value chains.

Marmul District to the south of Mazar-i-Sharif is predominantly mountainous and historically isolated. It is small in geographic size at 582.53 km^2 and the Central Statistics Office estimated its population at 10.200 in 2008/9 making it the smallest in Balkh Province. It was prominent in the fight against the Russian occupation as its mountains offered ideal territory for mujahedeen activity. Its population is predominantly Tajik and Uzbek and today the area is relatively peaceful. The inhabitant's cultural values are extremely conservative which can be a challenge for the work of development programmes. Access to Marmul District is dependent on un-graded mountain roads, which are frequently damaged by heavy rainfall. Despite extensive flood protection works it is clear that these roads are vulnerable and recent weather has been exceptionally destructive. The area is known historically for the production of silk *chapans* (a colourful overcoat worn by men and made famous by President Karzai). However, the production of silk has largely disappeared such that the raw material is often imported from western Afghanistan. The agriculture potential of the area is probably limited to the production of tradition crops such as fruit and nuts. Wild pistachio trees are a feature of the mountainous landscape; the nuts are harvested and sold by local people.

On finding the population of the above two districts to be too small to reach its target of 7,500 members, SLP selected a third district, Sholgara, and began its work there approximately one year ago.

Sholgara District is ethnically mixed and highly populated. The Central Statistics Office estimated its population at 101,500 in 2008/9. It has a geographic size of 1,842 km^2. The district is more accessible than Marmul and Kaldar with a newly paved road passing through from Mazar-i-Sharif. Security in the area is unstable with explosive devises reportedly uncovered on the main road a day after the visit of the evaluation team. It benefits from a large district centre and a vibrant market place. The existence of this market with many shops results in the availability of retail outlets selling most of the requirements of local families, which therefore reduced the need to travel into Mazar-i-Sharif. This is particularly beneficial to women as they can buy materials for their handicrafts in local shops and can sell their work locally. The potential for commercial agriculture in Sholgara is greater than in Kaldar and Marmul. An area of terrain within Sholgara was recently severely damaged by exceptionally heavy rains resulting in some families losing their homes. HiH Afghanistan was able to directly raise emergency funds from HiH International to provide emergency food assistance to 600 families in severest need.

All families in the three districts commonly keep livestock. Livestock is often viewed in a similar way to which people in developed countries would view their bank savings account. It is a source of security, as in an emergency livestock can be quickly sold to raise money. Fattened animals are also sold at times of feasting and a reasonable profit is to be expected. Animals also represent a source of family prestige. There is additional risk to owning livestock as few veterinary services are available and certain animal diseases remain endemic within Afghanistan.

The Sustainable Livelihoods Programme (SLP)

According to the signed Results Assessment Framework (RAF), the overall objective of this programme was: to contribute to the alleviation of poverty and work towards the Millennium Development Goals.

The specific objectives of the programme were:

- By the end of year two, 7,500 rural entrepreneurs across two districts of Balkh province would have gained capacity to create a sustainable livelihood through access to training, Incubation Centres, District Development Hubs and a Knowledge Resource Centre.

The expected results of the programme were:

1. HiH Afghanistan capacity built to deliver the Hand in Hand model through direct implementation and by building increased awareness on Hand in Hand and its entrepreneurship model.
2. Support of rural entrepreneurs in two districts of Balkh province through basic business training, competiveness issues, principles and relevance of savings and microfinance.
3. By the end have built up a demand-driven Knowledge Resource Centre (KRC) with a practical and flexible vision for knowledge management, serving as a centre for people’s learning and access to information. (The KRC in Mazar-i-Sharif was mainly used for staff training and is now largely unused. Instead it has become a mobile training unit working within the Districts.)
4. Establishment of Incubation Centres providing targeted vocational skills, development and market linkages to facilitate and support poor entrepreneurs in specific sectors. (No physical centres exist and this result must also be added to the mobile training units in result 3 above.)
5. Facilitation of two District Development Hubs (DDH) in Khulm and Nahri Shari districts providing a sustainable resource of life-training, vocational training and literacy training.

(This result has been removed and the DDH incorporated as `mobile units' in the KRC.)

Note: results 2,3,4 and 5 have essentially been conflated, by the time of this final evaluation, into training sessions that are provided to group members during group meetings held at the village level. Most of these training sessions are front-loaded so that by the third month of group membership all members should have received their basic induction into the programme and have an understanding of Business Development Services (BDS). Skills or vocational trainings may be provided subsequently according to need.

There were no Expected Results or Activities related to the accumulation of savings, the start-up of enterprises or the provision of loans. In the latest RAF some activities related to savings have been added. With regard to loans, it is understood that HiH had intended to graduate groups into the lending programmes of Microfinance Institutions (MFIs) but no such institutions were available in the target districts and no result indicators for this graduation process were anticipated in the RAF.

Purpose of the Evaluation

For Sida, the purpose of this assessment is to promote learning and support decision making in favour of aid effectiveness, sustainability and development impact on Afghan women, men, boys and girl's situation and opportunities to realize their rights. In the final report, a structured review of lessons learned and achievements to date is expected. It will offer all related stakeholders a deeper understanding of the HiH development model and its strategic fit to the local context, with a special emphasis on targets selected for Swedish support in northern Afghanistan

Conclusions and recommendations from the review will improve the basis for dialogue and Sida´s decision regarding possible continued financing. Moreover, it is expected by Sida that the outcome of this review will facilitate understanding of micro level entrepreneurship in the context of broader market development in Afghanistan.

For above mentioned purposes, the assessment will (i) document experience of HiH programme activity in Afghanistan; (ii) discuss and provide evidence of how programme activity has met agreed targets, evolved with new inputs and affected beneficiaries' lives, particularly women and girls; (iii) document performance, management and operational issues; (iv) summarize lessons learned and provide recommendations for programme design and management going forward. New inputs for consideration include, inter alia, recommendations from risk and conflict analyses carried out under the contribution agreement. The assessment shall be guided by a gender sensitive approach where women and girls are recognized as actors and agents of change[1]

The Terms of Reference for this assignment are provided in Annex 1.

Methodology

The evaluation team began its work by reviewing relevant documentation as provided by Sida Stockholm and by the management of HiH International. This documentation included, but was not limited to: the financing agreement, memos and minutes exchanged between the parties, two results-based progress reports and financial reports, minutes of HiH Afghanistan Board meetings and various other documents / publications prepared internally by SLP/HiH. Also included were the Mid Term Review report, a Conflict Impact Assessment report, a Risk Analysis and Auditors Report.

[1] It is important to realize that, in Afghanistan it can be problematic for male evaluators to get access to and approach, female beneficiaries.

Internet searches were also conducted to obtain additional background information. For a full list of documents consulted see Annex 4.

More specific information on background to the assignment was provided to the team leader in telephone discussions with various stakeholders. For a full list of individuals consulted as part of this review see Annex 3.

The usual evaluation criteria were applied: relevance, efficiency, effectiveness, impact and sustainability. An additional chapter in the report covers the Market Impact Analysis.

Subsequent to the document review, the evaluation team used the following research methods:

- A workshop was held in Mazar-i-Sharif with the staff of HiH in order to establish their understanding of the problems faced by poor women and girls, men and boys in the target districts. The workshop then explored how SLP was working with the communities to address these problems and what the possible impact of this work had been to date. (see Annex 6 for an English translation of the results of this workshop)
- Field visits were undertaken to Marmul and Sholgara Districts (security advice prevented a planned visit to Kaldar District). During these visits Focus Group Discussions (FGDs) were conducted with separate groups of women and girls, men and boys to understand their perceptions of the value of the programme in addressing their problems. (See Annex 5 for an English translation of the information gained from these FGDs)
- Individual interviews were conducted with project management and field staff to understand their perceptions of the programme's rational and its achievements.
- Co-operating national government officers and other senior representatives of research institutes and other concerned agencies were consulted for their impressions of the implementation process, their understanding of the likely impact of the works done and their recommendations concerning future needs,

Staff of similar donor funded programmes were contacted, in particular the People in Need NGO based in Mazar-i-Sharif and Habitat NGO with a view to understand the cooperation that they had experienced with HiH, the level of synergy established and their recommendations concerning future needs. However, in the limited time available it was not possible to meet with either organisation, particularly as this would have required meeting over the weekend period.

Limitations and constraints

Due to the time constraints on an assignment of this nature it was not possible to conduct any quantitative research into the impact of either programme. Therefore the evaluation team has had to rely upon the findings of limited qualitative research conducted, as explained above, and the analysis of results as provided by the programme.

For a Summary of Results Against Indicators as provided by the SLP see Annex 2.

The staff of SLP were able to provide support by arranging meetings and field visits and therefore no constraints were encountered in regard to the logistics of the mission at the field level.

Afghanistan Rural Enterprise Development Programme (AREDP)

The text below gives an introduction to AREDP as it is set up along similar lines to SLP and was initially seen as a strategic partner:

The Afghanistan Rural Enterprise Development Program (AREDP) is foreseen as a nationwide government-led (under MRRD), multi-donor funded programme (managed by the World Bank) that will jump-start and facilitate private sector growth in rural Afghanistan. The programme strengthens the private sector through integrated, value chain, top to bottom knowledge-based interventions, bottom to top community enterprise development and by addressing credit and capital needs on all levels and in all locations.

The AREDP began its operations in 2010. Balkh Province was selected as one of its pilot Provinces. This impacted on SLP as mentioned above, as SLP was forced to move to new and less favourable districts. It could also have provided SLP with a possible exit strategy, as groups formed and trained under SLP might then be graduated into the AREDP. This would substitute for the original intention to graduate the groups into MFIs. However, AREDP has spread far more slowly than planned and its original nationwide ambition has been significantly scaled back.

The AREDP is built around the following components:

- **Community-based Enterprise Development**: Supplies business knowledge and builds financial capacity of female and male groups formed at the village level. AREDP aims to provide sustainable linkages for community-based enterprises;
- **SME Development**: AREDP Supports small and medium enterprises with business advisory services and connects groups to credit and other financial services through the affiliation of groups into village level federations which are provided with a start up loan fund to complement their accumulated savings fund. The groups are encouraged to lend these funds to entrepreneurs within the federation.

AREDP is the Ministry of Rural Rehabilitation and Development's (MRRD) lead employment creation programme and it is committed to supporting the Ministry in creating income generation opportunities that support MRRD's local governance (National Solidarity Programme) and rural infrastructure (National Rural Access Programme) initiatives being carried out in parallel.

AREDP has a clearly articulated strategy for meeting its goals, according to Rahmatullah Querishi, the acting Head of AREDP:

- Groups are formed and trained at the village level. Over 50% are reported to be female.
- Female or male facilitators attend their weekly meetings to support them.
- The criteria for good performance are that they: make weekly savings, that their savings are fully utilised in loans to group members, and, that they maintain proper records.
- The AREDP aims to use a 'One Village One Product' approach to enterprise development such that specialisation results in higher quality output and economies of scale can be generated. Markets are also easier and cheaper to access due to the quantity of goods available for sale (the same applies to the purchase of raw materials).
- Once a critical mass of high performing groups are available they will be federated under a Village Saving and Loan Association (VSLA). These associations should produce business plans related to the product in which they are specialising, and if approved the VSLA will be given a loan fund equivalent to $1,000 for each group that has joined. This loan fund is the responsibility of the VSLA and they charge interest or service charges according to their own decision.
- It is reported that more than 50% of borrowers are female inline with the target of AREDP.

This programme was very ambitious with the result that many of its activities and expected results have had to be revised downwards. There was an initial expectation that HiH Afghanistan would be contracted by AREDP as an Implementing Partner but the Ministry of Rural Rehabilitation and Development (MRRD) decided to implement the work directly. This was in contrast to MRRD's National Solidarity Programme (NSP), which has been contracted-out to implementing partners (mainly international NGOs). HIH was however contracted at the beginning of implementation to train the new staff of AREDP in self help group (SHG) formation, etc. Since that time AREDP has developed its own in-house training facility.

3. Relevance

The Afghanistan National Development Strategy (ANDS) 2008 to 2013 states that: "Most farmers are engaged in subsistence or near-subsistence agriculture, and many farming families remain food insecure and therefore face risky livelihoods often combined with chronic debt. As a result, the country's vulnerability to natural disasters and food shortages has increased. The Agriculture and Rural Development Strategy sets out a series of programmes designed to achieve improved quality of life for rural citizens – one in which food security is assured, basic services are provided, incomes increase with households actively engaged in legal activities, employment opportunities expand and where people live in a safe and secure environment." The ANDS outlines a long-term strategic vision for agriculture and rural development to ensure the social, economic and political well-being of rural communities, especially poor and vulnerable people, while stimulating the integration of rural communities within the national economy. This will require transforming agricultural production so that it is more productive and increasingly commercially oriented and expanding off-farm employment opportunities as the basis for raising incomes among the rural population.

The SLP aims to promote more sustainable incomes for the rural poor through training and support to enterprise development, as such it appears to fulfil some of the ambition of the ANDS. The ambition of transforming agriculture into more commercially oriented systems is unlikely to have immediate relevance in the mountainous region of Marmul although SLP provides training in agriculture and livestock which should have some marginal impact on productivity. In Kaldar, with poor soil and a lack of water management, a huge investment into irrigation and flood protection would be required to achieve commercially viable agriculture. Sholgara may have good potential for agricultural commercialisation and again the skills training that SLP provides has the potential to impact on productivity if courses are relevant and well delivered.

The revised Swedish Development Cooperation Strategy for Afghanistan covers the period from January 2012 to 31st December 2014. The overall objective of the Swedish development cooperation in Afghanistan is for people living in poverty, particularly women and girls, to enjoy better living conditions in a peaceful and democratic society. The main sectors for the Swedish engagement were democratic governance and human rights, education and private sector development. The strategy states that increased dialogue issues will be 1) gender equality and the rights of women and girls 2) democratic governance with a special focus on anti-corruption. The strategy further instructs Sida to direct approximately one third of annual funds to the four Northern provinces (Jowzjan, Balkh, Sar-e-Pul and Samangan) of Afghanistan for which Sweden is leading the Transitional Support Team.

The SLP is working directly with groups of women and girls through its strategy of group formation and this provides access to this difficult to reach target group. These groups meet within the residential compound of one group member and are facilitated by all-female staff of SLP. At this point in time, this strategy fits within the cultural restrictions placed on women and enables more families to allow females to participate. It is unlikely, in the opinion of this Evaluation Team that women would be reached in such numbers through a conventional agricultural development programme.

AREDP is identified in the ANDS as part of the Comprehensive Agriculture and Rural Development Programme. It is emphasized that AREDP serves as a mechanism to promote micro, small and medium-scale enterprises that will create jobs and contribute to poverty alleviation particularly in rural areas. AREDP is expected to contribute not only to rural poverty reduction, but also to counter-narcotic efforts and to enhance political stability. SLP has provided capacity building of AREDP, especially in the Balkh Province and is now implementing a similar programme in harder-to-reach districts.

The approach of SLP, although similar to AREDP, lacks the strong strategic vision, target driven work planning and clear setting of goals that is the articulated aim of AREDP (the reality may be different but the strategy is clearly defined). SLP is working in districts that AREDP is unlikely to reach-out to, although AREDP may state its ambition to do so. To the extent that such districts are not covered by AREDP and receive very little social and economic assistance from other agencies, it can be argued that SLP is serving to create a more equitable distribution of aid by working with rural populations un-served by most development programmes. This is particularly the case in Marmul and Kaldar as they have small populations and are difficult to access from Mazar-i-Sharif, therefore they do not meet the targeting criteria of larger donor-funded programmes.

The HiH / SLP Development Model

SLP is using a development model that HiH developed for its work in Southern India, where they work intensively with predominantly women's groups and provide extensive support to enterprise development. The model is based on the principle that the poor remain poor as they are faced with a combination of: lack of education and information, poor health care and a lack of credit. By assisting individuals within groups to overcome these complex issues they are able to become more self-reliant both economically and socially.

The Indian model included the provision of physical resources at the community level that give group members access to information and training facilities. Such facilities were anticipated in the SLP proposal. However, the context within which SLP is working is significantly different to South India, such that the critical mass of potential users of these facilities do not exit and the freedom of movement of women and girls is not a reality in conservative, rural Afghanistan. As a result, both the Incubation Centres and District Development Hubs have not materialised. A Knowledge Resource Centre, which was to be a financially self-sustaining training provider, has also failed to establish itself, as there was insufficient demand for its services.

This approach to human and economic development within very poor, often illiterate and marginalised communities has been very successful in many developing countries over a long period of time. For example, in Bangladesh where for over 15 years from the late 1980s Sida funded the Productive Employment Project[2] (PEP) as part of its Rural Employment Sector Programme. In the 1980s poor women in rural Bangladesh were living extremely restricted lives within highly conservative, male dominated, social structures. They had little or no opportunity to attend school and had no role in society outside that of their immediate family and home environment. The PEP, along with similar donor funded initiatives and the work of NGOs such as BRAC worked steadily with men and women in these rural communities over many years and the result has been transformational. Perhaps change could have occurred without the aid of those projects, but undoubtedly the pace of change was significantly increased. Not only do women now have the

[2] The team leader of this evaluation worked on PEP from 1996 to 1997.

ability to generate income for their families and ensure that their children are educated and in good health, but their fertility rate has declined significantly such that births are currently around 2.2 per woman, according to the World Bank.

SLP, in common with the programmes described above, has provided a wide range of training to their group members, ranging from the importance and benefits of regular savings and how to develop a business, along with specific skills training, through to awareness raising concerning health, sanitation and family planning. Most of the group members, particularly women, interviewed by this Evaluation Team felt that this training was relevant to their needs and both women and men found that the motivation to save money was something that had real and tangible benefits. A small savings fund provided them with some security knowing that they could access their money if, for example, a family member required medicine. Generally, the women spoke more about the value of training and of savings than male respondents. Some male respondents complained that the training was conducted at times in the day when they needed to be out earning money. Perhaps some of the skill training provided was of insufficient quality due to the level of knowledge of the trainer and the lack of good training resources and learning aids.

Both men and women were interested to utilise the group's savings to purchase assets or materials for the purpose of income generation. To describe most activities as enterprises is perhaps an exaggeration, but certainly individuals were able to generate additional income and in a some instances additional part-time employment will have resulted. In a few cases new shops had been opened. For both sexes, the opportunity to invest was something new for them and something that they found highly relevant to their future ability to generate income. The vast majority of group members were very interested to access larger loans using funds provided by SLP and this is particularly true of the male groups.

Response to the Evaluation Questions under Relevance

Question	**Response**
Is the intervention consistent with the livelihood strategies and living conditions of women and men in target group? How urgent is it from the point of view of the target group?	The target group appreciated the work of the SLP and were keen for the work to be extended, particularly the provision of loans for investment in economic activities. See problems identified by staff workshop and also feedback from FGDs as presented in Annexes 5 and 6.
Is the intervention aligned with the development policies (especially regarding women's rights) and administrative systems of the partner country government at national and regional levels? Is it consistent with a policy of supporting partner country ownership?	The SLP is working closely with local institutions at the community level such as the CDCs and in so doing is supporting the country strategy for enhanced governance structures. It is aligned with the country and donor strategy of supporting women to contribute equally to the economic and social development of their country.
Is the intervention a technically adequate solution to the development problem at hand? Does it eliminate the main causes of the problem?	The formation of self-help groups for the delivery of training and support to enterprise development is a widely used method for promoting small scale investment and for supporting women to become more economically and socially active. However, the need for additional capital for group guaranteed lending to boost investment is generally essential and SLP had insufficient loan funds for this purpose. As a result

	some group members have threatening to leave if more loans are not made available (reference MTR 2012).
Is the intervention consistent with Sida policies and priorities, such as the revised country strategy 2012-14, the policy for economic growth in Swedish development cooperation 2010-14, policy for security and development in Swedish development cooperation 2010-14, policy for gender quality and the rights and role of women in Swedish development cooperation 2010-14?	The SLP is consistent with the Government's National Development Strategy (ANDS) 2008-2013 and its efforts to reform the enterprise development sector. They are also supportive of Sida's revised country development strategy 2012-2014. In particular this document states that: "Sweden has previously extended support in the sphere of private sector development at central level. However, due to the relatively limited scale of Swedish assistance and given the presence of more prominent donors in the sector, Sweden has decided to phase out this support and instead contribute to private sector development and job creation measures at regional level in northern Afghanistan". This includes training in enterprise development and skills training for women and young people. Support to civil society in the form of NGOs is also foreseen in this strategy.
Is the intervention consistent and complementary with activities supported by other donor organisations?	The approach is very similar to that of the AREDP although SLP needs to develop a sharper strategic vision, which it must be able to convey clearly to all stakeholders.
Is the framework for Monitoring and Evaluation of the programme relevant and suitable for above mentioned relevance criteria, and from the perspective of relevant best practice for market systems development	Monitoring and Evaluation is weak and needs to be revised. A consultant will be in Mazar in May 2013 to introduce a microfinance MIS package. But more needs to be done to define and monitor qualitative indicators as well. See efficiency section below

4. Effectiveness

The most recent Results Assessment Framework (RAF), prepared by HiH Afghanistan up to 7th May 2013 is provided in Annex 2. The Indicators for Results 1 to 4 appear to have slightly changed from the original document. The indicators listed, which have been disaggregated by gender where possible, reflect activities rather than outcomes and are quantitative in nature with no qualitative achievements assessed. As mentioned in the Introduction, the Results 2,3,4, and 5 have in reality now been conflated into just one Result related to training provided to group members. This is not entirely reflected in the current RAF although the Incubation Centres and District Development Hubs featured in the original RAF no longer appear. (The Evaluation Mission has not had sight of any document confirming Sida's acceptance of this revised RAF.)

Knowledge Resource Centre (KRC)

In the original agreement between HiH International and Sida the financial sustainability of the Knowledge Resource Centre (KRC) had been a major expectation. HiH did not provide a business plan indicating how this sustainability could be achieved and now the expectation has been dropped.

The KRC has become a 'mobile unit' providing training to group members, rather than a training centre delivering courses to external organisations that pay for the training their staff receive.

The expectation of founding a training centre in a provincial city that could be self-sustaining based on income from external organisation such as Government Departments and NGOs was extremely ambitious. Neither of these organisational types typically have significant budgets available for external training. Kabul is a more likely location for any training that such organisations might send their trainees, although it is not known if such facilities are widely available or used. The level of training expertise required to deliver courses to diverse sets of trainees, presumably in wide ranging subjects, would also be extremely difficult to develop at any location.

Group Formation

The main thrust of SLP's work has been the formation of groups in order to meet its target of reaching 7,500 group members. The fact that the two districts that they selected (after being unable to continue their work in Nahri Shahi and Khulm) had relatively small, disbursed populations made the achievement of the target significantly more difficult. By initiating their work in 2012 in a third district, Sholgara, they have almost reached their target and they are confident of doing so by June 2013 when the SLP will be completed. The actual figures reported in April 2013 are 411 groups formed (female 206 and male 205). This represents a total of 6,962 members mobilised (female 3,591 and male 3,371)

Their strategy has been to begin work within a district by first introducing their approach to the District Governor, then to members of the District Development Association (DDA) after which they approach the Community Development Council (CDCs) and these in-turn introduce SLP to potential group members. By working with the DDA and CDCs, which are relatively newly established organs of local government, and which have some semblance of democratic accountability (although elections seem to be very overdue), the SLP is assisting to promote the role and recognition of these bodies. This thereby assists in the establishment of good governance within the rural areas. The Conflict Impact Assessment report was doubtful that this process was clearly set out and understood by all stakeholders and suggested that some ad hoc adaptation might occur. This still seems to be a possibility although hard to confirm due to limited time with the target groups. It was clear that local officials were well informed of the activities of the project, and that local people had received sufficient explanation of its goals. No suggestion was given that some families had been excluded from the process.

A number of meetings are then held with potential group members in order to explain the concept and what joining a group will entail, including the requirement to make regular savings and to attend fortnightly meetings. Once individuals have agreed to form a group, their regular meetings, induction training and the savings requirement (approx. $1 per fortnight) begin immediately. Over the initial three months of group formation the fortnightly meetings also incorporate training sessions. SLP has learnt that providing the training as early as possible after group formation tends to have a better outcome in terms of the groups' motivation to accumulate savings: thereby the start of inter-group lending, using the accumulated savings is also brought forward.

A long list of criteria is used to determine who is qualified to be a group member, and it appears that most interested individuals are accommodated within a group. Given the difficulty that SLP has faced in meeting its target of 7,500 members it seems unlikely that any individual would be discouraged from joining. From the groups visited by this Evaluation Team, it was clear that some members were better connected than others. For example, many CDC members (who are leaders within the local community) were themselves group members. This point, regarding membership criteria was also mentioned in the Conflict Impact Assessment 2011. It is clearly understood that group members should be poor and should be of working age, i.e. not of school-going age and not too old to work. On observing the group members most were indeed of working age, although a small minority may have been too elderly to be economically active. Some young women were still attending school, but this could be due to the fact that they had missed many years of schooling when they were children due to the absence of schools and teachers at that time.

If SLP is to develop a genuine micro-finance programme, in which group members provide guarantees of repayment for all group loans, then the ability of the group to exclude members, who they do not consider to be reliable and therefore a good credit risk, should also be considered. Without this provision it could be very difficult to enforce the group guarantee.

Group Savings and Intergroup Lending

The level of savings is fixed at 50 Afghani per meeting (approximately US$1). Most group members seem able to deposit this amount without undue difficulty, according to the discussion in FGDs conducted with group members. SLP could therefore consider setting 50 Afghani as a minimum savings amount, but allow individuals to deposit more it they wish. However, to motivate group members to make higher deposits they should receive a financial reward when their money it utilised in loans by other group members.

At present group savings are used for inter-group loans and are provided free of interest. This approach does not reflect reality in the business world where the use of financial resources will incur a cost. Due to strong Islamic traditions the payment of interest on loans is not permitted. However, there are modalities available for issuing Sharia compliant loans, but SLP has not attempted to pilot such lending to date. Therefore group members are receiving a distorted view of the economic reality related to the raising of capital. The subsidisation of capital is contrary to the M4P approach to enterprise development, which requires enterprises to be self-reliant and free from subsidy.

For a rigorous approach to enterprise development groups must be trained in the provision of Sharia compliant loans and all groups should be encouraged to provide Sharia compliant terms for their inter-group loans. This also applies to the lending of external funds through the Enterprise Incubation Fund, as mentioned below. It might be necessary for the staff of SLP to spend some considerable time discussing these issues with Imams in the area to ensure that no misunderstandings are perpetuated on this highly sensitive subject.

The levels of inter-group lending achieved are lower than could have been achieved. The RAF indicates that Afghani 7,898,750 (3,330,750 female and 4,568,000 male) have been accumulated in group savings to date, and of this just Afghani 4,440,800 has been lent out and for relatively short periods of time.

As mentioned above, both men and women were interested to utilise their group’s savings to purchase assets or materials for the purpose of income generation. It was reported that SLP gave instruction that 25% of group savings should be kept with their group treasurer as a form of safeguard against default. But the reason for this very low utilisation is not entirely clear to the Evaluation Team as access to loans was a major demand and group members should be supported by SLP to invest in profitable activities. It could be that individuals in the group did not feel confident concerning their ability to repay and were therefore reluctant to borrow money, which belonged to their fellow group members. It should be noted that one of AREDP’s criteria for group success is that they fully utilise their group savings. On the contrary, SLP does not appear to have any clearly articulated criteria to measure the success of their groups. The groups themselves have little perception as to whether they are performing well.

The vast majority of group members were very interested to access larger loans using funds provided by SLP and this is particularly true of the male groups. Most group members visited in Marmul had received a small loan of Afghani 10,000 (around $200) from SLP. There did not appear to be any discrimination in the provision of this loan, although some members may not feel that they could utilise the money and therefore did not want a loan. It appears that the repayment rate is high for women, although some data/interviewees indicated that some problems exist with loans to male groups. This needs to be urgently addressed by senior management to prevent the problem spreading.

The total loan figures reported in April 2013 are a cumulative loan value of Afghani 15,260,000 (female Afghani 6,470,000 and male 8,790,000) equivalent to approximately US$ 305,200. The outstanding amounts are Afghani 10,012,500, equivalent to US$ 200,250, of which Afghani 208,000 (US$ 4,160) approximately 2% of the total outstanding, is currently overdue and this is all from male borrowers.

Enterprise Incubation Fund (EIF) Lending

The Self-Help Group (SHG) or Savings and Loan Group (SLG) concept along with general and vocational training, as provided under projects such as PEP in Bangladesh and SLP is very similar. But in SLP the original strategy had been to graduate groups into the programmes of existing MFIs in order for them to receive access to enterprise loans, whereas PEP had a significant loan fund provided by Sida.

The design of SLP therefore required that MFIs would, firstly be available, and, secondly, that they would be willing to absorb groups developed by another organisation into their programme. The first assumption was incorrect, as the MFI industry in Afghanistan has experienced a period of considerable contraction following an overly rapid expansion in the previous decade combined with the strong reluctance in Afghanistan to pay interest on loans. Also, the requirement on SLP to move their operation to districts far from the provisional capital led to even greater unlikelihood of partnering with MFIs. The second assumption, that MFIs would be happy to take on groups nurtured by another organisation, is also perhaps unrealistic. MFIs generally prefer, from Day One, to inculcate their organisational culture into the groups that they work with. In this way the MFI has greater confidence that the groups will fully understand their responsibilities with regard to repayment as well as the group guarantee, and the resultant very strict group discipline that is required. This reduces their default rate, which is crucial to the MFI’s sustainability. It was not apparent that this very strict group discipline has been sufficiently emphasised by SLP and the current very high late-repayment rate on male loans is alarming.

For an effective exit strategy to exist this graduation of groups into the programmes of other agencies was essential but it has not materialised. Therefore, HiH International and Johnson and Johnson, as mentioned in the Introduction, provided HiH Afghanistan with a loan fund of $200,000 so that loans could be delivered. But this fund does not in any way provide for an exit strategy as the loans are currently being disbursed free of interest in Marmul, with reports that a 2% service charge is made on loans in Kaldar. For this loan fund to be sustainably managed HiH Afghanistan will have to achieve very significantly higher rates of ‘interest’ on their loan portfolio. As mentioned above, no piloting of Sharia compliant lending has been initiated to date. Therefore the ability of HiH Afghanistan to support the established groups through a lending programme post June 2013 is very uncertain.

Training

The main focus of training was: enhancing the understanding of group members concerning the importance of regular savings, and the potential that they had to extend their income generation such that they could better support their families. For women especially, these were ideas that they had not had the opportunity to develop in the past and they appreciated the training received. However, in some cases they had difficulty recalling exactly what training they had attended. At present most training is provided over just a few weeks in the first three months of group formation. It might be effective, in addition to this initial training input, for women to receive a short training input at each fortnightly group meeting, to be delivered by their Village Facilitator. Such short trainings could cover a very wide range of subjects from enterprise development to child nutrition and family law, etc. For women who have not had the experience of formal 'learning' it is difficult for them to listen and retain information, so short regular sessions can be very beneficial.

The repetition and reinforcement of messages is likely to be required as well as the introduction of new topics. Having women meeting in groups on a regular basis provides an ideal opportunity to instil beneficial messages. One of the issues noted in the FGDs was that some women did not emphasise the need for their daughters to attend their local primary schools. Various excuses were made (such as, their local primary school was not properly constructed, the primary teachers were male and the teachers were not properly qualified) to explain the fact that their daughters were staying at home assisting them with household chores, when they were supposed to be at school. This is an issue where the group, if inspired to do so, could be instrumental in bringing peer pressure to bear on women who keep their daughters at home. On this point SLP could also be working more with male groups and with the wider community, especially the local Imam, to reinforce the importance of education for the future development and prosperity of the entire community.

The original RAF envisaged the provision of literacy training, under the now defunct Result 5. It is still the intention of HiH Afghanistan to provide women with this training. The women participants in the FGDs did not volunteer the need for this training, but when specifically asked many were enthusiastic. To ensure that this training is effective it will be necessary for HiH to select those women that have the capacity and the likely need so they will obtain a real benefit from it. To include all group members would slow down the pace of the courses whilst not ensuring added value. HiH expressed their intention to pre-select the trainees.

With regard to agricultural and livestock it might be beneficial, as mentioned above to be more streamline in the crops / livestock targeted for this training. Identifying strategic value chains and ensuring that the trainers have specialist skills in those areas and that effective market linkages can be developed would all be very beneficial. Perhaps by identifying one crop per village / group of villages that has a good potential and by focusing their training and market support on that one crop, SLP would increase the effectiveness of the enterprise development work it is undertaking.

The Evaluation Mission reviewed a set of manuals developed by HiH for use by its trainers. They were provided in Dari and included: BDS and Microfinance (including savings/islamic banking and why women should be involved in family income generation and social development activities at the communities level); Hygiene and Sanitation Education; as well as vocational training which included agriculture, horticulture, livestock, poultry and tailoring. It was observed that some of the terminology used in these manuals would be difficult for uneducated trainees and that the manuals did not provide simple translations of technical words for the trainers to use. Some of the manuals were academic in design and had acronyms, which were not explained. The trainers were not provided with lessons plans. It was also found during the FGDs that group members sometimes had difficulty remembering the training that they had received. More use of practical exercises rather than simply listening to the trainer would also be useful, particularly for people not accustomed to learning in a formal way. Female group members particularly appreciated the use of a projector and a DVD for some of the training they received.

Participants in different training modules

The table below, produced by SLP, details the number of participants broken down by gender, that have participated in each training module within the savings, microfinance and BDS packages.

Topics	Until Dec 2011			Dec 2011 – Dec 2012			Cumulative figures since start of the Project (Dec 2010-Dec 2012)					
	Members			Members			SHG			Member		
	F	M	Total	F	M	Total	F	M	Total	F	M	Total
Microfinance Training Package												
Savings and principles of savings	931	1,427	**2,358**	1,267	1,081	**2,348**	139	154	**293**	2,198	2,508	**4,706**
Microfinance principles and how microfinance can be in tune with Islamic banking principles	910	1,421	**2,331**	1,092	1,053	**2,145**	128	152	**280**	2,002	2,474	**4,476**
Promotion of female participation in family income generating activities module	875	1,460	**2,335**	1,138	987	**2,125**	125	150	**275**	2,013	2,447	**4,460**
Community development activities	790	1,447	**2,237**	1,148	943	**2,091**	117	146	**263**	1,938	2,390	**4,328**
Business Development Services												
Simple bookkeeping	718	1,406	**2,124**	1,171	940	**2,111**	116	144	**260**	1,889	2,346	**4,235**
Basics of Business	621	1,324	**1,945**	1,287	988	**2,275**	115	142	**257**	1,908	2,312	**4,220**
Macro and Micro Screening	480	1,194	**1,674**	1,331	1,110	**2,441**	111	141	**252**	1,811	2,304	**4,115**
Environment Screening	337	1,056	**1,393**	1,454	1,206	**2,660**	110	137	**247**	1,791	2,262	**4,053**
4 Ps (Price, Product, Promotion, Place)	255	899	**1,154**	1,397	1,277	**2,674**	102	132	**234**	1,652	2,176	**3,828**
Demand and Supply	141	804	**945**	1,437	1,275	**2,712**	98	125	**223**	1,578	2,079	**3,657**

Engagement with Local Stakeholders

HiH Afghanistan has recently joined the Association of Microfinance Agencies (AMA) which is an independent body representing MFIs working in Afghanistan. The AMA is closely involved in developing guidelines and best practice for the implementation of micro-finance programmes. This includes support and research into the application of Sharia compliant lending. HiH had hoped to receive a consultancy input from AMA to directly support them in developing their own microfinance programme but a funding problem has prevented the consultancy input materialising to date.

Following the recommendations of the Conflict Impact Analysis (CIA), SLP states that it has formed three Conflict Resolution Councils; one in each district. Members of the conflict resolution council are representatives from Community Development Councils (CDCs), District Development Assemblies (DDA), village elders and SHG leaders. These councils aim to solve any conflicts arising between the SHG that are not solved within the SHG. This should strengthen the engagement of stakeholders and the feeling or ownership among the local authorities.

Regular contact with CDCs, DDAs and district level authorities and organizations working in the community are also being maintained.

Response to the Specific Evaluation Questions related to Effectiveness

Question	Response
Have the stated objectives been met within the frame of this program?	The overall objective was to contribute to the alleviation of poverty and work towards the Millennium Development Goals. In the absence of a detailed study it is reasonable to assume that some impact has been achieved. The specific objective of recruiting 7,500 members will be achieved by end of June 2013.
Have the recommendations from agreed program development exercises been sufficiently met, such as the Conflict Impact Analysis, the Risk Analysis, gender analysis and the Mid Term Review?	The evaluation team has received no gender analysis document. The recommendations in the Conflict Impact Analysis and Risk Analysis have been partially implemented, as set out in the mid-term review. Many of the recommendation of the MTR have been implemented where they were practical. Recommendations relating to the KRC could not be implemented as it has since been disbanded.

5. Efficiency

Institutional Development of HIH Afghanistan

For approximately one year at the start of HiH Afghanistan's work, a CEO with extensive experience of HIH's work in southern India was employed by HiH Afghanistan. In this way HiH Afghanistan was able to replicate the methodology used in southern India. In addition, senior Afghan staff were sent on study visits to southern India in order to gain more insight into the methodology used. Some limited external consultancy support has also been hired-in for specific needs. The staff of HiH International visit the programme in Mazar-i-Sharif from time to time and this should enhance and reinforce the replication of best practice from elsewhere in the HiH group, although specific adaptations to the Afghan context will not be assisted in this way.

Staffing

A significant change was made to the original SLP budget agreed with Sida, such that a rather large office with some 7 staff members has been established in Kabul. This office includes the Country Director, the Deputy Country Director and the Finance and Administration Officer. There is also a Board of Directors, also based in Kabul. Sida has approved the revised budget, although over 20% of the SLP budget now appears to be allocated to Kabul-based expenditure. (Not all budget lines are separated between expenses incurred in Kabul and those incurred in Balkh Province, so it is not possible to be precise concerning the total percentage of Kabul-based expenditure).

The justification for the Kabul office is based on the need for coordination with other programmes and these programmes are predominantly based in Kabul. There was also an expectation that HiH would use the Sida funding as seed money to establish their programme and then HiH would identify other donors to fund it over a longer period. This is clearly a valid reason for having some representation in Kabul, although whether this needs to be fulltime and why a large office is required is unclear.

The SLP budget also covers the cost of the HiH Afghanistan's Board of Directors. Under this budget line the Chairwoman receives a monthly salary of over $3,000 and each Afghan Board Member receives an attendance fee of $200 per meeting. There are 3 or 4 meetings held per year and the CEO of HiH International also attends these meetings. It is understood that only the Chairwoman and the CEO of HiH International actually visit the project in Balkh Province. From the Board minutes it is clear that the other 3 Board members have had very minimal engagement with the project, and they may not be fully apprised of its operational modalities.

It is also noteworthy that two board members and the two most senior staff members of HiH Afghanistan all have previous / current working connections with the same Ministry of Labour of Social Affairs. In fact, among the senior staff and Board there is a predominance of current and former government employees. For an NGO, this dominance of individuals coming from a rather rigid bureaucratic working environment may not be the most effective or efficient set up. It is not clear to date that the Board of Directors has been able to add strategic direction to the work of SLP in Balkh Province.

Cost Control

The accounts of HiH Afghanistan have been audited for the year ended March 2012 by Ernst and Young, Chartered Accountants. The audit opinion is favourable and any discrepancies appear to have been satisfactorily responded to. The audit for the year ended March 2013 was due to begin imminently. It is not clear to what extent any expenditure of HiH Afghanistan, that is not directly attributed to the SLP programme, has been accounted for separately. It is assumed that the Auditors are charged with checking this matter.

It is reported that the staff in Kabul are very vigilant with regard to expenditure and all expenditure in Mazar-i-Sharif must be authorised in advance and reported on in a very exacting manner.

Changes have been introduced, or are planned, with regard to reducing the high cost of this intervention and this is to be welcomed. For example, when expanding into the new district of Sholgara a sub-office was established so that local staff could be recruited and managed without the need for direct supervision from Mazar-i-Sharif, thereby reducing travel costs. However, this office has very limited resources.

Monitoring and Evaluation (M&E)

The agreed RAF for this programme is weak, as it does not include real indicators of achievement at the Results level. Despite major changes in the expected outputs of the programme, the RAF has not been significantly revised and it is not clear that Sida has endorsed the revised RAF.

For the RAF to be an effective tool for M&E it is essential that the expected results are strategically set and that the indicators for achievement actually reflect that achievement rather than mirroring the activities of implementing the programme.

As mentioned in the MTR, the indicators used for monitoring the SLP are all quantitative. Qualitative changes are not considered. The baseline surveys are also not useful as tools for monitoring impact.

For the outcomes of this programme to be effectively measured and managed the entire M&E system requires radical improvement.

Response to Evaluation Questions

Question	Response
Has the evaluated intervention been managed with reasonable regard for efficiency?	The cost of the intervention in Balkh Province seems reasonable, but as explained above there is an undue weighting of expenses allocated to Kabul
What measures have been taken during planning and implementation to ensure that resources are efficiently used?	A budget has been prepared and expenses are carefully managed with authorisation by senior management for all expenses incurred.
Could the intervention have been implemented with fewer resources without reducing the quality and quantity of the results? Could more of the same result have been produced with the same resources?	The management of HiH Afghanistan have proposed some innovations in the working modalities of the project whereby new districts such of Sholgara have a sub-office in the district and field staff are recruited and managed locally from that office. This reduces travel time and cost.
Could an altogether different type of intervention have solved the same development problem but at a lower cost?	There are different modalities for working with the ultra poor, such as 'social safety-net programmes whereby the most vulnerable receive training and cash hand-outs for use in establishing income generating activities. It is not however the opinion of this evaluation that such an approach is appropriate in this context. Although the families targeted are poor, they are not exceptionally vulnerable and cash hand-outs would send the wrong message: encouraging aid dependency rather than promoting sustainable lifestyles.

6. Impact

No impact analysis has been undertaken and at this stage in the programme's implementation it is too early to determine impact. However, it is possible to draw some preliminary conclusions concerning potential impact. It should also be noted that the RAF does not provide any indicators for measuring impact.

The Specific Objective of the SLP was to create 7,500 rural entrepreneurs. At the time of writing the programme has almost recruited 7,500 members into savings and loan groups and many have received the basic training courses in savings and micro-finance and in BDS. Some have also received training in vocational skills and others, particularly women, have received direct support in purchasing materials and marketing their products. Savings have been accumulated and some inter-group lending has taken place along with some lending through the EIF.

The main challenges facing the rural enterprise sector at the beginning of the project were:

1) Conservative Values, especially relating to the role of Women

- Community leaders tend to be suspicious of outside organisations
- Lack of trust in NGOs especially promoted by local media and some GoA pronouncements
- Women and girls are overwhelmingly illiterate and most men are functionally illiterate
- Women and girls have very limited knowledge of society beyond their village
- Many girls are not encouraged to attend school even when schools are available, as female education is not prioritised and may be considered to have a negative impact on their attitudes and behaviour

2) Agricultural and Handicraft Sectors

- Low productivity due to lack of knowledge, access to inputs and lack of (modern) machinery
- Lack of alternative investment opportunities
- Lack of capital for investment
- Lack of knowledge concerning supply chains.
- Lack of knowledge concerning the availability of potential markets
- Poor knowledge of quality control issues

3) Other major constraints affecting enterprise development

- Lack of food quality standards to encourage trust among domestic consumers and to meet import standards of other countries
- Lack of marketing for Afghan products
- Lack of agro-processing capacity – physical, technical and managerial
- Lack of reliable electricity supply in Marmul and Sholgara
- Poor transport links within Mazar-i-Sharif (exacerbated by continuing difficult relations with Uzbekistan to the north)
- Poor security, especially for staff travelling to the districts

Much of the work that SLP is doing needs to address the challenges in 1) and 2) above before it will be possible to develop genuine enterprises by addressing the issues in 3) above. The strategy that SLP has adopted does have the potential to impact on 1) and 2) above, but a more rigorous approach with clearly defined modalities for each step in the process would, in the opinion of this evaluation, have a better prospect of maximising the potential impact. The issues that undermine the rigour of the process have been set out in the section below on Enterprise Development.

A major constraint faced has been the absence of potentially profitable investment opportunities as opposed to providing support to individuals to expand their income generating activities. The analysis of strategic value chains that SLP could specialise in and support its groups to develop is not apparent in the work of SLP. They have not, for example attempted to identify high potential commercial crops in a particular area that could become the focus of intensive training in order to develop economies of scale in the purchase of inputs and the sale of output. Rather, it appears that training is provided in existing, traditional skills in the target areas, such as carpet making, silk weaving, general agriculture and livestock. Poultry enterprises may be less traditional, and training was provided, but it was not evident that serious consideration had been given to the full value chain in poultry, such as developing linkages with chick producers and the production of specialised feed as well as the provision of poultry vaccines.

The use of micro-loans for so call ‘bazaar lending’ is a common practice, which entails borrowers investing their loan funds in products, often bought in Mazar-i-Sharif for resale locally. This is very effective as a means of achieving rapid cash turnover with a small mark-up on price, thereby enabling the borrower to make the loan repayments with ease. This type of income generation does little to benefit the business environment within the district, and only very marginally boosts the income of the borrower, as most of the money goes to the traders based in the provincial capital and towards repayment of the loans. However, it does serve to demonstrate how loans can work successfully, and may be a springboard for more ambitious investment schemes in the future. The impact may not be great in the short run, but it has a value when working with communities who have had little opportunity to invest and to diversify their incomes and who are likely to be highly risk adverse.

With respect to value chains the impact of SLP is rather unclear. The ground has not been well prepared to date through substantive analysis of alternative products or a more strategic approach to the development of existing value chains. A lot of additional work is needed to make potential value chains, for example, in agri-processing, commercially viable. This is likely to require long-term commitment and very close strategic partnerships with entrepreneurs and associations in the provincial capital. In January 2013 HiH Afghanistan appointed a market linkage consultant to review the current system and establish a market linkage strategy. The evaluation team did not have sight of the documented outcome of this consultancy.

The business mentors who work with the groups have motivated women to produce more good quality embroidery on the basis that markets have been identified in Mazar-i-Sharif. Some women now state that they are able to travel into the bazaars in Mazar-i-Sharif themselves in order to conduct their business, both buying material and selling their finished items. This increased freedom of movement is not extended to all female group members but it does represent a significant impact for some, and it sows the seeds of change.

In addition to investment in agri-processing facilities, the value chain at the level of the primary producer also needs a great deal of additional support. Facilitating the import of good quality inputs is a service that SLP might need to consider in parallel to the work of other agencies that support input dealers. The development of a market-led, scaled-up input supply chain in reliable and certified chemicals and seeds is essential to the development of commercial agriculture.

Unintended effects

Unintended effects encountered are very difficult to diagnose given the short time actually spent with the target groups. Women were, for example, asked whether their involvement with SLP had had other impacts on their lives, either positive or negative. Very few women were able to answer this question. When pressed for answers they stated that they had not experienced any increase or decrease in domestic violence and that this had never been a significant problem within their communities. Clearly, to investigate this issue in more depth would require more time and different research methods: allowing local women to feel comfortable discussing such sensitive issues with strangers.

The target group for this intervention was not sufficiently clearly defined to enable an assessment to be made of any targeting errors. As mentioned in the Effectiveness section above, it did appear that there was some disparity in the assets owned and influence possessed by different families, but this in itself does not indicate a problem with targeting.

There was no apparent problem with substitution effects or fungibility within the expenditure incurred (this to be confirmed by a financial audit) or the distribution of benefits resulting from the programme.

Response to the Specific Evaluation Questions

Question	Response
What are the intended and unintended, positive and negative, effects of the intervention on women and men, institutions and the physical environment? How has the intervention affected the well-being of the different groups of stakeholders? - Have barriers to female entrepreneurship been influenced/removed? - Do women have access and control over resources? - Have women had increased access to education and training?	As mentioned above, no negative consequences have been reported. Increased freedom of movement is a positive outcome for some women. There is no discernable impact on the physical environment, although the separately funded training in public health and sanitation should impact on this. The potential to impact on school attendance rates is certainly present and needs more emphasis. Barriers to female entrepreneurship have not been removed but the veil has been lifted to some degree, opening the way for further progress in the future. Women stated that they control their income and that they have benefited from training and education, although this has been limited in its impact to date. A great deal more is required, particularly focusing on young, economically active women and in the form of literacy and skills training.
What do male and female beneficiaries and other stakeholders affected by the intervention perceive to be the effects of the intervention on themselves?	The impact perceived is that they now have savings that will protect them against future emergencies and they now understand that they have the potential to be more economically active (especially women) and more self-reliant. They also understand that working in groups can make their income generation more resilient as they can help and support each other in times of need.
What is the impact of the intervention on the recipient country organisation(s) that manage it? To what extent does the intervention contribute to capacity development and the strengthening of institutions?	The SLP has provided some limited training support to external institutions but this has not been sustainable.
To what extent can changes that have occurred during the life span of the intervention or the period covered by the evaluation be identified and measured? - How many start-up micro and small enterprises has the programmed contributed to? - How many of the started enterprises are still running? - How many jobs have the enterprises contributed to create?	The baseline survey that was undertaken for each target district does not identify measureable indicators. There are no measureable indicators for impact in the RAF. The estimate of the number of micro and small enterprises that the programme has contributed to is related directly to the number of loans disbursed and therefore is not a reliable indicator of success. The MIS and monitoring and evaluation systems are very basic and need to be significantly strengthened. None of the indicators listed opposite have been measured indepth.

- Has the intervention contributed to increased income, improved living conditions, and more investments in children's education?	
To what extent can identified changes be attributed to the intervention? What would have occurred without the intervention?	This can only be attributed on the basis of the qualitative assessments made by group members in FGDs, programme staff and external stakeholders, such as government officials. These assessments are positive, but would need more analysis in a formal impact assessment. With the absence of reliable base-line indicators an impact assessment will remain problematic. Some impacts, such as a reduction in female fertility, are likely to take many years to become apparent. Increased female child attendance at primary school would be a more immediate indicator, which may be possible to measure if proper attendance records have been maintained. Any female run enterprise can be assumed to be the result of SLP, but none were found, although women had increased their income generating activities.
Have plausible alternative explanations for identified changes been considered and convincingly ruled out?	There are other sources of change as communities slowly become more inter-connected with the wider world through mobile phone technology, etc. However, apart from the existence of primary schools, there are very few interventions in these target communities that are likely to have an impact on economic and social development.

7. Sustainability

The SLP intervention, of its self, was not set up to be sustainable, but some of the component parts were intended to become self-reliant. In particular, the provision of training in Mazar-i-Sharif to staff employed by external organisations, which has now been abandoned due to lack of interest. There is no sustainable source of revenue to achieve future sustainability of the SLP.

The group members were intended to become entrepreneurs and thereby have the capacity to earn their own incomes whilst also graduating to become members of micro-finance programmes. It was not realistic that all 7,500 members would become self-reliant and there are no MFIs for them to join. It is reasonable to say that some changes in individual capacity have occurred and this will continue if the intervention continues. If the intervention ends at this point in time then it is highly likely that many group members will fall back, especially those newly recruited. The closure of the programme, with no exit strategy in place, may also serve to increase local people's scepticism concerning the value of development aid.

With regard to the delivery of training no sustainability has been achieved to date. However, this is not a realistic prospect until such time as commercial businesses wish to development reliable supply chains for their raw material, and begin to train their agri-suppliers (farmers) to produce products to a defined standard. The human development training provided by SLP is likely to remain heavily subsidised into the future.

With regard to the Enterprise Incubation Fund, the current strategy for developing this fund in no way foresees its future sustainability. A service charge set at 2% with no interest or other means of covering the cost of the lending programme, will result in the value of the fund diminishing quite rapidly. This is due to high delivery costs, credit risk and foreign currency risk, all of which should be provided for in a sustainable business plan.

It is reported to the evaluation mission that a number of MFIs have now closed their micro lending programmes, included the highly regarded NGO known as BRAC, which is head quartered in Bangladesh. Their decision to close is, in part the result and their inability to achieve sustainability in the absence of interest received on loans. The more sparsely distributed population in Afghanistan as opposed to Bangladesh also undermined their business model, as well as a greater reluctance by Afghans to repay their loans.

Meetings with agencies working in microfinance at the national level confirm the severe problems faced in Afghanistan with regard to the payment of interest on loans. The delay in development and approval of a 'micro-finance law' is a major constraint. The organisations that are still delivering micro-loans are primarily in urban and semi-urban areas where the enforcement of Sharia compliant lending is less strict. Most are also now piloting Sharia compliant lending, particularly in their more conservative target areas. The Islamic lending modality most commonly piloted is similar to a lease or hire purchase agreement.

Response to the Specific Evaluation Questions

Question	**Response**
Is the intervention consistent with partners' priorities and effective demand? Is it supported by local institutions and well integrated with local social and cultural conditions, in particular considering women's situation?	The intervention was stated to be consistent with the priorities of the local government officials interviewed. SLP have been careful not to offend local sensibilities regarding their interaction with local women and yet have been able to develop their programme and provide training opportunities directly to those women.
Are requirements of local ownership satisfied? Did partner country stakeholders, in particular women, participate in the planning and implementation of the intervention? Were the stakeholders able to influence the intervention?	The SLP did consult local people regarding the style of implementation but not the actual modalities, as these were transplanted from their work elsewhere and then adapted, or in some cases cancelled where they proved inappropriate. Women do not appear to have been directly consulted regarding the design of the programme. Women's current level of knowledge concerning alternatives would make it difficult for them to suggest other modalities. Communities in Afghanistan have become aid-dependent over the years and tend to want free hand-outs rather than support and facilitation.
Host-country institutions? Are they characterized by good governance, including effective management and	Host country institutions remain very weak, both in terms of their human capital and their financial resources. There is also considerable corruption, which also appears in the NGO /civil society sector.

organisation?	Nepotism/cronyism is very common.
Are resources utilised in the intervention appropriate to the economic, educational and cultural conditions in the partner country?	The resources utilised are those that are to be expected of an intervention of this kind. More staff development would be desirable. The provision of better training aids and a more diversified / stimulating training methodology could be expected. Some use has been made of electronic technology for training. The provision of computer based technology for use by local people at the district and sub district level would be highly innovative. This could stimulate enterprise development as well as further motivating children to attend school.
Will benefits from the intervention be sustained when donor support has come to an end?	After nearly 30 months of implementation the programme remains at a relatively early stage in the process of producing sustainable change at the community level. Given the challenges, as explained in the sections above, this situation is not unexpected. However a more focused and rigorous strategy with a stronger emphasis on facilitation rather than direct assistance is required.
Is the intervention compatible with a sustainable use of natural resources? Or is it harmful to the natural environment?	The level of resource utilisation currently promoted by the SLP is unlikely to have an impact on the natural environment. Positive messages and instruction regarding the correct use of agricultural chemicals could have a positive impact but this is not something emphasised by the programme to date.
Do proposed innovations have a potential for replication?	The SLP intervention already replicates highly successful and very widely replicated programmes from elsewhere. To date the SLP has not introduced any significant innovations.

8. Enterprise Development – Market Impact Analysis

This section attempts to analyse the programme from a market development perspective and give recommendations for future livelihood programmes with market development ambitions. The market systems development approach (or M4P) serves to build an understanding of how and why markets function to the detriment of the poor, aiming at fostering a systemic shift to affect how the poor participate in and benefit from market systems. It involves assessments of how change can be made sustainable by effective alignment of key market functions and players with inherent incentives and capacity to work more effectively. Targeting interventions that foster systemic change and impact large numbers of poor people maximizes impact. Facilitative approaches are often at the centre of attention for market systems approaches, in order to promote sustainability by stimulating, not displacing, market functions or players.

The enterprise or market development components of this HiH programme, Sustainable Livelihood Programme, are very few and limited in scope. The programme contributes to organised savings in the savings and loan groups and to certain extent it also provides micro-loans, which are in some cases but not always invested in business related activities, such as buying livestock, stock for shop-keepers or agricultural tools. The programme also provides trainings related to business start-up or running a business, for example agricultural skills. However, the extent to which this evaluation could do a proper market impact analysis with regards to the questions indicated in the terms of reference is very limited due to the nature of the programme itself. The programme does not have a market systems development (M4P) approach. One should be reminded, as pointed out earlier in the report that the programme is working under very difficult circumstances in districts with limited potential. The question is to what extent it is possible to conduct a market systems development (M4P) programme in the targeted Districts.

Analysing the HiH programme from the perspective of pro-poor focus and understanding of the market systems, attempting to answer the following questions:

- *Is the program built upon a clear understanding of who are the local poor women, men, girls and boys and how they engage with markets? How were mappings and choices made and documented?*
- *Does the program have a clearly defined poverty reduction and inclusive growth objective?*
- *Does the program have, and apply, appropriate tools to assess and identify how the market system serves or does not serve the needs of the poor women and men?*
- *Is the program built upon a clear view of incentives, capacities, relationships and rules governing how markets work – and do we have ideas as how they could be realigned to shape the participation of the poor women and men as producers, employees of consumers?*

The objective of the programme stipulates a pro-poor focus where Hand in Hand Afghanistan aims at reaching a large proportion of the very poor in the targeted district. Further, the programme is targeting women in the programme interventions, who are marginalised from economic production and need new ways of generating income.

The evaluation shows that the loans and savings approach with some training provided is relevant to the needs of the target group, especially the women. The targeted districts are very remote and among the poorest in the country. The people in these districts have very limited access to education and health care and other basic services. The target group is in great need of capital and new skills and knowledge to start-up business and hence generate their own income.

Both men and women in the groups want to utilise the group's savings to purchase assets or materials for the purpose of income generation and to some extent they have done so. This has had some but limited market impact where individuals were able to generate additional income and in a few instances some additional part-time employment may have resulted.

On the other hand, the programme has not conducted any pro-poor analysis identifying "who are the poor, what are their main constraints and where is the greatest potential for change in market development". Even though, the great majority of the people in these districts are poor there is a risk that the saving and loan groups include people who are not considered the poorest. As pointed out earlier in the evaluation, there are no clear membership-criteria for the groups and therefore all interested individuals are accommodated within a group. HiH decided very early what the programme should do and even though they address relevant challenges in the targeted districts, the programme lacks a proper market systems analysis, including not only the beneficiaries themselves and the selected value chains but also the business environment, supporting functions and how they could work with market linkages.

Further, HiH has a ready-made model with certain tools or “products” to implement, which means that the interventions are derived from the standard model rather than developing tools based on market systems analysis. With a proper market systems analysis, identifying the actual constraints of the market functions it would be easier for the programme to design interventions that best address the main constraints for people to generate their own income through business activities.

Analysing the HiH programme from the perspective of pro-poor sustainable change and large-scale impact, attempting to answer the following questions:

- *Is the private sector involved in any innovative practices or functions that could be catalysed? Are there more inclusive business models that could be promoted?*
- *Were local market players active in the design of the project/activity/intervention?*
- *Has the program collaborated with local actors that are part (or potentially part) of the market systems? This includes small and large private sector companies, and public organizations.*
- *Is the program stimulating market players to perform market functions more effectively?*
- *Is the intervention/project/activity designed so that it can reach a larger number of poor women and men?*
- *Is there a need to encourage/incentivize ‘crowding-in’ and scaling up?*
- *Is the project impacting upon wider spheres beyond intervention level (i.e. national policy)?*

These questions are difficult to elaborate on, simply since there is a clear indication that the programme approach lacks in innovative practices, inclusive business models, crowding-in of local players to perform market functions. Even though the evaluation does show that the savings and loan approach is relevant to the rural poor in the targeted districts and is indeed catalysed to a large number of women and men, the approach is not innovative and more importantly, HiH does not take the approach further in terms of business development activities or market linkages.

As mentioned earlier in the evaluation, the use of micro-loans for so call ‘bazaar lending’ is a common practice, which entails borrowers investing their loan fund in products often bought in Mazar-i-Sharif for resale locally. This is often very effective as a means of achieving rapid cash turnover with a small mark-up on price, thereby enabling the borrower to make the repayments with ease. This practice, however, has very little long-term effects and contributions to systemic shifts in market functions.

The programme selects interventions based on a standard model rather than starting with identifying actual constraints in the market systems. The programme model implies basic trainings and business start-up trainings with no further market development interventions. Hence, the programme has limited or no impact in spheres beyond intervention level.

The HiH-programme had an initial strategy and ambition to collaborate with key stakeholders on different levels in the targeted districts. One of the most important partners identified in the programme was AREDP, which could be the key partner for sustainability and long-term impact. It would also ensure the exit strategy of HiH, which could hand over responsibility of the self-help groups and training activities. This is a key component in terms of sustainability and long-term impact but has also proven to be very challenging and not very successful. Another expected long-term impact was the formation of training centres where HiH aimed to partner with stakeholders and also create a sustainable business model where users paid for the training services. However, the programme has not managed to create a demand for training and services paid for by external clients. Instead, the programme has used mobile units to reach the target groups.

Another central component that is important especially for the male members is micro-credits. Since there are no micro-finance institutions available in the districts, HiH could not pursue their initial strategy to hand over the self-help groups to them and had to start an in-house micro-lending function. The micro-finance model that HiH applies is not an interest bearing model and therefore not sustainable after the project ends. This means that the possibility to find stakeholders that could take over this function is limited or non-existent.

In general, it seems that HiH has *informed* local stakeholders, such as the District Development Association, the Community Development Councils about the programme but has not *involved* or *engaged* them in the interventions. Furthermore, HiH has not involved relevant stakeholders in the programme design, which makes it more difficult to actually understand the market systems, address real constraints and achieve local ownership and sustainability.

The challenge for HiH is to identify and involve stakeholders that could “crowd-in” and to create sustainable market-based models where stakeholders become actors and providers in the market system.

Analysing the HiH programme from the perspective of a facilitative approach, attempting to answer the following questions:

- *Is the program intervening in a way that will bring about systemic change (= facilitating rather than directly delivering (becoming a provider))?*
- *Do intervention activities relate to a potential market function in the future, or are they “one-off” activities?*
- *Are relationships with the “right” players – in terms of what they do, their motivations and their capabilities?*
- *Is the nature of the relationship one that encourages ownership and commitment?*
- *Is the type of support offered by the facilitator – in amount and kind (technical support, finance etc.) – appropriate?*
- *Underpinning all these questions, is intervention encouraging copying and crowding-in, i.e. ‘opening the door’ for market players to perform market functions more effectively?*

As indicated above, the HiH-programme intervenes directly in the market as opposed to being a facilitator outside the market system building capacity with local stakeholders.

The programme had the strategy to engage key actors such as the AREDP to perform important functions, e.g. micro-credits but this has not been successful. It is unclear to what extent HiH has offered capacity building and provided technical assistance to partners with the potential to become market players or offer market functions such as micro-finance, trainings, market access, etc. though it seems very limited or non-existent. In addition, the evaluation shows that the management of the organisation has no clear vision with the programme in terms of market development. In order to design and implement market systems development interventions, strong commitment and capacity building of local staff is required.

Recommendations for livelihood programmes with market systems development ambitions

1. To achieve market impact and systemic change the issues of weak market performance have to be addressed. Therefore the programme has to take time and resources to:
   - Understand “who are the poor and what are the main constraints to become part of markets”.
   - Analyse market systems, comprising demand and supply chain, the supporting functions and the business-enabling environment, relevant actors inside and outside the market systems and their relationships.

- Avoid a situation where the programme starts with the "development tools" rather than with market analysis. The tools themselves should not lead the interventions.

Concrete examples of strategies would be to identify key constraints in a value chain or market, and which constraints that can and will be addressed in the programme. The constraints could range from weak demand-supply chain, poor distribution networks, and low product quality to unfavourable regulation, business services, lack of skilled labour and other functions supporting the market. After this, the programme develops interventions together with local stakeholders.

As already mentioned in the report, the programme could materialise this strategy by identifying one crop per village or group of villages that has a good potential and by focusing their training and market support on that one crop. SLP could, through this crowding-in and by creating economies of scale, increase the effectiveness of the enterprise development work that they are undertaking.

2. To ensure pro-poor sustainability the programme has to build relationships and collaborate with local partners to facilitate change, and allow them to 'own' the development process. The market systems analysis above must be done with local stakeholders who should also be involved in market development interventions. Further, the programme has to develop a clear vision of the future in order to ensure sustainability:
   - Which actor does what (and who in the future will do)?
   - Who pays (and who in the future will pay)?

   In this respect it is important that the programme management (and the donor) allows risks and stimulates innovation so that successful piloting could be scaled-up. This involves creating innovative market-based models where there is an incentive for the buyer or other local players to pay for business service and other functions. This particular programme is working in very remote areas with few existing or potential market players. Nevertheless, the programme has to find a way to build capacity and create realistic models that will sustain after the project ends.

   Building on the example above, the programme could focus its efforts on high potential commercial crops in a particular area that could become the focus of intensive training in order to develop economies of scale in the purchase of inputs and the sale of output. This could create larger opportunities in creating market linkages.

   Preferably, the programme should partner with larger firms that could provide training to the subsistence farmers, aiming to improve productivity as well as provide distribution networks and market linkages for the subsistence farmers. This, however, might not be possible in the current situation in these districts since larger firms are not there yet. Therefore, the programme should investigate the possibilities of involving local governmental bodies in addressing the most pressing constraints in the value chains.

3. To achieve a long-term market impact, the programme has to avoid being a provider in the market and instead take a facilitator role or catalyst approach, encouraging:
   - more players to take part in the market systems (i.e. crowding in)
   - lead to greater local ownership and more sustainable impact

   This facilitative approach is not always easy to put into practice. It is often simpler and quicker, in the short term, for a project to just do things, rather than encourage and facilitate others to do them. In a conflict and post-conflict setting this is even more difficult and it may be necessary to intervene directly but the implementing organisation needs to have an "exit strategy". An essential component in the facilitator's approach is building capacity and providing technical assistance to partners. This, in turn, requires investment in good quality project staff.

One concrete strategy for a facilitator is to establish business development forums that could promote dialogue, identify obstacles for business development and decide how to jointly address these problems. This increases relevance, local ownership and sustainability. Another important strategy is for the facilitator is to provide limited direct financial support to partners and instead focus on providing technical support, coordination, networking, and information. As a facilitator of market development programmes another function is to build business associations. The programme should look at opportunities to develop agreements with (business) associations. If there are no associations, the programme should try to form sustainable business associations that support members with business development services, such as training and market linkages.

4. Market development programmes have great potential in conflict and post-conflict areas. If they are designed with the purpose of achieving conflict prevention and reconciliation they can address directly the root-causes of the conflict.

   Some examples would be:
   - *Create economic/market interests between different parties in the conflict and create dialogue based on business opportunities.*
   - *Enable employment opportunities for ex-combatants/rebels, etc.*
   - *Involve local enterprises in the reconstruction, which creates employment and growth. It also puts the need of the local enterprises in focus.*
   - *Create platforms, linkages with the diaspora who could become investors in the local market.*

9. Lessons Learnt

Afghanistan is a very challenging environment to work in, particularly due to its conservative culture and difficult terrain. Importing programme modalities that work well in a different setting is unlikely to be a success and major modification will be required. It is better to start with analysing the situation on the ground first and then developing the programme accordingly.

The cost of working in rural districts of Afghanistan is very high and often involves long travel times. HiH therefore plans to open sub-offices at the district level if they expand into Samangan and Saripol provinces, as is their stated plan. As far as possible they will employ locally based staff as this will reduce operating costs and reduce travel time.

A well-designed Results Assessment Framework is crucial to programme monitoring and evaluation particularly at the impact level. Thought needs to be given to developing external indicators that will give independent feedback, such as a baseline survey, which collects household income from all different sources and which can then be compared with the ex-post scenario. As mentioned above it might have been possible to determine whether the enrolment and attendance rates of girls at their local primary schools increased, as the SLP raised family's/women's awareness of the need to educate their daughters (boys enrolment and attendance could be measured at the same time).

10. Conclusion and Recommendations

Relevance

Conclusion: Working with small groups of women and men at the village level through the provision of support to savings and loans along with training in a wide range of topics is a tried and tested means of up-lifting the poor. The approach effectively promotes self-reliance by emphasising the

need for each individual to save money for him or herself and to be responsible for the repayment of loans advanced to them. Through this approach the most marginalised can begin to take an active role within their community through working on income generating activities that require them to engage in transactions beyond their immediate family. The training provided assists in raising individual self-esteem particularly for those women who have never been able to participate in formal learning experiences. The relevance could be strengthened by a more engaged and strategically minded senior management which is able to develop a more robust and responsive approach, maximising new opportunities.
Recommendation: For the programme to maximise its impact a strong, committed leadership is required with a genuine understanding of the programme's potential and the ability to develop and implement strategic change. The leadership must have the ability to motivate and drive staff to achieve change in challenging circumstances.

Effectiveness

Conclusion: The programme has had difficulty in reaching the target of 7,500 members recruited into groups. This is, at least in part, reflective of the fact that the target districts were difficult to access and had very small populations. However, it is highly unlikely that all those members recruited will successfully develop into active entrepreneurs although this is the assumption in the RAF.
Recommendation: The programme could develop indicators which enable staff to identify who the likely future entrepreneurs will be (based for example on their success in utilising savings and their small HiH loans. These individuals could then be given more intense training and support to develop their enterprises. This is probably happening to some extent now, but it could be more clearly articulated and highlighted, with those selected being made aware that they are considered to have increased potential (as a form of motivation to them).

Conclusion: There is no indicator in the RAF for the number of actual enterprises successfully established by the programme although HiH have reported in a separate document a total of 2,618 by the end of April 2013. This is calculated according to the number of loans issued which were used to purchase a productive asset of some from. The number of jobs created is also mentioned although this is simply x1.5 the number of enterprises. Most economic activities being undertaken by group members are akin to income generation rather than enterprise development and therefore the jobs created are unlikely to be full-time in the vast majority of cases. Exceptions to this would be if a shop has been opened, for example. Many members used funds borrowed to buy livestock, which they will fatten for a few months and then sell for a small profit. Often women purchased material for making clothes and decorating with traditional embroidery. Neither of these activities are likely to create full-time work but tailoring could be a significant part time occupation.
Recommendation: The RAF as it stands, is not a satisfactory tool for monitoring or evaluating the achievement of SLP. It needs to be strengthened with regard to measuring results.

Conclusion: The programme has assisted women to identify markets for their work and this has enabled them to generate more income, the programme staff tend to intervene too directly rather than merely facilitating market linkages.
Recommendation: SLP staff need to be trained in the M4P approach to enterprise development as explained in Section 8 above.

Conclusion: A programme of this nature in its current target locations is unlikely to generate many new enterprises, and certainly not one enterprise for every member recruited as set out in the RAF. Rather, the small loans available may be used to buy inputs which can have some value added for resale later (e.g. livestock fattening), or to buy retail goods in a central bazaar for resale at a small mark-up in a location without a bazaar (e.g. buying and selling second-hand clothes). Many of the interviewees met by the evaluation team appreciated the benefits of being in a group and recognised

that this provided them with added security as they had a sense of unity within their groups and would now be willing to support each other. Women particularly felt that they benefited from access to increased knowledge as a result of partaking in the training sessions.
Recommendation: The results of this programme should not be seen in terms of short-term changes (which may not be sustainable anyway) but rather as a step by step processes of promoting attitudinal changes. The ability of members to supplement their incomes creates an immediate motivation for families to take part in the programme and is therefore both essential to the whole programme and beneficial in its own right. The ambition of the programme to create 100% entrepreneurs was not realistic.

Conclusion: The quality of training delivered could be improved and the level of staff development could also be enhanced. The manuals developed may need more fine-tuning to provide clear guidance to trainers. Some training aids were used and group members appreciated these.
Recommendation: Senior managers need to be more proactive in ensuring that the training materials and quality of training delivered is of a high standard. If possible, additional training aids could be introduced.

Conclusion: The repayment rate for male borrowers, as provided in the HiH data for end April 2013 is alarmingly low (79% on time repayment). Female repayment is very good.
Recommendation: The management of HiH needs to urgently investigate the cause of low male loan repayment and take action to redress the problem. If this is not addressed rigorously at this stage the problem is likely to be exacerbated, as borrowers currently repaying will think better of it.

Efficiency

Conclusion: The programme's financial reports and budget indicate that a large part of expenditure is allocated to an office in Kabul. This is considered to be unjustified and not beneficial to the strategic development of the SLP. The absence of day-to-day hands-on senior management in Balkh Province will delay the introduction of refinements to the programme approach.
Recommendation: Senior management should be available full-time in Balkh Province, unless they need to travel elsewhere for a specific reason. The senior management needs to have the ability to develop the programme's strategy and to communicate this to their staff. The balance of the budget in terms of the administrative cost relating to the Kabul office is excessive.

Conclusion: The cost effectiveness of the programme's work in Mazar-i-Sharif appeared to be satisfactory and there was evidence of strong monitoring of expenditure by the senior management.
No recommendation applies

Conclusion: The M&E system is very inadequate and requires considerable improvement on all levels.
Recommendation: The extent to which the M&E system is capable of measuring useful and reliable indicators needs to be determined over the coming months.

Impact

Conclusion: It is too early to measure impact, as the programme has not completed its activities at the time of writing. However, the lack of baseline indicators will make an impact assessment difficult to undertake. Extrapolating impact from similar programmes run in highly conservative rural communities in other countries, it is reasonable to assume that this type of programme can achieve a significant level of impact, but it requires a great deal of patience of the part of the donor since change will not happen quickly.

Conclusion: The absence of a clearly defined strategic approach with a rigorous definition of success, as understood by all stakeholders, will have reduced the potential impact of this programme. The group members were not aware of what they needed to do in order to be classed as successful. For example, there were significant amounts of idle savings held by group treasurers. For a successful enterprise development programme these savings should have been lent out to group members.
Recommendation: Meaningful and measureable indictors for impact need to be established. For example, the baseline data collected needs to include a survey of household incomes from different sources that can subsequently be compared to data collected for an impact survey. Other indicators such as school enrolment could provide an idea of the social impact of the programmes. Other attitudinal indicators might be developed, such as women's role in family decision-making.

Sustainability

Conclusion: The work of the SLP is not sustainable as no significant revenue is available to the programme other than from Sida or HiH International. It is very unlikely that a programme of this nature could be sustainable even if high rates of interest were charged on the EIF loans. Any programme that provides a large training component will struggle to achieve financial sustainability. However, the EIF will currently not maintain even its own value as the service charge of 2% is lower than the interest charged by HiH International (3%) for the loan fund that it has provided. Also, the savings of members are not being fully utilised despite the apparent high demand for loans.
Recommendation: The strategy developed for the provision of loans lacks ambition. Much more needs to be done to work with the community to provide a more sustainable approach to lending, the justification for which must be clearly articulated to community leaders. Modes of generating income from loans must be done in a form that conforms to Islamic law – this can be done using the results of pilot tests already being undertaken by several MFIs.

Conclusion: The groups themselves are likely to require significantly more support from SLP before they are able to continue alone.
Recommendation: Sida should consider whether it is able to make a long-term commitment to the continued funding of this work, as concrete results will not be achieved in the short term. But to withdraw from the current target communities is likely to be very disenchanting for members and to increase communities' distrust of outsiders.

Annex 1 - The Terms of Reference of the evaluation

ToR for Evaluation of “Sustainable Livelihood Programme through Community Mobilization and Establishing Knowledge Resource Centre in Mazar-e-Sharif”

Evaluation purpose

These terms of reference describe the frames for an assessment of Hand in Hand (HiH) programme activity in Afghanistan, as described and financed by Sida under current partnership agreement 2010-2012.

For Sida, the purpose of this assessment is to promote learning and support decision making in favor of aid effectiveness, sustainability and development impact on Afghan women, men, boys and girl’s situation and opportunities to realize their rights. In the final report, a structured review of lessons learned and achievements to date is expected. It will offer all related stakeholders a deeper understanding of the HiH development model and its strategic fit to the local context, with a special emphasis on targets selected for Swedish support in northern Afghanistan

Conclusions and recommendations from the review will improve the basis for dialogue and Sida´s decision regarding possible continued financing. Moreover, it is expected by Sida that the outcome of this review will facilitate understanding of micro level entrepreneurship in the context of broader market development in Afghanistan.

For above mentioned purposes, the assessment will (i) document experience of HiH programme activity in Afghanistan; (ii) discuss and provide evidence of how programme activity has met agreed targets, evolved with new inputs and affected beneficiaries’ lives, particularly women and girls; (iii) document performance, management and operational issues; (iv) summarize lessons learned and provide recommendations for programme design and management going forward. New inputs for consideration include, inter alia, recommendations from risk and conflict analyses carried out under the contribution agreement. The assessment shall be guided by a gender sensitive approach where women and girls are recognized as actors and agents of change[3]

Intervention background

The over-arching objective of the programme is that 7,500 rural entrepreneurs in targeted provinces gain capacity to create a sustainable livelihood through access to training, Incubation Centres, District Development Hubs and a Knowledge Resource Centre.

To make the objectives operational, HiH International has developed a Results Assessment Framework (RAF) for results measurement. The RAF and/or its revisions form an integral part of the contribution agreement and has been specified concerning focus on women in relevant outcomes, outputs, and activities. The agreement also covers scope for enhancements relating to separate analyses covering risk and conflict sensitivity, Resource Center sustainability and a Mid Term Review, all part of the scope for this review.

Stakeholder involvement

[3] It is important to realize that, in Afghanistan it can be problematic for male evaluators to get access to and approach, female beneficiaries.

This framework for evaluation has been generated in consultation with HiH International and the local branch in Afghanistan. More elaborate evaluation strategy and methodology developed by the supplier should take necessary interactions with key local stakeholders into account.

The supplier shall, to ensure relevance and representativity, carry out a sufficient number of interviews with relevant HiH staff and management functions, as well as a representative sample of beneficiaries randomly selected. The evaluators shall also analyse how the intervention has been perceived more generally in the local communities.

It is important that the group of selected participants is representative regarding: i) gender balance in the intervention, and ii) the geographic locations. Logistical challenges need to be considered. Similarly, the evaluation team must ensure active participation of female beneficiaries.

A mid-term review has been conducted for the contribution, as well as analyses of conflict and gender sensitivity, risk and sustainability. This evaluation shall take these into consideration with regards to stakeholder engagement.

Evaluation questions

The evaluation shall focus on making assessments leading up to recommendations in the four main areas presented below. Questions listed should be specifically referred to in the analysis, thereby contributing to a broad coverage of learning and recommendations:

Relevance

How well have intervention related activities been designed and implemented in line with needs and priorities of the target group's women and men as well as donor agreements?

- Is the intervention consistent with the livelihood strategies and living conditions of women and men in target group? How urgent is it from the point of view of the target group?
- Is the intervention aligned with the development policies (especially regarding women's rights) and administrative systems of the partner country government at national and regional levels? Is it consistent with a policy of supporting partner country ownership?
- Is the intervention a technically adequate solution to the development problem at hand? Does it eliminate the main causes of the problem?
- Is the intervention consistent with Sida policies and priorities, such as the revised country strategy 2012-14, the policy for economic growth in Swedish development cooperation 2010-14, policy for security and development in Swedish development cooperation 2010-14, policy for gender quality and the rights and role of women in Swedish development cooperation 2010-14?
- Is the intervention consistent and complementary with activities supported by other donor organisations?
- Is the framework for Monitoring and Evaluation of the programme relevant and suitable for above mentioned relevance criteria, and from the perspective of relevant best practice for market systems development (see below).

Effectiveness

How well has the intervention achieved its stated objectives?

- Have the stated objectives been met within the frame of this program?
- Have the recommendations from agreed program development exercises been sufficiently met, such as the Conflict Impact Analysis, the Risk Analysis, gender analysis and the Mid Term Review?

Efficiency

To what extent can the costs of this intervention be justified by its actual results, taking relevant alternatives into account?

■ Has the evaluated intervention been managed with reasonable regard for efficiency?
■ What measures have been taken during planning and implementation to ensure that resources are efficiently used?
■ Could the intervention have been implemented with fewer resources without reducing the quality and quantity of the results? Could more of the same result have been produced with the same resources?
■ Could an altogether different type of intervention have solved the same development problem but at a lower cost?

Impact

What local impacts can be identified from the program, meaning the totality of development effects, positive and negative, intended or unintended?[4] The Results Assessment Framework and its causal logic is the starting point. Results regarding development goal and specific objectives shall be analysed.

■ What are the intended and unintended, positive and negative, effects of the intervention on women and men, institutions and the physical environment? How has the intervention affected the well-being of the different groups of stakeholders?

- Have barriers to female entrepreneurship been influenced/removed?
- Do women have access and control over resources?
- Have women had increased access to education and training?

■ What do male and female beneficiaries and other stakeholders affected by the intervention perceive to be the effects of the intervention on themselves?
■ What is the impact of the intervention on the recipient country organisation(s) that manage it? To what extent does the intervention contribute to capacity development and the strengthening of institutions?
■ To what extent can changes that have occurred during the life span of the intervention or the period covered by the evaluation be identified and measured?

- How many start-up micro and small enterprises has the programmed contributed to?
- How many of the started enterprises are still running?
- How many jobs have the enterprises contributed to create?
- Has the intervention contributed to increased income, improved living conditions, and more investments in children's education?

■ To what extent can identified changes be attributed to the intervention? What would have occurred without the intervention?
■ Have plausible alternative explanations for identified changes been considered and convincingly ruled out?

Sustainability

Expected results from the intervention are expected to be sustainable, according to the intervention agreement. How well does program activity and achievement align with its sustainability target?

■ Is the intervention consistent with partners' priorities and effective demand? Is it supported by local institutions and well integrated with local social and cultural conditions, in particular considering women's situation?
■ Are requirements of local ownership satisfied? Did partner country stakeholders, in particular women, participate in the planning and implementation of the intervention? Were the stakeholders able to influence the intervention?
■ How does the intervention partner perceive the host-country institutions? Are they characterized by good governance, including effective management and organisation?
■ Are methods and technologies utilised in the intervention appropriate to the economic, educational and cultural conditions in the partner country?
■ Will benefits from the intervention be sustained when donor support has come to an end?
■ Is the intervention compatible with a sustainable use of natural resources? Or is it harmful to the natural environment?
■Do proposed innovations have a potential for replication?

[4] Refer to Sida Evaluation Manual, Looking back, Moving Forward, 2nd revised edition: http://www.sida.se/PageFiles/79951/SIDA3753en_Looking_back.pdf

Unintended effects

Unintended effects encountered should be reported in this review. Such effects can relate to targeting errors, recoil effects (such as increased domestic violence and violence against women), fungibility or substitution effects. Substitution effects materialize when the intended positive effects for a particular target group are realized, but only at the expense of other groups or broader systems equally deserving of support.

Market Impact Analysis

Market Impact analysis serves to build an understanding of how and why markets function to the detriment of the poor, and fostering a systemic shift to affect how the poor participate in and benefit from market systems. It involves assessments of how change can be made sustainable by effective alignment of key market functions and players with inherent incentives and capacity to work more effectively. Impact is maximized by targeting interventions that foster systemic change and impact large numbers of poor people. Facilitative approaches are often at the center of attention for market systems approaches, in order to promote sustainability by stimulating, not displacing, market functions or players.

The consultants shall provide a specific analysis to what extent the intervention has been context specific, how it has interacted with different categories of relevant actors and contributed to learning/ methods development, guided by the following questions:

■ Is the program built upon a clear understanding of who are the local poor women, men, girls and boys and how they engage with markets? How were mappings and choices made and documented?

- Does the program have a clearly defined poverty reduction and inclusive growth objective?

■ Does the program has, and apply, appropriate tools to assess and identify how the market system serves or does not serve the needs of the poor women and men?
■ Is the program built upon a clear view of incentives, capacities, relationships and rules governing how markets work – and do we have ideas as how they could be realigned to shape the participation of the poor women and men as producers, employees of consumers?
■ Is the private sector involved in any innovative practices or functions that could be catalysed? Are there more inclusive business models that could be promoted?
■ Were local market players active in the design of the project/activity/intervention?
■ Has the program collaborated with local actors that are part (or potentially part) of the market systems? This includes small and large private sector companies, and public organizations.
■ Is the program stimulating market players to perform market functions more effectively?
■ Is the intervention/project/activity designed so that it can reach a larger number of poor women and men?
■ Is there a need to encourage/incentivize 'crowding-in' and scaling up?
■ Is the project impacting upon wider spheres beyond intervention level (i.e. national policy)?
■ Is the program intervening in a way that will bring about systemic change (= facilitating rather than directly delivering (becoming a provider))?
■ Do intervention activities relate to a potential market function in the future, or are they "one-off" activities?
■ Are relationships with the "right" players – in terms of what they do, their motivations and their capabilities?
■ Is the nature of the relationship one that encourages ownership and commitment?
■ Is the type of support offered by the facilitator – in amount and kind (technical support, finance etc) – appropriate?
■ Underpinning all these questions, is intervention encouraging copying and crowding-in, i.e. 'opening the door' for market players to perform market functions more effectively?

Recommendations and lessons

The report shall contain recommendations based on findings in this review. Recommendations should focus on key ways and opportunities of achieving maximum outcomes given comparative advantages and potential of the program.

Clear references to related underpinnings, observations, and applicable global, regional and local best practice should be given for each recommendation.

Methodology, Work plan and schedule

Proposed team composition, methodology and time table should be articulated in the evaluators' response to this call of request. While a desk study is necessary the evaluators are expected to conduct a sufficient field visit to Afghanistan where visits to the relevant districts (Balkh Province) should be undertaken. The study should be followed by a tentative de-briefing and report finalization.

The supplier is requested to specify how accessibility to all categories of beneficiaries can be ensured in terms of gender, local languages, etc. It is important to underline that the consultancy team will need to take responsibility for local service, logistics, interpretation, etc itself. The Swedish Embassy in Afghanistan does not have capacity to take on such duties.
The time table for the field work will have to be coordinated with Sida field staff.

Sidas budget for the evaluation is in the range of 400 000 - 450 000 SEK[5]. The supplier shall provide Sida with a budget proposal in which all costs of conducting the evaluation are stated.
The draft report is due by latest 8 April, 2013 and the final report is due May 2013. In-field work and report writing will therefore essentially take place in March. Team formation period and signature of agreement is expected to take place during February (consultations around ToR across relevant stakeholders took place during the month of December, 2012.)

Reporting

An overall de-briefing of findings to date is expected to be delivered at the local Swedish embassy at the end of the in-field part of the review. Related inputs from Sida and Embassy staff, as well as Hand in Hand representatives participating in this review, should be collected.

A draft report should be delivered to relevant stakeholders four weeks before deadline for the final report. Stakeholder feedback should be collected during the succeeding three weeks. By the time a final report is submitted, one day of work from the lead consultant should remain, to be used for any necessary post deadline revisions or for a 0, 5 day review-based workshop held for relevant stakeholders.

The review report should adhere to the OECD/DAC Glossary on Evaluation and Results-Based Management, and the format should correspond to the benchmark structure presented in Sida's Evaluation Manual Annex B. The report shall be in English and maximum 40 pages (statistics etc presented in annexes), including an executive summary of maximum 6 pages. When the final report is approved, the executive summary shall be translated into Dari language by the supplier.

[5] Sidas estimation of budget is based on the work of three consultants two weeks field visit to relevant districts and interviews with 30 randomly selected participants.

Evaluation team

The evaluation team should be constructed to have a solid set of qualifications of Monitoring and Evaluation, Private Sector and Market Development including women's economic empowerment as well as a good understanding of development in Post Conflict Environments. Ability to carry out interviews in local language, either by the supplier or through the use of interpreter, is a minimum requirement. Preferably, Afghan expertise should be included in the team.

Contact persons at Sida/ Stockholm from January 2013 are: eidi.genfors@sida.se and elin.astrom@sida.se

Annex 2 - HiH Afghanistan: Results Assessment Framework (prepared by HiH Afghanistan)

Revised Log-frame March 2012				
Status as of 7th May 2013				
Logical Framework 2010-2012	**Indicators of achievement**	**Means of verification**	**Assumption**	**Status as of 7 May 13**
Goal/Overall Objectives: To contribute to the alleviation of poverty and work towards the Millennium Development Goals.			Promoting entrepreneurship empowers individuals and promotes gender equality Women invest more in their families and communities than men; targeting women is thus an efficient way to attack poverty	
Specific Objective: By the end of year 2, 7,500 rural entrepreneurs across two districts of Balkh province will have gained capacity to create	1. # of beneficiaries who have benefitted through knowledge sharing and access to enterprise related resources 2. # of partner institutions with increased capacity to deliver training and support for	Mid-term evaluation End-term evaluation Government reports	The political environment in the country will remain sufficiently favourable allowing access to target group Providing access for entrepreneurs to investment	- 7,022 members (3,591 female and 3,371 male) have been benefited from trainings, knowledge sharing and mentoring. - Four organizations participated and received

a sustainable livelihood through access to training, Incubations Centers, District Development Hubs and a Knowledge Resource Centre.	entrepreneurship among poor, and mainly women		capital and business training increases their chances of moving out of poverty Economic empowerment is important for social and political empowerment Awareness-raising and incentivisation activities with the local communities are sufficient to ensure ongoing support	training from HiH Afghanistan.
Expected Results:				
1. Hand in Hand Afghanistan capacity built to deliver the Hand in Hand model through direct implementation and by building increased awareness on Hand in Hand and its entrepreneurship model.	1.1 # of staff training sessions	- Staff assessment documentation	Staff incentives are sufficient to discourage high staff turnover	66 staff member of HiH Af (including those who have resigned) participated in 16 training sessions.
	1.2 # of mobilization sessions	- Letter of support from local stakeholders		1,440 mobilization sessions conducted in all the three district before formation of SHGs
2. Support of rural entrepreneurs in three districts of Balkh province through basic	2.1 # of SHGs formed (Male/Female)	- Existing of SHGs (Male/female)	Social capital strong enough to off-set group savings and to facilitate regular group meetings	415 SHG (208 female and 207 male) 7,022 members (3,622 female and 3,400 male)

business training, competiveness issues, principles and relevance of savings and microfinance.	2.2 # of SHGs Trained in Microfinance topic-1	- Group profiles		388 SHG (190 female and 198 male) 6,206 members (3,110 female and 3,096 male)
	2.3 # of SHGs Trained in Microfinance topic-2	- Group minutes books		383 SHG (186 female and 196 male) 6,161 members (3,110 female and 3,051 male)
	2.4 # of SHGs Trained in Microfinance topic-3	- Loan request form, Vouchers		380 SHG (186 female and 194 male) 6,067 members (3,045 female and 3,022 male)
	2.5 # of SHGs Trained in Microfinance topic-4	Attendance register		370 SHG (179 female and 191 male) 5,903 members (2,920 female and 2,983 male)
	2.6 # of SHGs Trained in BDS topic-1	- Loan books/register		359 SHG (171 female and 188 male) 5,719 members (2,775 female and 2,944 male)
	2.7 # of SHGs Trained in BDS topic-2			355 SHG 170 female and 185 male) 5,653 members (2,754 female and 2,899 male)

	2.8 # of SHGs Trained in BDS topic-3			345 SHG (169 female and 176 male) 5,511 members (2,735 female and 2,776 male)
	2.9 # of SHGs Trained in BDS topic-4			335 SHG (159 female and 176 male) 5,305 members (2,529 female and 2,776 male)
	2.10 # of SHGs Trained in BDS topic-5			333 SHG (158 female and 175 male) 5,278 members (2,513 female and 2,765 male)
	2.11 # of SHGs Trained in BDS topic-6			325 SHG (150 female and 175 male) 5,158 members (2,393 female and 2,765 male)
	2.12 # of active groups			396 SHG (198 female and 198 male) 6,724 members (3,463 female and 3,261)
	2.13 Amount of group savings			AFN 7,898,750 (3,330,750 female and 4,568,000 male)
	2.14 Amount of internal lending			AFN 4,440,800

	2.15 Repayment rates of internal loans			100%
3. By the end have build up a demand-driven Knowledge Resource Centre with a practical and flexible vision for knowledge management, serving as a center for people's learning and access information.	3.1 # of training programmes conducted	- Training programme documents	Training of peers adequate to retain them in the programme	13 trainings conducted for NGOs and HiH Af staff capacity building
	3.2 # of participants	- Attendance register		total number of participants in all trainings 380
	3.3 # of participating institutions	- Pre and post training evaluation records		3
	3.4 % of institutions that come back for training			1
4. Establishment of KRC mobile units providing targeted vocational skills, development and market linkages to facilitate and support poor entrepreneurs in the specific sectors.	4.1 Improvement of group members skills in the specific sectors	- Vocational Skills manuals	Existing demand for products and services at local and regional market	Skills training on different subjects provided to 2,892 SHG members based on their needs and interest
	4.2 Increased access and availability of resources for the local community	- Market linkage manuals		Mobile unite under KRC including business mentors assist SHG members with market linkage.
	4.3 #/% of skill building activities planned vs. conducted			4,500 skills development training planned and 2,892 training completed so far, 1,579 trainings on going.

				1,526 microenterprises established.
	4. 4 # of partnerships built with multilaterals	- Partnership MoUs		4 MoU signed
Activities related to Result 1	**Responsible**	**Project Year 1**	**Project Year 2 (7 May 13)**	
Activity 1.1: Assess environment conditions and finalize program framework				
1.1.1: Establish district baseline data	Provincial Coordinator, Project Manager, Team Leaders and Trainer Mobilizers	Completed for Marmul and Kaldar	Baseline data collected for Sholgara district	
1.1.2: Baseline data collection/profile of 7,500 group members	Team Leaders and Trainer Mobilizers	Profile data of 3,111 members (1,184 female and 1,927) collected	Profile data for 3,911 (2,438 female and 1,473) collected	
1.1.3: Finalize log-frame	Country Director, Project Manager and Program Officer	Completed	Completed	

1.1.3: Engage local stakeholders (Local Communities DDAs, CDCs, , Gov. Agencies, NGOs, Private sector)	Provincial Coordinator, Public Relation Officer, Project Manager and team Leaders	Established contacts with provincial and district level Gov. agencies, NGOs, CDCs, DDAs, and private sectors and introduced the program to them.	The established contacts are maintained and efforts are made to further strengthen engagement of local stakeholders and now mostly focusing on engaging private sectors.	
Activity 1.2: HiH Af building capacity for project implementation				
1.2.1 Hiring of new staff such as Mobilizer trainers, Village facilitators	Provincial Coordinator, HR and Project Manager	Project staff hired through competency based approach including written test and interviews.	Trainer mobilizers hired for sholgara district, Also staff hired for skills training.	
1.2.2 Staff capacity building	Country Director, Provincial Coordinator, Project Manager and KRC staff	TNA conducted to measure the needs and appropriate trainings offered to staff.	Newly hired staff were trained and orientations given. Also different trainings and conference organized for staff inside and outside Afghanistan.	
Activity 1.3: Program launch				
1.3.1 Initiate program in a new district	Provincial Coordinator and Project Manager	Group Formation in Kaldar and Marmul relatively started in March and April 2011.	Started mobilization in Sholgara district April 2012	
1.3.2 Sub office	Provincial Coordinator and		A sub office was established	

establishment in the new district	Project manager and the entire team		in Sholgara district	
Activities related to Result 2	**Responsible**	**Project Year 1**	**Project Year 2**	
Activity 2.1: Sensitization and training of both men and women mobilized in Savings Credits Groups in Kaldar, Marmul and Sholgara Districts				
2.1.1 Mobilization, selection of 500 SHGs and election of SHGs Management	Project Manager, Team Leaders, Trainers & VF's	198 SHGs (77 female and 121 male) with 3,111 members (1,184 female and 1,927) formed and SHG leader, treasurer and secretory selected via polling.	217 SHG (131 female and 86 male) with 3,911 members (2,438 female and 1,473) formed and leader, treasurer and secretory elected.	
2.1.2 Training of 500 SHGs in Microfinance saving and principle of saving	Project Manager, Team Leaders, Trainers & VF's	148 SHG (60 female and 88 male) 2,358 members (931 female 1,427 male)	240 SHG (130 female and 110 male) 3,848 members (2,179 female and 1,669 male)	
2.1.3 Training of 500 in SHGs Microfinance principles and how Microfinance can be in tune with Islamic banking principles	Project Manager, Team Leaders, Trainers & VF's	142 SHG (59 female and 83 male) 2,331 members (910 female and 1,421 male)	240 SHG (127 female and 113 male) 3,830 members (2,200 female and 1,630 male)	

2.1.4 Training of 500 SHGs in Promotion of female participation in family income generation activities model	Project Manager, Team Leaders, Trainers & VF's	144 SHG (56 female and 88 male) 2,335 members (875 female and 1,460 male)	236 SHG (130 female and 106 male) 3,732 members (2,170 female and 1,562 male)	
2.1.5 Training of 500 SHGs in Community development activities	Project Manager, Team Leaders, Trainers & VF's	137 SHG (50 female and 87 male) 2,237 members (790 female and 1,447 male)	233 SHG (129 female and 104 male) 3,666 members (2,130 female and 1,536 male)	
2.1.6 Training of 500 SHGs in Basic business training /CEFE, simple book keeping	Project Manager, Team Leaders, Trainers & VF's	130 SHG (46 female and 84 male) 2,124 members (718 female and 1,406 male)	229 SHG (125 female and 104 male) 3,595 members (2,057 female and 1,538 male)	
2.1.7 Training of 500 SHGs in Basic of business	Project Manager, Team Leaders, Trainers & VF's	119 SHG (40 female and 79 male) 1,945 members (621 female and 1,324 male)	236 SHG (130 female and 106 male) 3,708 members (2,133 female and 1,575 male)	
2.1.8 Training of 500 SHGs in Macro and Micro Screening	Project Manager, Team Leaders, Trainers & VF's	102 SHG (31 female and 71 male) 1,674 members (480 female and 1194 male)	243 SGH (138 female and 105 male) 3,837 members (2,255 female 1,582 male)	
2.1.9 Training of 500 SHGs in Environment	Project Manager, Team Leaders, Trainers & VF's	86 SHG (23 female and 63 male) 1,393 members (337 female	249 SHG (136 female and 113 male) 3,912 members (2,192	

Screening		and 1,056 male)	female and 1,720 male)	
2.1.10 Training of 500 SHGs in Four Ps (Price, Product, Promotion, Place)	Project Manager, Team Leaders, Trainers & VF's	70 SHG (17 female and 53 male) 1,154 members (255 female and 899 male)	263 SHG (141 female and 122 male) 4,124 SHG (2,258 female and 1,866 male)	
2.1.11 Training of 500 SHGs in Demand and Supply	Project Manager, Team Leaders, Trainers & VF's	58 SHG (10 female and 48 male) 945 members (141 female and 804 male)	267 SHG (140 female and 127 male) 4,213 members (2,252 female and 1,961 male)	
Activities related to Result 3	**Responsible**	**Project Year 1**	**Project Year 2**	
Activity 3.1: Design of training modules and implementation of programs representing a Knowledge Resource Centre/Training Institute in Mazar-e-Sharif				
3.1.1 : Engage with Government, NGOs, and community development councils	Provincial Coordinator, Public Relation Officer and the KRC	KRC met with all Gov. agencies, NOGs, UN agencies and AREDP in Balkh and introduced KRC to them. To identify its beneficiaries the KRC assessment was also done. Promises were given and we did conduct a number of trainings for NGOs and Gov. via KRC.	However continued contacts were maintained with NGOs and Gov. agencies but not many organizations were willing to receive paid training and most of the organizations have had their own capacity building units.	

3.1.2: Preparation of training programs imparting knowledge on livelihoods and capacity building programs for various sectors - NGOs and government bodies	KRC	Training materials on Community Mobilization, Microfinance and Business Development Services were prepared. Also training material on Business Plan writing were prepared for HiH Staff and Career Development training for NGOs staff.	KRC has updated the existing skills training materials for different skill such as, poultry, agriculture, horticulture, livestock and adapted new training guideline for sericulture, wool spinning, beekeeping, mushroom production and others, but all these trainings have been to HiH Afghanistan beneficiaries. KRC also prepared training materials and trained a GIZ/PIU project on First Aid. KRC also prepared training materials on "principles of coordination in organization", "Effective Communication", "Leadership", "Gender Mainstreaming" for HiH Af and other NGO staff.	
3.1.3: Delivery of training program, enriched with field visits exposing participants to real effects and results in the	KRC	After piloting the training manuals and materials HiH Af finalized them based on learning and feedback from participants continued based on	Training continued based on updated manuals and some new training manuals prepared for skills training. Also exposure visits made	

community		updated manuals to HiH Af staff and then to field.	available for SHG members from one district to the SHGs in other district.	
Activities related to Result 4	**Responsible**	**Project Year 1**	**Project Year 2**	
Activity 4.1: Support of Savings and Credit Groups in the targeted districts through training in quality and quantity of production for the market				
4.1.1 Value-chain analysis	KRC and Project Manager		A Consultant was hired to do the value chain analysis and establish a market linkage strategy	
4.1.2 Design and adaptation of sector specific training modules based on market and community demand	KRC	Manuals for Poultry, Livestock, Silk weaving and Carpet weaving trainings are adapted using the local sources and materials from NGOs, INGOs, and Ministry of Agriculture as a guideline for trainers.	further training materials on sericulture, wool spinning, beekeeping and mushroom production prepared and adapted based on people's demand for these activities.	
4.1.3 Market linkage support	Business Mentor & the KRC staff	Groups have been verbally advised and given mentorship in selecting an enterprise, market sources in the district or province and accessing good quality raw materials. Practical	A consultant was hired to establish a market linkage strategy and trained HiH Af business mentors on how to carry on this activity. So far the 1,943 established	

		mentorship will be given to entrepreneurs after establishing their enterprises.	microenterprises are helped and received mentorship.	
4.1.4 Regular advices/visits made available with a focus on linkages in terms of businesses and value addition of products	Business Mentor		HiH Af business mentors and trainer mobilizers have regular visits to the SHGs and advise them how to start their enterprise keeping in mind the demand and supply. Mentors also assist the microentreprenuers finding a proper market and linking them. Now the 1,943 established microenterprises are linked to the market.	
Activity 4.2: Engage in partnerships with multilateral agencies				
4.2.1 Linkage to government's or other organizations	Country Director, Provincial Coordinator and Public Relation Officer	Those SHG members who had livestock activities in the first project year were given advice on using the existing services in the district.	Trying to link farmer SHG members with the American Soybean Association "ASA" for growing soybean for which there is a huge demand	
Activity 5.2: provision of training through Mobile training units				

5.2.1 Training in life-skill and vocational skills for interested SHG members.			2,892 members (260 female and 2,632 male) have completed receiving vocational skills training on one of these topics: agriculture, livestock, chapan sewing, poultry, tailoring, wool spinning, mushroom production, silkworm rearing, beekeeping… 1579 members are currently undergoing skills training	
Activities based on CIA and MTR recommendation				
Formation of Conflict Resolution Council			Based on the CIA recommendation HiH Af has formed conflict resolution Jirga in each district.	
Cross community Visit			Based on the CIA recommendation cross community visits between SHGs from different villages and district have been carried out.	

Annex 4 - List of persons/organisations consulted

Person / Organisation	In Person	Telephone / email
Sven Sandstrom HiH International CEO		√
Roger Karlson – former Sida rep in Mazar		√
Josefine Lindange HiH International in London		√
Rahim Nasry HiH Afghanistan CEO based in Kabul	√	√
HiH Afghanistan Deputy CEO based in Kabul		√
Finance Manager based in Kabul	√	
Dr Arif Haji Ibrahim Provincial Coordinator in Mazar	√	
Rafi Public Relations In Mazar	√	
Kazim Khaki Mohammad Project Manager In Mazar	√	
Jamila M Yaqoub Team Leader in Mazar	√	
23 staff of managers of HiH attended workshop in Mazar	√	
Michele Bourchard Embassy of Sweden / Sida in Mazar	√	
Hoshang Schiwa Embassy of Sweden / Sida in Mazar	√	
Sima Ghani – Chair HiH Board	√	
Other HiH Board members	√	
Beneficiaries of 23 groups in two target provinces	√	
AREDP	√	
AMA	√	
Local Government Officials	√	
Other NGOs working in enterprise development – not available at weekend when team available to meet		

Annex 4 - Literature and documentation consulted

Author/ Organisation	Title	Date of Publication
	Decision on contribution, including annexes:	
HiH	Project proposal	2010
Sida	Assessment memo	September 2010
Sida	Minutes team meeting	August 2010
HiH	Risk and results matrix	November 2010
Sida/HiH	Agreement	November 2010
	Agreement + annexes	
Sida	Budget	2010
Sida	Results framework	2010
Sida	Procurement guidelines	2010
Sida	Instructions for reporting	2010
Sida	ToR for annual audit	2010
Sida/HiH Int / Hih Afg	Implementing partner agreement	2010
Sida/HiH	Amendment to agreement	
HiH Afg	Project Refinement Report	February 2011
Sida	Extensions of Agreement	Febuary 2013
	Second disbursement request + annexes:	
HiH Afg	KRC financial projections	December 2011
HiH Afg	KRC feasibility report	December 2011
HiH Af	Risk analysis	November 2011
HiH Afg	Baseline data	October 2011
HiH Afg	J&J Semi-annual progress report	November 2011
HiH Afg	J&J Semi-annual financial report	November 2011
HiH Afg	Financial reports	Various
HiH Afg	Progress reports +annexes	Various
HiH Int	Minutes review meetings	Various
Ernst and Young	Audit report year ended March 2012+ management letter	September 2012
Coachman Consult	Mid Term review + Annexes	March 2012
Sida	Environmental Impact Study	January 2011
Sida	Various memos, etc.	
Sida	Development Cooperation Strategy for Afghanistan 2012 to 2014	
HiH Afg	The Strategic Plan 2013-2015.	March 2013
HiH Int	Brochure: introduction to enterprise and job creation approach.	
HiH Afg	Summary of the Enterprise Incubation Funds	February 2013
HiH Afg	The Enterprise Incubation Fund Policy Statement	March 2013
MRRD	MTR Position Paper	September 2012
World Bank/IDA	Mid-term review for AREDP	October 2012
ARC - Berlin	Conflict Impact Assessment on SLP	August 2011
HiH Afghanistan	HiH Management Response	March 2012
Sida	Revised development cooperation strategy:	November 2011

Author/ Organisation	Title	Date of Publication
	http://www.regeringen.se/content/1/c6/18/89/00/34b85680.pdf	
HiH Afghanistan	Board Minutes of last three meetings	2012/13

Annex 5 – Focus Group Discussions / Interviews of SLP SHG Members

Male Groups

Name of Group	**Location**	**No. of Members present**
Zeerasyab	Shahdeen Village	9
Types of income generation practiced by group members <u>before joining</u> this group: چه نوع درآمدی داشتیید پیش از اینکه به این گروپ بپیوندید؟	7 just working in agriculture. 1 working in horticulture – apple, etc 1 shopkeeper	
What are the reasons why you have joined this group. کدام دلایل باعث شد که به این گروپ بپیوندید؟ **List all major reasons:** لست کنید تمام دلایل مهم و کلان را:	• They were interested to receive loan • They wanted the get training • The availability of Islamic loan (without interest)	
What trainings have you received since you became involved with SLP/HiH? کدام آموزش ها را شما دریافت نمودید از وقتیکه همرای هند ان هند و گروپ ها سر و کار دارید؟	• Health and hygiene • Marketing • Buying and selling • Agriculture and livestock • accounting	
How much money has the group saved to date? چه مقدار پول گروپتان پس انداز دارد تا همین امروز؟	Afghanis: 2250 per person x 20 members = 45,000	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? **List all uses mentioned:** در کجا پول را نگهداری میکنید و آیا کدام استفاده تا حال از کرده اید طور مثل به طور قرض به اعضای گروپ داده باشید و یا به کدام هدف دیگر؟ تمام استفاده های پول را دانه دانه نام ببرید؟	3 loans distributed to members: • 5000 for loan repayment to other lender • 7500 to buy livestock for butchering • 10,000 to buy stock for shop The remainder was with the cashier	
Have any members of this group received any loans from SLP/HiH? آیا کدام عضو از گروپ تان از هند ان هند و یا گروپ قرضه دریافت کرده؟ **If yes, for what purpose have the loans been invested?** در صورتیکه بله، به کدام هدف استفاده و سرمایه گذاری شده است؟	HiH lent 10,000 Afghani to each member: • Stock for shop x2 • Cow x 1 • Livestock for butcher shop • Seed for cultivation x 3 • Sheep for breeding • Livestock for butcher shop (as above joint loan)	
Have any loan repayments been made to date? If not, are any payments overdue to date? آیا پرداخت های قرض به موقع انجام شده است؟ اگر نه آیا کدام پرداخت از قروض است که از وقتش گذشته باشد؟ **List overdue repayments** تمام پرداخت های که از وقت آن تیر شده را لست کنید.	Difficult to make repayment as their income is not regular therefore one repayment was delayed. Other repayments were on time to date.	
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	One new enterprise was establish – a butcher shop. His	

نتیجه و مفیدیت تجارت ها و کارهای را که شما بعد از شامل شدن به گروپ دارید را برایمان بگویئد و مشخص به کاری باشد که بعد از پیوستن به گروپ انجام شده باشد.	family income has improved as a result Others expanded their previous business.
What other benefits have you received as a result of your membership of this group? دیگر کدام مفیدیت ها را شما دریافت کردید بعد از اینکه عضویت گروپ را بدست آوردید؟	General information about health, agriculture, etc. Now they have good connection with market beyond the village.
What are the major problems that you are still facing? کدام مشکلات بزرگ دیگر است که هنوز با ان مواجه میشوید.	• Shortage of money is still a problem and they need larger loans to expand their businesses • A better road into the market in Mazar • Due to flood they are loosing irrigated land every year and they need Government to construct a flood protection • No market agriculture products • No electricity • No health clinic • A school exists but it is too small • Houses are not good quality • Need to clean the canal for household and irrigation
Other information provided by the group, useful to this evaluation…. اگر کدام معلومات دیگر است که برای این ارزیابی مفید باشد را بیان دارید؟	
What are the reasons why you have joined this group. کدام دلایل باعث شد که به این گروپ بپیوندید؟ **List all major reasons:** لست کنید تمام دلایل مهم و کلان را:	Hygiene and healthcare has improved as a result of HiH. Therefore a decrease in diseases. They use spring for all drinking water. They would like fish farm, poultry, beekeeping and high yielding cows.

Name of Group	**Location**	**No. of Members present**
Chechmaymola	Regen Village	8
Types of income generation practiced by group members <u>before joining</u> this group:	7 had agriculture/livestock work 1 transportation service for village	
What are the reasons why you have joined this group. **List all major reasons:**	• To create unity • Ability to access loans • Will be able to learn and then find a better job in the future	
What trainings have you received since you became	• Agriculture and livestock x5 • Buying and selling – marketing x5	

involved with SLP/HiH?	• Tailoring x1 • Poultry x5 • Heatlth and hygiene x5 • Envrionmental heatlh x1 Some did not know about the training that was available
How much money has the group saved to date?	Afghanis: 2150 x 14 = 30,100.
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? **List all uses mentioned:**	With the cashier with 2 loans given: For emergency health problem 2 loans: • 1500 • 4500
Have any members of this group received any loans from SLP/HiH? **If yes, for what purpose have the loans been invested?**	10,000 per member from HiH: Livestock sheep, cow and goat x5 Seed for cultivation x2 Poultry x1
Have any loan repayments been made to date? If not, are any payments overdue to date? **List overdue repayments**	All repayments made on time.
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Two new enterprises created. One in poultry and one now buying and selling livestock in different locations. All members believe that their income has increased and the economy is better
What other benefits have you received as a result of your membership of this group?	Unity between their members Learnt useful and important issues from the trainings
What are the major problems that you are still facing?	• Lack of capital for investment • Lack of electricity • Lack of school • Lack of clinic • Road and transportation problems • Housing in poor condition – particularly due to land erosion
Other information provided by the group, useful to this evaluation….	Larger loans are required to produce significant change to their lives

Name of Group	**Location**	**No. of Members present**
Cork-e-Shisma	Regen Village -	8
Types of income generation practiced by group members <u>before joining</u> this group: چه نوع درآمدی داشتید پیش از اینکه به این گروپ بپیوندید؟	• Agriculture and livestock x 4 • Village Imam and farming x1 • Shopkeeper and agriculture x1 • School teacher x1 • Trader in livestock x1	

What are the reasons why you have joined this group. List all major reasons:	• HiH encouraged them to join group. • Previous experience of group work
What trainings have you received since you became involved with SLP/HiH?	• Health and Hygiene x 8 • Agriculture and livestock x 7 • Poultry x 6 • Marketing x 1 • Buying and selling x 1 • Tailoring x2
How much money has the group saved to date?	Afghanis: 2150 x 14 =30,100
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? List all uses mentioned:	With cashier. Two loans given: 2000 for a donkey 8000 to buy goods for shop
Have any members of this group received any loans from SLP/HiH? If yes, for what purpose have the loans been invested?	Yes, 10,000 per person. • Wedding of son x 1 • Buy livestock x 2 • Tractor for ploughing x 3 • Horse for ploughing x 1 • To repair home x1
Have any loan repayments been made to date? If not, are any payments overdue to date? List overdue repayments	All paid on time without problem or delay
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	One new enterprise: a shop Group now have a better income and their living condition has improved
What other benefits have you received as a result of your membership of this group?	Enable them to use money for very urgent matters such as sickness.
What are the major problems that you are still facing?	• Money for investment in business • Sickness and disease at village level • Road and transport facility very poor
Other information provided by the group, useful to this evaluation….	• Need medium and large loans • Need better housing facilities

Name of Group	Location	No. of Members present
Hamoraby	Shadean Village	11
Types of income generation practiced by group members <u>before joining</u> this group:	• Shopkeeper x1 • Carpenter x1 • Agriculture and livestock x 8 • School teacher x1	
What are the reasons why you have joined this group. List all major reasons:	HiH direction encouraged them to join the group	

What trainings have you received since you became involved with SLP/HiH?	• Health and Hygiene x11 • Agriculture and Livestock x11 • Poultry x11 • Accounting x11
How much money has the group saved to date?	Afghanis: approx. 2,300 x 20 = 45,600 actual
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? **List all uses mentioned:**	With cashier Some loans have received loans: 3000 x1 for tractor for ploughing 3000 x1 to buy a cow 5000 x1 to buy stock for shop 6000 x1 for poultry 5000 x 1 for ploughing land 5000 x1 to buy fuel for tractor
Have any members of this group received any loans from SLP/HiH? **If yes, for what purpose have the loans been invested?**	HiH provided 10,000 per member. • To buy stock for shop x 2 • To buy wood for carpentry x1 • To buy medicine for animals and sell in shop x1 • 2 sheep x1 • Seed for cultivation x 1 • For agriculture x 4 • To buy goods for shop and a lamb x 1
Have any loan repayments been made to date? If not, are any payments overdue to date? **List overdue repayments**	Some delay due to: • Lack of regular income • Income is seasonal Others paid on time
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Three new enterprises established: • Poultry • Shop • Buy and selling livestoc
What other benefits have you received as a result of your membership of this group?	Improved on knowledge of health issues Better income leading to improved economic situation More unity between the members
What are the major problems that you are still facing?	Need more money for investment Transportation services Clinic Electricity Proper school building Tailoring training and carpet weaving, beekeeping, fish farming, poultry training is still required
Other information provided by the group, useful to this evaluation….	Overall knowledge and village relations has improved

Name of Group	**Location**	**No. of Members present**
Brothery	Sholgara District	9 out of 20
Types of income generation practiced by group members <u>before joining</u> this group:	Working in Iran as labourer Shopkeeper Farmers x 6 University student	

What are the reasons why you have joined this group. List all major reasons:	The direction of the HiH staff
What trainings have you received since you became involved with SLP/HiH?	Trading Poultry 4 elements of marketing environment screen before starting enterprise savings
How much money has the group saved to date?	Afghanis: 500 x 20 = 11,000
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? List all uses mentioned:	No loans distributed and therefor all with cashier
Have any members of this group received any loans from SLP/HiH? If yes, for what purpose have the loans been invested?	Not to date – new district
Have any loan repayments been made to date? If not, are any payments overdue to date? List overdue repayments	None
What are the outcomes of any enterprises that you are now operating after joining this this group?	None to date
What other benefits have you received as a result of your membership of this group?	Now have saving for emergency use Have unity as a group
What are the major problems that you are still facing?	Lack of Electrictiy No job opportunities Health clinic Poor roads Irrigation water No money to invest Clinic for animals
Other information provided by the group, useful to this evaluation….	Nothing

Name of Group	Location	No. of Members present
Holy Group	Sholgara	11 out of 19
Types of income generation practiced by group members before joining this group:	Farmers x 9 Shopkeeper Camel driver/owner for transportation	
What are the reasons why you have joined this group. List all major reasons:	Recommendations from HiH at district center Opportunity to receiver Islamic loans Savings	
What trainings have you received since you became involved with SLP/HiH?	Agriculture and Livestock Poultry Trading and Marketing Health	
How much money has the group saved to date?	Afghanis: 600 x 19 = 11,400	
Where is this money kept and has any of it been used to provide loans to group	5000 for buying seed 3500 for buying seed	

members, or for any other purpose? List all uses mentioned:	Remainder with cashier
Have any members of this group received any loans from SLP/HiH? If yes, for what purpose have the loans been invested?	None to date
Have any loan repayments been made to date? If not, are any payments overdue to date? List overdue repayments	Not applicable
What are the outcomes of any enterprises that you are now operating after joining this this group?	Will cultivate other vegetables which were introduced to them by HiH
What other benefits have you received as a result of your membership of this group?	They now work in a team and they have unity to start new enterprise and they have savings for emergency use. If there is a market opportunity they are now able to work together to use that opportunit
What are the major problems that you are still facing?	They need medium and large scale loans Roads Electricity Drinking water and piping system No irrigation system for land – although water is available Horticulture – do not know how to make good garden Fertilizer is very expensive
Other information provided by the group, useful to this evaluation….	Plan to have large poultry and cattle farm and will buy bigger machinery

Name of Group	**Location**	**No. of Members present**
Pamir	Sholgara	11 out of 19
Types of income generation practiced by group members before joining this group:	Farmers x 5 Livestock x 2 Labourer Shopkeeper Buying and selling x 2	
What are the reasons why you have joined this group. List all major reasons:	That there would be a facility to save and use this money for emergencies	
What trainings have you received since you became involved with SLP/HiH?	Agriculture and Livestock Poultry Beekeeping - introduction Trading Basics of starting an enterprise	
How much money has the group saved to date?	Afghanis: 850 x 19 = 14 250	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	No loans from their savings	

Have any members of this group received any loans from SLP/HiH?	No loans from HiH
Have any loan repayments been made to date? If not, are any payments overdue to date?	None
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	None
What other benefits have you received as a result of your membership of this group?	Income increased due to team work
What are the major problems that you are still facing?	Electricity Transportation services High school far away from village (esp. for girls) Health clinic Drinking water Animal clinic No expert doctor Fertiliser – too expensive No Islamic lending
Other information provided by the group, useful to this evaluation….	None

Name of Group	**Location**	**No. of Members present**
Modern Lifestyle	Sholgara - Haji Secandar	16 out of 19
Types of income generation practiced by group members <u>before joining</u> this group:	Farming and livestock x 11 Buying and selling – dealer Shopkeeper x 2 University student Metal fabrication	
What are the reasons why you have joined this group. List all major reasons:	Direction of HiH For better coordination at village level Saving – to use for emergencies	
What trainings have you received since you became involved with SLP/HiH?	Trading Principle of Saving Demand and Supply Marketing How to reduce their expenses – thrifty living	
How much money has the group saved to date?	Afghanis: 900 x 19 = 16,750	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? List all uses mentioned:	3,000 for home expenses 2,000 for home expenses 3,100 to repay old loan 12,000 to buy good for shop Remainder with cashier	
Have any members of this group received any loans from SLP/HiH?	Not to date	

Have any loan repayments been made to date? If not, are any payments overdue to date?	No problems
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Starting to buy and sell goods - at cheap price and sell amongst groups members
What other benefits have you received as a result of your membership of this group?	Savings for urgent use Family expenses have reduced Unity within Group
What are the major problems that you are still facing?	Electricity Road Animal Clinic No Market for selling products High price of fertilizer No job opportunity No good school Natural disasters – need flood protection works Need medicine for plants and animals No money to start enterprises despite many opportunities
Other information provided by the group, useful to this evaluation….	None

Name of Group	**Location**	**No. of Members present**
Forever Group	Bahahbad - Marmul	10 out of 15
Types of income generation practiced by group members <u>before joining</u> this group:	Labourers of sewing silk for Chapan production x 3 Village elder Driver Farmers x 5	
What are the reasons why you have joined this group. List all major reasons:	Directions for HiH Information about benefits of team work	
What trainings have you received since you became involved with SLP/HiH?	Agriculture and livestock Trading Health Marketing Poultry	
How much money has the group saved to date?	Afghanis: 2050 x 15 = 30,075	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? List all uses mentioned:	5000 for emergency sickness 7000 for buying raw material 2000 for buying livestock 5000 for emergency sickness 4500 for ploughing land 5000 to buy seed 4000 for ploughing 5000 to repay previous loan 3000 for ploughing land	
Have any members of this group received any loans from SLP/HiH?	10000 per member from HiH Bought sheep x 5 Bought goat	

If yes, for what purpose have the loans been invested?	Bought a cow Paid previous loan Bought chicken Bought seed x 2
Have any loan repayments been made to date? If not, are any payments overdue to date?	Some delay due to lack of regular income – it is seasonal
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Income increased Standard of living increased and improved living conditions Created job opportunities at village level
What other benefits have you received as a result of your membership of this group?	Feeling of unity Can help others with very urgent issues Source of money to start enterprise whenever an opportunity arises
What are the major problems that you are still facing?	Agricultural diseases No good school Need health clinic Drinking water Natural disarster assistance – especially for irrigation Road and transportation Electricity No permanent jobs Need to clean their spring No market to sell their products Need supply of medicine locally Need money and capital for enterprises Need literacy courses – order to better understand the trainings Need factories for employment
Other information provided by the group, useful to this evaluation….	Children will have a better live due to this group work.

Name of Group	**Location**	**No. of Members present**
Khalid – Created by Allah	Marmul - Fakirabad Village	10 out of 20
Types of income generation practiced by group members <u>before joining</u> this group:	Workers for weaving and sewing silk for chapan making x 5` Shepherds x 2 Construction labours Shopkeeper Farmer	
What are the reasons why you have joined this group.	Direction from HiH Savings	
What trainings have you received since you became involved with SLP/HiH?	Health Agriculture Saving Bookkeeping Trading Poultry and livestock Buying and selling	
How much money has the group saved to date?	Afghanis: 1800 x 20 = 36,000	
Where is this money kept and has any of it been used to provide loans to group	5000 to buy slik for weaving 3000 to buy livestock 4000 to sickness	

members, or for any other purpose?	5000 to buy livestock x2 10,000 to start a poultry farm 4000 for urgent sickness
Have any members of this group received any loans from SLP/HiH? **If yes, for what purpose have the loans been invested?**	10,000 per member Bought silk for weaving x 3 Bought a cow x 2 Bought goat x 2 Bought a sheep Bought goods for shop Bought seeds for cultivation
Have any loan repayments been made to date? If not, are any payments overdue to date?	Insufficient income Income is not regular and therefore repayments should be timed for that moment
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Income increased More job opportunities at village level Independent at village level soon All members got benefit of savings
What other benefits have you received as a result of your membership of this group?	Unity at village level Have savings for urgent use No need to leave the village for wor
What are the major problems that you are still facing?	Drinking water School Roads Insufficient capital Shortage of raw material Poultry feed not available in sufficient quantity Electricity Health clinic Animal clinic Need training in computing and English Lack of professional teachers
Other information provided by the group, useful to this evaluation….	Member stated that after training he decided to start poultry farm and with loan bought 20 chicken – now plans to expend to 500 chicken – the profit will be 7000 per month. Another member now buying and selling cows – he bought at 25,000 and sold for 30,000 Other members are buying material In Mazar and sell in village.

Name of Group	**Location**	**No. of Members present**
Moving Village (Parwas)	Parwais Village - Marmul	10 out of 20
Types of income generation practiced by group members <u>before joining</u> this group:	Agriculture and livestock x 7 Jobless x 1 Construction worker x 2	
What are the reasons why you have joined this group.	Instruction from hiH	
What trainings have you received since you became involved with SLP/HiH?	Health Trading Livestock and agriculture Poultry Marketing Growing silk worms Beekeeping	

	How to combat livestock diseases
How much money has the group saved to date?	Afghanis: 2100 x 20 = 42,000
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	10,000 to buy a goat 10,000 for urgent sickness 10,000 for seeds 10,000 for urgent sickness
Have any members of this group received any loans from SLP/HiH? **If yes, for what purpose have the loans been invested?**	10,000 each Bought sheep x 4 Bought goat x 2 Made a poultry farm x 2 Bought seed x 2
Have any loan repayments been made to date? If not, are any payments overdue to date?	Overdue repayment due to sickness No regular income - seasonal
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Now they have poultry farm so no need to buy chicken from Mazar Can buy several sheep together and increase profit Understand better how to buy and sell livestock
What other benefits have you received as a result of your membership of this group?	Better knowledge of agriculture and horticulture Different method of buying selling Unity and coordination in group
What are the major problems that you are still facing?	School and high education Drinking water Prevention of natural disaster Roads Money and capital Insufficient animal feed during winter No job opportunities Need training in computer and English Electricity Madrassa

Name of Group	**Location**	**No. of Members present**
Babaderkhan – father of farmers	Marmul – Labechar village	6 out of 18
Types of income generation practiced by group members <u>before joining</u> this group:	Driver Weaver workers for chapan Horticulture Construction worker Volunteer in Mosque	
What are the reasons why you have joined this group.	Savings Unity at village level Interest in team work	
What trainings have you received since you became involved with SLP/HiH?	Health Agriculture and livestock Poultry Silk worm cultivation Trading Marketing Environmental screening for new enterprises Drinking water	

	Buying and selling – very interested in this
How much money has the group saved to date?	Afghanis: 50,350 – but great various between individual members
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? **List all uses mentioned:**	15,000 to buy silk 15,000 to buy livestock 20,000 to buy fuel for generator 2,000 for home expenses 5,000 for home expenses 8,000 to buy machinery 2,000 for home expenses 4,000 to buy silk for weavin
Have any members of this group received any loans from SLP/HiH? **If yes, for what purpose have the loans been invested?**	10,000 per members To buy a wheat mill x 5 together Machinery for weaving x 5
Have any loan repayments been made to date? If not, are any payments overdue to date?	Some delay due to lack of regular income – seasonal
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Income increased Better job opportunity in village Better understanding of external market Standard of living increased Increased ability to pay for schooling of children and health services
What other benefits have you received as a result of your membership of this group?	Unity at village level Can solve their tribal problems at group level Help members with very urgent needs Will prepare the ground for better enterprises in future Less tension concerning future work opportunities
What are the major problems that you are still facing?	Health clinic Animal and agricultural clinic Natural disaster Roads Electricity Drinking Water Modern irrigation Lack of capital No facilities for bathing at local level Need training courses in skills training
Other information provided by the group, useful to this evaluation….	Before they were labourers and now they have machinery and therefore can work for themselves and have more profit for themselves. Have trained 6 trainees in silk weaving factory. Four people working in wheat mill – now no need to send wheat to district centre so price is lower and profit is gained

Female Groups

Name of Group	Location	No. of Members present
Fruton	Reshan, Marmul	13
Types of income generation practiced by group members <u>before joining</u> this group:	Handicrafts and Khilim – traditional style using skills learnt previously Also livestock	

What are the reasons why you have joined this group. **List all major reasons:**	Before they established the group they had little information or motivation. They wanted training and they enjoyed watching the training DVDs They wanted to increase their income They wanted to alter the attitude of men in their community
What trainings have you received since you became involved with SLP/HiH?	A TV projector and film was used by the trainees Book keeping Health training and personal hygiene – a gift of shampoo and a towel was received by each member Intergroup-lending At fortnightly meeting they discuss their income generating activities
How much money has the group saved to date?	Afghanis: Approx 2150 per member
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose? **List all uses mentioned:**	All inter-lent – balance of 200 Afghani with the treasurer They bought material to make shawls x 3 One member trades in materials and other items which her son buys in Mazar Embroidery on Khilims Livestock purchased x 7
Have any members of this group received any loans from SLP/HiH?	10,000 Afs per person. All used to buy livestock and no interest was paid.
Have any loan repayments been made to date? If not, are any payments overdue to date?	All repaid on time to date
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Women from the group now go to the bazaar themselves – they use a car travels regularly. They have seen Mazar for themselves for the first time. At regular meetings they can meet and discuss among themselves Bookkeeping and accounting are very important
What other benefits have you received as a result of your membership of this group?	They now have good relationships within their groups and respect from the community
What are the major problems that you are still facing?	There is no doctor or clinic in the area Road conditions are a major problem No school teacher

Name of Group	**Location**	**No. of Members present**
Mohabat	Rehshan- Marmul	20
Types of income generation practiced by group members <u>before joining</u> this group:	Making shawls and keeping animals, but without a good understanding	
What are the reasons why you have joined this group.	HiH staff gave information and explained the benefits of savings using a projector	
What trainings have you received since you became involved with SLP/HiH?	Health and Hygiene Business – marketing and shopkeeping Bookkeeping Discussion on inter-loans and business Responsibilities towards each other HiH staff assist with accounting problems and also supply materials to the groups. They are present at every meeting	
How much money has the	Afghanis: approximately 2200 per member	

group saved to date?	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	Shawl material Poultry Remaining money is with the treasurer
Have any members of this group received any loans from SLP/HiH?	All members received a loan Purchase of livestock x 19 – the milk for cows is around 7 lt per day Shop keeping x 1
Have any loan repayments been made to date? If not, are any payments overdue to date?	All repayment on time as recorded in the register. The shop keeper needs a new loan from HiH Others will buy more animals for fattening.
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Milk marketing – they make yogurt and sell locally or in the city. They have a contract with shop keepers in Mazar. Driver takes to the shop.
What other benefits have you received as a result of your membership of this group?	They now know about the responsibility of husband and wife They understand about vaccinations, etc. Now understand many things Violence towards women was a problem before but has now stopped
What are the major problems that you are still facing?	They need a programme for producing Chapans There is only a tent for teaching primary children in 3 hours daily sessions No female teacher for older girls

Name of Group	**Location**	**No. of Members present**
Shadap and Almoss groups	Shahdian - Marmul	10
Types of income generation practiced by group members <u>before joining</u> this group:	No activities for income generation – they just worked on their families land	
What are the reasons why you have joined this group.	HiH mobilised them and explained the benefits of savings and loans. They were convinced of the economic benefits of the programme	
What trainings have you received since you became involved with SLP/HiH?	Business Marketing Benefits of loans	
How much money has the group saved to date?	Afghanis: 2,200 to 2,400 per member	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	With the treasurer. Some inter-group loans have been provided for: Sheep – some where purchased for them by HiH. All sold now and a cow has been purchased. Material for spinning wool Material for making shawls	
Have any members of this group received any loans from SLP/HiH? If yes, for what purpose have the loans been invested?	10,000 per member Four members purchased one in-calve cow and used milk for families and for making yogurt and selling in local villages	
Have any loan repayments been made to date? If not, are any payments overdue to date?	Some problems with repayment – they will try to make payment at next meeting Money that is repaid goes back to Mazar and they do not know if they will get another loan.	
What other benefits have you	Workshop on business – using a projector, which showed the different types	

received as a result of your membership of this group?	of business – this was very memorable for them. They now understood about accounting and buying and selling Bookkeeping and Islamic Banking. Family planning training which explained the need for a 2 year gap between pregnancies They were each given a towel and shampoo as well as a comb and a hairbrush.
What are the major problems that you are still facing?	No doctor or health clinic is available A school is available for no teachers It cost Afs 200 for a car to travel into Mazar The road is now destroyed so route is very difficult No mid-wife so some women die in child birth as transport into Mazar is so difficult
Other information provided by the group, useful to this evaluation….	If HiH does not continue they will continue with their group savings and will use the technical information that they have learnt. Their husbands are now very happy with them and their relationships has improved The women can make decisions alone or jointly with their husbands

Name of Group	**Location**	**No. of Members present**
Mirror of Hearts	Marmul District Centre	10 out of 18
Types of income generation practiced by group members <u>before joining</u> this group:	Making Khilim, shawls, etc. at their home according to the wishes of their neighbours	
What are the reasons why you have joined this group.	They were informed by the CDC of the programme and decided to join. Especially interested in the saving. They were very poor and had nothing else to do. They were informed about the training they would receive.	
What trainings have you received since you became involved with SLP/HiH?	They all attended training in enterprise, capacity building regarding behaviour, environmental sanitation and hygiene. BDS, savings and loan trainings were the most useful.	
How much money has the group saved to date?	Afghanis: approx. 2,300 per member	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	Internal lending for purchase of sheep and cloth and thread for shawls, the remainder is with the treasurer	
Have any members of this group received any loans from SLP/HiH?	They all received 10,000 Livestock fattening x 5 Shop keeping – joint family business x 5	
Have any loan repayments been made to date? If not, are any payments overdue to date?	No repayment problems	
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	Their income generation is the same as before but they now use a better system. Before they looked after animals for rich people but now have their own livestock as well. Handicrafts are now sold in the market and there is a big demand locally. They can also buy material locally A new grocery shop had been opened with loans from 2 male and 5 female members One woman is making chapans using material bought in Mazar	
What other benefits have you	The ability to save is the biggest benefit for the women and secondly the	

received as a result of your membership of this group?	loans Training in BDS was very useful
What are the major problems that you are still facing?	Lack of schooling illiteracy - but actually the women were not sending their children to school on a regular basis
Other information provided by the group, useful to this evaluation….	Would like training in tailoring and carpet making They would like literacy training

Name of Group	**Location**	**No. of Members present**
Star	Marmul District Centre	13 out of 15
Types of income generation practiced by group members <u>before joining</u> this group:	Wool spinning, khilim making, waving turbans and embroidery	
What are the reasons why you have joined this group.	CDC and their fathers advised them to join. Due to poverty they wanted to save money and earn money.	
What trainings have you received since you became involved with SLP/HiH?	Health BDS Family planning Education All very interesting…..	
How much money has the group saved to date?	Afghanis: 2350 per member = 35,250	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	10,000 with their treasurer 4 loans to buy thread for weaving and khilim making	
Have any members of this group received any loans from SLP/HiH? If yes, for what purpose have the loans been invested?	10,000 each and all used for purchase of livestock	
Have any loan repayments been made to date? If not, are any payments overdue to date?	No repayment has been due yet	
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	No new enterprises development but they have expanded their embroidery and weaving work	
What are the major problems that you are still facing?	They need more skills training in tailoring and carpet making and literacy as their families did not allow them to go to school They need a clinic	
Other information provided by the group, useful to this evaluation….	Their position in their family has changed. Men ask them for money from their inter-group lending fund.	

Name of Group	**Location**	**No. of Members present**
Flower bud	Marmul District Centre	8 out of 10
Types of income generation practiced	No income source only small work in tailoring	

by group members before joining this group:	
What are the reasons why you have joined this group.	CDC informed them and they wanted to learn something and wanted to save and to earn income
What trainings have you received since you became involved with SLP/HiH?	Livestock, marketing, BDS, Health and family planning, how to take care of daughters – no early marriage
How much money has the group saved to date?	Afghanis: 2400 x 10 = 24,000
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	19,000 is with their cashier Some given for grazing cattle Purchase of a lamb Most have not taken any intergroup loan
Have any members of this group received any loans from SLP/HiH?	All received 10,000 Livestock x 5 Shop keeping x 5 Husband bought material in Mazar
Have any loan repayments been made to date? If not, are any payments overdue to date?	All repaid on time
What are the outcomes of any enterprises that you are now operating after joining this this group?	Buying and selling and tailoring
What other benefits have you received as a result of your membership of this group?	They have experienced many changes and have made money and accumulated savings. Their families behave better towards them as they have more information – more respect
What are the major problems that you are still facing?	Poor road to Mazar Poverty and lack of income No clean water Only male teachers at the school

Name of Group	**Location**	**No. of Members present**
Roshan – mainly speaking Uzbeck	Sholgara - Qazalkent	13 or of 17
Types of income generation practiced by group members before joining this group:	Not literate – only learnt the Koran Making different handicrafts but without access to the market Spinning and dyeing material but without a modern system and old fashioned styles	
What are the reasons why you have joined this group.	HiH emphasised the benefits of savings and increasing family income	
What trainings have you received since you became involved with SLP/HiH?	Accounting, marketing, agriculture – planting trees, tomatoes, potatoes – the group leader has a small garden Also livestock, poultry, tailoring, health and hygiene, and the design of handicrafts.	
How much money has the group saved to date?	Afghanis: 1,050 each	
Where is this money kept and has any of it been used to	Cashier has 12,100 Loans given for machine sewing and a small sheep	

provide loans to group members, or for any other purpose?	When the weather is better they will lend out money to buy more, but now the women are busy in the fields.
Have any members of this group received any loans from SLP/HiH?	None – this is a new group
What are the outcomes of any enterprises that you are now operating <u>after joining</u> this this group?	They have future plans for handicrafts and to buy cows and sheep – the wool of the sheep will be used for spinning and cows milk and calves will be sold. They need bigger loans to start a shop and to buy second-hand clothes for selling locally, and to buy a sewing machine. They are also interested in poultry

Name of Group	Location	No. of Members present
Beheshtbaren	Sholgara - Qazalkent	13 out of 16
Types of income generation practiced by group members <u>before joining</u> this group:	One woman is a teacher of English and Pashtu Others had skills but no income generation – just grew vegetables for family consumption.	
What are the reasons why you have joined this group.	HiH offered a savings programme – if they saved money within a group they would not have to ask their husbands for money. Meeting in a group enabled them to get to know each other and meet regularly. They wanted to learn more and earn more money.	
What trainings have you received since you became involved with SLP/HiH?	Weaving shawls, BDS, Accounting, Savings, Marketing, Tailoring, Agriculture, Poultry, Hygiene (including family planning). They all received all the training	
How much money has the group saved to date?	Afghanis: 1150 per member – one woman left because she could not make the savings.	
Where is this money kept and has any of it been used to provide loans to group members, or for any other purpose?	4 members have received inter-group loans. 2,000 for material for tailoring 5,000 for thread for weaving to be sold in the village – she went herself to the market and made a profit of 1,000. 3,000 x 2 for clothes bought in Mazar and sold in the village – they are busy working on the land at present. They think that EID is a good time for this type of business	
Have any members of this group received any loans from SLP/HiH?	None - the group is new	
What are the major problems that you are still facing? با ان مواجه میشوید.	Insuffient savings No Market in their village Clinic and school are far away and school is not properly constructed No clean water No access to emergency health care – must travel to Mazar and transport is difficult	
Other information provided by the group, useful to this evaluation….	The member who is a teacher is a member of the CDC but the meetings are very rare. Yesterday they discussed the need to dig a well. They would like to buy a cow to make yogurt One woman is interested to construct a hen house for poultry keeping. Their location is good for livestock raising as the grazing is plentiful and free They would like additional training in agriculture, livestock They need literacy training – 4 young women are very interested in this.	

Annex 6 - HiH Staff Workshop Outcomes

	Problems facing Women	No Of Stars	Activities Undertaken by HiH to address the problem	Impact Achieved
1	Lack of Educational program for women (Literacy Program)	11	• Conduct training in local accent according to knowledge of women • Use pictures and practical activities for training • Use real examples of daily activities during the training. • Use DVDs for training • Plan to develop literacy training	
2	Women are very busy with daily activities at house and they have many children	3	• Conduct family planning training to limit children to 1 or 2. • Emphasise how to save time of income generating activities and their homes	
3	Most of women don't have any income, to save money in their SHG so they can't be a potential	5		

	member of group			
4	Women are not allow to work outside of home	8	• HiH coordinate with CDCs to introduce the programme for the women. They give time for women to explain the programme to their male relatives. If not accepted HiH will discuss directly with male relatives. • Encourage and guide groups to understand the benefits to women in participation in groups • Will empower the women through training and creating income sources. This is possible if they can use a suitable place near to their homes	
5	There is no market for women's products specially handcrafts	11		
6	Lack of Job opportunities for women	16		
7	Women don't have capital, to create any job opportunities	8	• Training on money management • How to increase savings • Training in how to get loan and from where • Training in how to utilise their capital most effectively	
8	Lack of skills is main obstacle to grow, and extend	11	• Conduct demand assessment to determine type of vocational training	

	their activities		required • They conduct 15 different types of vocational training • Also training in entrepreneurship for poultry, livestock, beekeeping.'agriculture, etc. • Skills training in accounting, saving and trading	
9	They are not able to compete with other products at market	1		
10	Women are not allow to decide for spending their income independently.	0		
11	Education problem	9	• Established KRC for training according to the communities requirements • Plan to have literacy programme. For the future the first activity should be literacy and then selection of group members	
12	Drinking Water	3		
13	People at community level are busy with daily activities and their productivity are very low but they think they do well.	4		
14	Most of men are out of village because they are responsible to bring income for daily expenses of	8	• Vocational and skills training is provided to create job opportunities	

	their families.		locally • Distribution of small, medium and large loans • Encourage other MFIs / banks to give Islamic loans to group members • Finding market for locally made products • Job opportunities created at local level • Plan to conduct different types of vocational training, eg motor cycle repair and mobile phone repairs • Flexible team for training at convenient times for group members • Communicate how important the training is for the men's future	
15	Security	0		
16	Health	8	• Assess health problems at the village level • Good coordination with health organisations at community level • Work for public awareness related to health problems • Promote vaccination • Training in safe drinking water • Training to prevent animal diseases passing to humans	

			• Deliver general health training • Public awareness raised through posters and movies	
17	Religion is against the loan/interest	4		
18	There is no support from government	0		
19	People don't trust any more on NGOs because some of NGOs ruined their trust at community level so it's very difficult to satisfy them that we are not like them.	6	• HiH gives the community a strong commitment that they will do what they promise • HiH will explain other success stories and examples in other communities, so please trust us. • Exposure visits to other districts to demonstrate their activities • HiH provides loans with not collateral by creating SHGs and introducing relevant organistaions that give loan • Coordinate with elders, district governors and CDC. • HiH respects culture, custom and tradition • HiH has good experience and good communication at community level.	
20	Violence Against Women	7	• Advocay and public awreness programmes during group meetings • Use Islamic code and holy text to	

			advice the community of the correct behaviour • HiH give examples of good and bad behaviour to illustrate • They have women empowerment programmes that will increase Womens income • Creating business and providing job opportunities at community level.	
21	Women don't have knowledge of what is their rights and others	4		
22	Political problems	0		
23	People need daily income (Wages)	5		
24	There is no control from the government for importing of same products that is available in Afs Market	0		
25	There is no support from government (Financial, tools/Machinary and technical support)	0		
26	There is no Market to sale the products	14	• Marketing training • Direct Marketing by HiH for groups products • Market linkages • Future plan to establish market outlet somewhere	

			• Provide quality control of groups products • Monitor market demand • Provide advise on quality of products required by market • Facilitate meetings to introduce products to traders, etc.	
27	Men are very busy with some useless activities (to bring income for their families)	8		
28	Natural disaster	0		
29	Opium and addiction	1		
30	Lack of facilities for enterprisers	6		
31	People have not access to Islamic loan	18	• Three types of loan for groups that plan to start an enterprise From Afs 5000 – 20,000 (EIF?). Groups which perform well then HiH will introduce them to Banks that provide larger loans	
32	Lack of irrigated land for cultivation	0		
33	People don’t have trust on development programs	6		
34	People rely on funding	5		

35	Shortage and lack of raw material	8	• Vocational and skills training on how to obtain raw material for their businesses, such as silk, cotton. • Coordination with suppliers to provide raw material • Help to produce raw material, such as soya bean for poultry feed.	
37	Transportation Problem (road, highway, Rail services)	0		
38	Market facilities are very limited (not market to sell /buy – Material and outputs)	8		
39	Some people can't make regular saving	5	• Group members motivated to attend group meetings • Use their income from IGA to provide savings • Encourage members to sell their products as soon as possible in the market • Introduce women's products to door to door, the local market and district market, provincial market • Training in money management	
40	Women don't have authority to make decision	2		

Evaluation of "Sustainable Livelihood Programme through Community Mobilization and Establishing Knowledge Resource Centre in Mazar-e-Sharif"

This is an evaluation of the Sustainable Livelihood Programme (SLP) supported by Sida and implemented by Hand in Hand (HiH) International. The purpose of this evaluation was to promote learning and support the decision making in favour of aid effectiveness, sustainability and development impact on Afghan women, men, boys and girl's situation and opportunities to realize their rights.

During the program period the initial target districts had to be revised and three elements for the program were dropped because they failed to translate into the Afghan context. After nearly 30 months of implementation the programme remained at a relatively early stage in the process of producing sustainable change at the community level and impact of implementation was therefore too early to determine. The evaluation states that the strategic vision of the program could improve to promote development from more income generating skills of group members to full-scale entrepreneurship. The assessment concludes that SLP has provided some loan capital that has been lent to group members in two districts and that training is provided to group members at bi-monthly meetings in a wide variety of subjects. Also, the evaluation states that aims and objectives of the SLP fit well within the strategy of Sida and that the specific objective of recruiting 7,500 members will be achieved by end of June 2013.

SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY

Address: S-105 25 Stockholm, Sweden. Office: Valhallavägen 199, Stockholm
Telephone: +46 (0)8-698 50 00. Telefax: +46 (0)8-20 88 64
E-mail: info@sida.se. Homepage: http://www.sida.se

Sida