



End Term Evaluation of
*Supporting Rural Entrepreneurship and Promoting
Women's Socioeconomic Empowerment*
in Samangan Province

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| Consultants | | Green Growth Consulting Services |
| Client | | Hand in Hand Afghanistan |
| Date | | November 2016 |

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Abbreviations

| | |
|----------------|---|
| AFN | Afghanis (Afghan currency) |
| BDS | Business Development Services |
| CDC | Community Development Councils |
| CIG | Common Interest Group |
| DDA | District Development Assembly |
| EIF | Enterprise Incubation Fund |
| HiH | Hand in Hand |
| HiH Af | Hand in Hand Afghanistan |
| HiHI | Hand in Hand International |
| M&E | Monitoring and Evaluation |
| MFI | Microfinance Institution |
| MIS | Management Information System |
| MoLSAMD | Ministry of Labor, Social Affairs, Martyrs and the Disabled |
| SHG | Self-Help Group |
| SO | Specific Objective |
| ToT | Training of Trainers |

1 Executive Summary

In September 2016, Green Growth Consulting Services was contracted by Hand in Hand Afghanistan (HiH Af) to conduct the End Term Evaluation for a project entitled *Supporting Rural Entrepreneurship and Promoting Women's Socio-economic Empowerment*. The project, implemented in the Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan, ran from 2014 to 2016 with support from the European Union and Hand in Hand International (HiHI). The project aimed to support rural entrepreneurship while promoting women's socioeconomic empowerment. (For further information about the aims of the project and the associated objectives of this assessment, please refer to the subsection on Objectives.)

The overall goal of the project was to create, train and support Self-Help Groups (SHGs) among community members that would then be sources of increased economic activity and job creation. In order to study the project's design and implementation, the consultant conducted an end-term evaluation study that included a desk review, key informant interviews (of HiH staff and relevant government officials), focus group discussions with beneficiaries and individual interviews with other stakeholders.

The findings of these interviews are presented in this report in four sections. It begins with a discussion of the project's actual implementation success according to its own overall and specific objectives, results and indicators as presented in its final logframe agreed upon between HiH and the donor. In this analysis, the consultant found that the project either met or exceeded nearly all aims, with only a few exceptions that were related to the implementation and tracking of EIFs due to a worsening security situation and a prior agreement between HiH and its donor. The report then continues by considering the progress made against the midterm review recommendations. Most recommendations made were successfully addressed by the project's completion. However, a number of exceptions occurred, including recommendations that were not applicable to the latter half of implementation (i.e. related to early trainings) or unsuitable (i.e. on improving an already highly functioning M&E system). Most recommendations, however, were adopted by HiH management in the second half of implementation.

Furthermore, the findings contextualized this project within the wider network of development programming in Afghanistan. Interviews with beneficiaries were overwhelmingly positive, with the vast majority of those interviewed indicating a deep appreciation from HiH's efforts in a generally overlooked part of the country, as well as clear understanding of their own skills development, job creation opportunities and business development experiences following the project's implementation. Women and men generally indicated that the project was extremely useful to improving women's socioeconomic situation by enabling them to not only learn new skills but also contribute to their family's household income in meaningful and noticeable ways. All beneficiaries and HiH staff interviewed further explicitly recognized the theory of change approach, and the deeply localized HiH design and implementation methodology, which prioritized existing dynamics, limitations and opportunities instead of transplanting projects and ideologies into the districts.

Recommendations to the project include expansion into new communities as well as expansion into existing communities in different, more advanced enterprises. It further presses for a need to assess the longer-term effects of this project by continuing to monitor the communities and the project's legacy long after implementation. In future renditions, it challenges HiH staff to consider challenges they faced in designing the project (i.e. reconsidering EIF implementation, scheduling more ramp up time and improving communications / marketing materials) as well as implementing the project (i.e. considering geographic limitations and understanding the need to prioritize market opportunities over requests for training in particular skills).

Overall, the project is likely to have a lasting impact in both districts, particularly in promoting rural women's economic and social empowerment as well as the well-being of their families, and it is highly recommended that continued monitoring occur in the coming years.

2 Methodology

2.1 Objectives

As specified in the Terms of Reference and contract between HiH Af and the consultant, the aim of this End Term Evaluation was to “provide an independent evaluation of the progress and

performance of the program as of 24/August/2016 (end of project) and of the results obtained compared with the targets and expectations in the Grant proposal and those set out in the logical frame and work plan. The ETE will also review and evaluate the Mid Term Review (MTR) recommendations those had subsequently been verified through HiH Af Management Response (MR).” The agreement sets out the specific requirements of the ETE, which are laid out below:

1. The activities and indicators, their outputs compared against work plan and logical framework.
2. Progress of corrective actions recommended and subsequently further verified through MR on the MTR.
3. Any additional comments, insights on the project relevance, effectiveness, efficiency, sustainability, value for money and lessons learnt those have not been covered by the ROM.
4. Expanding on the previous points, an analysis of the issues affecting implementation with reference to:
 - a. The appropriateness of the HiH model to meeting locally articulated needs
 - b. HiH Af’s planning and execution of the activity plan,
 - c. The assumptions set out in the logical framework,
 - d. The expected and actual behavior of other actors
 - e. Any other relevant contextual material
5. Any changes, positive or negative, in the broader environment regarding migration and the position of women that can be attributed to the project intervention.

The general aim of the project was to strengthen the socio economic rights of 5,400 poor rural women and men in Afghanistan and economically empower them to create 8,100 jobs, with a particular focus on women. By comparing end line data collected in October / November 2016 with baseline data from March 2014, the Green Growth team was able to adequately compare socioeconomic conditions in order to obtain a better understanding of the potential impact of the project on the target beneficiaries. While outside factors were inevitable in a short study, the

Green Growth team developed intensive, detailed tools to mitigate the influence of outside factors and attempt to draw out the actual impact of the project. The evaluation was less geared towards general programming and contextual information, and more geared towards in-field analysis of the project's success based on its own pre-approved measures.

As noted in the agreement between HiH Af and the consultant and as presented in the tools shown in Annex 1, the evaluation also considered the following thematic issues (based on the TOR):

- Attitudes related to migration, and whether these have changed as a result of the project
- Changes in gender relations at the household level as a result of the project
- Project's impact on women's situation in the local community and governmental power structures (formal and informal)

2.2 Field Work

The following methodology was used to conduct this evaluation:

Desk Review

The desk review was broken down into three parts:

1 – Immediate Contextual Information

The team conducted a review of (rural) women entrepreneurs in Afghanistan to understand how these women fit into the greater economy of the country and the types of special support they might need in order to achieve success.

2 – Wider Context

A brief look into other, non-Afghanistan-based literature on women entrepreneurs was also conducted in order to tease out potentially relevant best practices that could be useful to the evaluation of the project. Understanding the country contexts vary widely, this will not be used as part of the findings but rather as a mechanism to inform the field research.

3 – Project Background

Desk review ultimately focused primarily on understanding the project's background the progress reports, annual reports, monitoring reports, the midterm evaluation and other relevant material to be provided by HiH.

The intention of the desk review was to both contribute towards quality implementation of the project tools, and to situate the findings of the project into the greater context. Given the limited space in the final report, less emphasis will be put on the desk review's insights than on the actual evaluation's findings.

Key Informant Interviews

A total of 35 randomly selected key informant interviews were organized and held, with insights from these interviews triangulated with other interviews. In this assessment, key informant refers solely to rural women and men entrepreneurs who are considered beneficiaries of the HiH project. Whenever possible, as diverse a range of women and men entrepreneurs were interviewed as possible, with emphasis in questioning on the effectiveness of business trainings, quality of services, improvement in productive asset access, etc.

Notes and recordings were taken of each interview, and a transcription or detailed notes in English will be provided to the consultants by the researchers. Interview tools are presented in Annex 1 (Evaluation Tools).

Focus Group Discussions

A total of five Focus Group Discussions (FGDs), consisting of 7-12 respondents, were conducted with participants from both designated districts. Each discussion took an average of two to three hours and focused on developing a confidential environment in which beneficiaries/respondents were able to express their personal and group assessments of various aspects of the project's implementation. During the focus group discussion, participants were asked to share their thoughts on project selection criteria and transparency related remarks, to help the consultant learn about the fair distribution of resources (cash assistance, training and equal representation in Self Help Groups). Focus group guidelines are presented in Annex 2 (Focus Group Guidelines).

Stakeholder Interviews

A number of stakeholders were also interviewed in the process to provide a higher-level analysis of the project's impact in the local community, particularly as understood by non-beneficiary professionals in either economic development or women's affairs. The following regional department heads were interviewed:

| No. | Name | Title/Position | Date |
|-----|---------------------------|---|---------------------|
| 1 | Dr.Kamran Hekmati | Program Manager - Regional (HiH) | 24 Oct |
| 2 | Rafi Azimi | Deputy Program Manager - Regional (HiH) | 24 Oct |
| 3 | Hasibullah Salimi | Capacity Development Officer (HiH) | 24 Oct |
| 4 | Eng Benafsha Kawa | Market Linkage Officer (HiH) | 24 Oct |
| 5 | Kazim Khaki | Branch Offices Coordinator (HiH) | 24 Oct |
| 6 | Mohammad Hashem Zari | Samangan Provincial Governor | 25 Oct |
| 7 | Khuaja Qudratullah Sediqi | Director of Labor and Social Affairs, Martyrs and Disabled (DoLSAMD) | 25 Oct |
| 8 | Malalai Safi | Trainer at Directorate of Rural Rehabilitation and Development (DRRD) | 25 Oct |
| 9 | Khadija Hossaini | Director of Women Affairs (DoWA) | 25 Oct |
| 10 | Abdul Rahim Nasry | CEO HiH | 2 nd Nov |
| 11 | Mr.Hassani | District Governor | 27 Oct |
| 12 | Ali Akbar | Head of Executive Office of District Governor | October 24 |
| 13 | Nasrullah | Census Office Manager & Reporting | October 26 |
| 14 | Sultan Hussain | Sectoral Manager | October 26 |
| 15 | Haji Mohammad Hassan | Forestry Manager | October 27 |
| 16 | Nezamuldin | Agricultural Manager | October 28 |

3 Findings

The findings of this report are split into four sections. First, the report will assess the project against its own activities and indicators as well as actual outputs compared to the work plan and logical framework. This will enable HiH to see its progress along its own metrics for the entire duration of the project’s implementation. It will secondly consider the progress made against the corrective actions recommended in the midterm review, discussing the progress made in the last half of the project’s implementation. Thirdly, this section will look to the field-based data gathered and discuss the appropriateness of the HiH model, its planning and execution of its plan, its assumptions and the expected versus actual behavior of other actors. It will conclude with a discussion on the broader, contextual impacts of the project.

3.1 Project Objectives, Results and Indicators

This section of these findings assesses the project against its own activities and indicators as well as actual outputs compared to the work plan and logical framework. In its project proposal, HiH set forth its overall objective as “economically empower[ing] and strengthen[ing] the socio-economic rights of poor rural women and men in Afghanistan, with a particular focus on women.” The following chart considers HiH’s success in project implementation against its overall and specific objectives:

| Overall Objective | |
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| Objective | Consultant’s Analysis |
| O1 – The overall objective of this action is to economically empower and strengthen the socio-economic rights of poor rural women and men in Afghanistan, with a particular focus on women. | The overall objective was achieved. Samangan, as a relatively low priority province for both international aid and development programming as well as for the central government’s work, is in high need of improved socioeconomic rights of poor rural women and men. Overall, this project successfully improved the situation, and specifically the socioeconomic rights of the women (the target group) in the districts and villages of its implementation. |
| Specific Objectives | |

| Objective | Indicators | Consultant's Analysis |
|---|--|--|
| <p>SO1 – The specific objective of the proposed action is the creation of 8,100 jobs through self-employment and/or employment in the poorest communities in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan Province.</p> | <p>SO1.1. Number of jobs created: 8,100</p> <p>SO1.2. Percentage increase in enterprise net income: 5%</p> | <p>SO1. 1 The objective was slightly exceeded, as HiH was able to create 8,538 jobs (76% female) with the following district and gender breakdowns: Dara-i-Suf Bala: 4,526 jobs (3,445 female and 1,081 male) Darai-i-Suf Payan: 4,012 jobs (3,073 female & 939 male)</p> <p>SO1.2: Thirty five randomly selected members were re-interviewed by the ETE team using the Hand in Hand end of project M&E questionnaire. The Hand in Hand results for those individuals and the ETE results for those individuals were found to be the same. This means that the Hand in Hand survey was reliably conducted, there was no exaggeration of results detected, and the broader results of the Hand in Hand final survey are thereby validated: that there was an average 43.9% increase in business income for those that had a business at baseline, an approximate 1900 AFN (27</p> |

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| | | EUR) per month business income for those that had no business before, and an overall an average 37.1 % increase in household income. |
| Results | | |
| Result | Indicators | Consultant's Analysis |
| R1 – 360 Self-Help Groups (SHGs) (5,400 members, 70% female) successfully formed and showing regular meetings and savings with good record keeping. | <p>1. 1. Number of SHGs formed with regular attendance by the majority of the group members: At least 90%. (R1).</p> <p>1.2. Male and female ratio of SHG members: 70% female participation. (R1)</p> <p>1.3. Number of SHGs with a group constitution, record keeping procedures and assigned leadership roles: 360 SHGs. (R1)</p> <p>1.4. Number of SHGs that start savings and show consistent increase in savings levels: 360 SHGs. (R1)</p> | <p>This result was achieved in the first year of the project's implementation, when the full 360 SHGs were formed (72% female), with 185 SHGs being formed in Dara-i-Suf Bala (127 of which are female-only) and 175 SHGs being formed in Dara-i-Suf Payan (131 of which are female-only). The number of SHGs formed, their gender ratios and their constitutional and procedural development were all judged as successful by the consultant. On average, attendance was about 95% by members. All SHGs completed bookkeeping training and kept adequate records of their activities, including meetings. Savings (1.4) were also judged as successful, as the average SHG member saved AFN</p> |

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| | | <p>2,576 and the cumulative savings for all SHGs was AFN 14,703,960 (the vast majority of which was held by female-only SHGs). Furthermore, the number of internal loans already paid was remarkably high, with AFN 7,954,850 of AFN 10,949,850 already fully paid back at the time of the project's completion.</p> |
| <p>R2 – 5,400 members start/enhance an enterprise.</p> | <p>2.1. Number of microenterprises created and/or enhanced: 5,400 (R2) 2.2. Number of distributed toolkits (R2)</p> | <p>According to HiH's final narrative report and the consultant, a total of 5,518 enterprises were formed (4,182 female-owned) in fields including blacksmithing, horticulture, livestock care (cow rearing, poultry and beekeeping), agriculture, motorbike repair, wool spinning, tailoring and embroidery. They have all been trained in Microfinance and Islamic Lending, Savings and Principles of Savings, Positive experience of women's participation in family income and several other</p> |

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| | | courses related to business and professional development including market survey techniques and marketing strategies. Breakdown of their training (by location, skill and gender) is available in Annex 3. |
| R3 – 5,400 members enhance their enterprises with vocational and asset-based support from the project. | 3.1. Number of distributed toolkits: 5,400 (R3) 3.2. Number of group members who attend vocational skills trainings: 5,400 group members (R3) | A total 5,568 toolkits were distributed in line with the training received. A total of 5,518 members received training. |
| R4 – 4,300 members supported on value addition and/or are linked to markets. | 4.1. Number of group members who complete market linkage training: 4,300 group members (R4) 4.2. Number of group members who receive value adding technical training: 4,300 group members (R4) 4.3. Number of group members who experience improved linkages to markets: 4,300 group members (R4) 4.4. Number of cross-fertilization visits among CIGs | Value Addition and Market Linkages training was provided to a significantly higher number of SHG members than anticipated, with 5,518 members (73% of whom were female) undergoing training on market linkages, price fluctuation, marketing and value addition (4.1-4.3). This number exceeded expectations based on the capacity of HiH staff as well as the need for on-site training. |

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| | | <p>The trainings provided valuable opportunities for cross-fertilization visits among CIGs. HiH organized 65 visits in total, with members learning from one another’s best practices through these meetings. While CIG formation was difficult, HiH formed 111 CIGs and indicated no future plans to continue forming such groups due to geographic and cultural barriers.</p> |
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All activities were implemented within a reasonable range of the proposed work plan, with natural delays in the project’s commencement being successfully addressed later in the implementation period. Overall, the project either met or exceeded all objectives, activities and results planned for in its initial development.

3.2 Midterm Review Recommendations

During the midterm review of the project’s implementation, a number of corrective actions were recommended, discussed and verified particularly related to the project. This section of the findings looks at the last half of the project’s implementation, and the degree to which these midterm review corrective actions were successfully addressed by the project’s completion.

| Specific Recommendation by Midterm Review | End-term Review Consultant’s Analysis |
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| <p>The project must define a job and status of its creation based on its remuneration level and sustainability.</p> | <p>The definition of a job was shared by HiH staff with VEFs, thereby linking the HQ decision to the village-level implementation.</p> |

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| <p>The Management Information System (MIS) database should gather data on actual jobs created.</p> | <p>This data was, at the time of the MTR, already being tracked and continued to be track throughout the project’s implementation.</p> |
| <p>The book of records should be maintained by the Self-Help Group (SHG) members themselves, not by the VEFs.</p> | <p>The handover of bookkeeping from VEFs to SHGs was done successfully in the latter half of the project’s implementation. This was a challenge due to overall low literacy rates among SHG members, resulting in a need to provide SHGs with literacy and numeracy training (particularly during the first half of the project’s implementation) in order to prepare them to take over bookkeeping responsibilities. Those SHGs with members who had some basic literacy and numeracy skills were given sufficient training to enable an effective handover of responsibilities. However, VEFs continued to monitor SHGs and assist on an as-needed basis. In cases where all SHG members were mostly or entirely illiterate prior to the project’s commencement, SHG members who successfully completed the Life Skills Trainings for Entrepreneurs program were assigned to be group secretaries responsible for bookkeeping. VEF monitoring continued in these cases as well, in order to provide on-going bookkeeping support.</p> |
| <p>The key members (at least the treasurers) of the groups should be directly trained in maintaining books of record directly by the Master Trainers (MTs).</p> | <p>MTs provided training to VEFs who then worked with SHG office holders. MTs did not directly train SHG members due to geographic limitations. The consultant believes, however, that the trainings were done successfully and at a</p> |

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| | sufficiently high quality despite the indirect – not direct – involvement of MTs. |
| The VEFs should put more efforts in training the SHG members to maintain the book of records themselves. | As noted above, the training given by VEFs to SHGs were deemed effective and appropriate by the end term consultant. |
| The project team needs to push the SHGs to increase the lending in order to achieve high targets. | <p>As the HiH management predicted, lending amounts increased during the last half of the project’s implementation, as focus was shifted from trainings to actually starting and running enterprises. The consultant judges this to be a successful approach, with an appropriate amount of emphasis put on savings and loans.</p> <p>At the point of the MTR, current lending was at 13% of the total savings of the groups. This was deemed to be “due to the time needed for sufficient savings as well as time needed for establishment of MEs.” As predicted by the MTR, the rate of lending increased as the MEs became more established. By the project’s end, a total of AFN 10,949,850 had been used as an internal loan by SHGs.</p> |
| The repayment data on internal loans should be collected and reflected in the database. | The final rate on repayment was tracked by HiH at the end of the project, and this was broken down by the month of repayment. The final rate of repayment was approximately 73% by the time of the ETE by the end of the project. As a continuous process central to the functioning of SHGs, repayments (along with internal savings |

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| | <p>and lending) are expected to be continued by SHGs. The rate of repayment observed in Samangan implemented by HiH is higher than the repayment rate observed in other government managed programs such as the Afghanistan Rural Enterprise Development Program funded by the World Bank. This is in contrast to AREDP's evaluation carried out in Nangarhar and Kandahar provinces of Afghanistan. The reason for higher rate of repayment in Samangan is due to high level of engagement of HiH staff with SHG members, enabling effective market linkages and provision of needed skills and trainings.</p> |
| <p>Important topics from each training module should be directly delivered to at least the key members of the groups by Master Trainers themselves.</p> | <p>MTs did not provide these key training modules or messages to SHG members themselves generally. However, the endterm consultant does not believe there is a significant added benefit to MTs delivering this information instead of VEFs. The consultant thus disagrees with this MTR recommendation.</p> |
| <p>The time gap between training sessions is too long (two weeks). This should be eliminated and training sessions of every module should be continuously delivered in a couple of days.</p> | <p>By the time the MTR took place, nearly all trainings had been completed. As a result, HiH was unable to implement this recommendation within this project cycle but made an effort to ensure this would be implemented in any future renditions of the project. The endterm consultant will note, however, that further discussion on this point should occur before adopting it. While two weeks may be too long between trainings, a heavy 2-day training may be too intensive for</p> |

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| | SHG members and reduce overall retention of trainings. A nuanced discussion should occur within HiH to determine the best middle ground on this matter. |
| Follow-up/refresher training in each training module needs to be considered every 6 months for the group members. | This recommendation was successfully implemented on a bi-weekly basis. |
| Despite trainings, the capacity of groups should be enhanced through exposure visits, participation in exhibitions and creating model groups. | A total of 65 cross-fertilization visits were conducted, thereby implementing this recommendation. While CIGs were formed and used in this project, formidable geographic and cultural barriers will lead to their irrelevance in the future as indicated in the HiH final report. |
| VEFs' capacity should be further enhanced through various follow-up trainings, exposure visits and others. | This recommendation was successfully implemented on a bi-weekly basis. |
| Stronger supervision of trainings provided by VEFs to SHGs needs to be considered. | The end-term consultant judged that supervision of SHGs and support by VEFs were adequate. |
| The project proposal indicates that literacy training will be for 9 months, while the actual life skills trainings are delivered for 6 months. The justification provided for this needs to be shared with the donor(s). | Implementation demonstrated that all subject matters were being successfully covered in 6 months, with HiH reducing the overall training period as appropriate. Pre- and post-tests successfully demonstrated the effectiveness of a 6-month project. |
| The literacy or life skills training curriculum should include training on how to fill in SHG record books. | By the project's completion, SHG record books were being completed correctly following literacy training. |
| The tailoring skills trainings should not be provided, since it does not create any | The endterm consultant was unable to determine the effectiveness of tailoring skills training, nor |

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| <p>job or micro-enterprise (ME) in most of the cases.</p> | <p>was it able to judge whether HiH successfully linked the graduates of this training to regional markets in Mazar in a meaningful way. That being noted, the endterm consultant agrees with the MTR that such courses should not be included in future renditions of this project’s design or implementation as it is no longer in line with local market demands.</p> |
| <p>The budget for each vocational toolkit needs to be reconsidered and increased due to the fact that it is too low for starting up a micro- enterprise.</p> | <p>The endterm consultant agrees with HiH management that the budget set forth in the project’s proposal was appropriate, and allowed for HiH to help jumpstart enterprises but also required necessary buy-in and investment from the beneficiaries themselves.</p> |
| <p>The vocational training and toolkit for agriculture needs to be reconsidered and new agricultural practices to be included, such as small-scale greenhouses, food processing etc.</p> | <p>The endterm consultant agrees with HiH management that the toolkit set forth in the project’s proposal was appropriate, and that no change was needed to it. The consultant further found that the range of trainings provided were appropriate for the socioeconomic context, with trainings determined based on their feasibility, profitability, market demand, members’ interest, and feasibility of required support assets.</p> |
| <p>The ME creation should be closely monitored in order to ensure that the ME is actually operational after receiving vocational training and start up toolkit.</p> | <p>The endterm consultant believes that the HiH monitoring of enterprises was done successfully, with regular checkups and mentoring opportunities designed and implemented on an as-needed basis.</p> |
| <p>Each ME needs a follow up to explore its profitability, sustainability and needs in</p> | <p>While HiH made attempts to support enterprises, the profitability and sustainability of these</p> |

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| <p>order to support them with their development.</p> | <p>enterprises are partially out of their hands and require longer-term follow up. It is not possible to determine this in a meaningful manner immediately after the project's completion, and it is recommended to consider this in a year's time.</p> |
| <p>The EIF is a real need of the target communities to meet their financial needs of their MEs and therefore needs to be started as soon as possible.</p> | <p>The EIF was suspended during this project cycle due to insecurity followed by a non-adjustable timeline. While this is unfortunate in the project's implementation, the endterm consultant recommends future renditions of this project design an EIF activity that is more flexible.</p> |
| <p>The communities will not accept provision of any interest on the loan amounts due to their Islamic values. Therefore, the EIF should be provided without any interest and on Islamic financial principles. Since the local communities are very conservative, it is also going to affect the credibility and reputation of HiH Afghanistan as an organization if it starts providing loans with interest.</p> | <p>Please see above.</p> |
| <p>HiH AF needs to seriously consider the risks involved and recalculate the time for repayments. In areas where the loans are yet to be disbursed, the current project duration is not sufficient for reimbursements.</p> | <p>Please see above.</p> |

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| <p>The already existing traditional marketing linkages should be explored and enhanced in each district.</p> | <p>Please see above. In the case of assessing existing market linkages, VEFs implemented a market assessment of enterprises under the supervision of Market Linkage Officers. The assessment outlined and researched not only the existing market, but also identified key gaps and needs for areas of improvement. This information fed back into the second half of the program with, for instance, poultry product production from enterprises being linked to the Mazar regional market.</p> |
| <p>The MLOs should have been hired earlier in the initial stage of the project, to assist in BDS trainings, understand market demands and facilitate market linkages of the groups, MEs and CIGs.</p> | <p>The endterm consultant agrees with the MTR that the MLOs were hired too late in the project cycle. Nonetheless market linkages were made successfully by the project's completion.</p> |
| <p>There are various practices which can be applied towards exploring market linkages for various products including:</p> <ul style="list-style-type: none"> - Exploring traditional marketing approaches for certain products such as egg collectors in a village and using them to market the local products. - Creating a telephone directory of both producers and buyers from provincial and regional markets - Explore market demand of women products and produce not only whatever can be produced, as these are more | <p>HiH successfully addressed and implemented some of these specific recommendations, including improved linkages and the production of handicrafts and provision of services at affordable rates. Other recommendations such as local exhibitions and the creation of markets were not implemented but may be considered for future renditions of the project.</p> |

complicated to market.

- Finding ways of producing handicrafts at reasonable prices, as there are readily available products at lower prices.
- Modernize products by converting them into other forms, such as handicrafts on a tie or t-shirt. The handicrafts can also be technical in terms of color matching, design and material used.
- Establishing local product markets or shops in district centers or provincial/regional capitals can also be very effective. Consideration can be given to location and marketing through local media.
- Conducting local exhibitions or facilitating visits to local exhibitions is also important.
- Exploring various exposure visits to markets and other successful enterprises is also important and can create better linkages.
- Linking the MEs to its related cooperatives or associations (if exists in the district) can also assist in creating market linkages.
- Enhancing existing market linkages between farmers, middlemen, market and suppliers. Example: the farmers usually

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| <p>takes loan as fertilizers and repay once they get the harvest.</p> | |
| <p>The creation of CIGs is important and is a similar approach to Enterprise Groups (EGs) of AREDP/MRRD. Therefore, the EG model can be used to enhance the CIGs.</p> | <p>The creation of CIGs was completed despite significant geographic hurdles faced by HiH. It is recommended that HiH reconsider establishing CIGs in the future. The on-the-ground situation in the implementation area renders CIG formation particularly difficult due to scattered population, poor accessibility, low mobility of people, poor security and other issues. HiH's efforts should instead be placed in improving the existing village and district-level associations.</p> |
| <p>Project needs a clear and well developed exit strategy in order to smoothly exit from the areas without affecting the sustainability of the groups and MEs. Therefore the exit strategy should be developed and all the project staff and beneficiaries need to be oriented in this regards. This exit strategy should consider the group maturity evaluation criteria, groups' graduation and handover issues.</p> | <p>This recommendation was addressed successfully as HiH met with relevant government agencies to improve linkages to existing cooperatives. These local networks were strengthened by the project's completion.</p> <p>The exit strategy was further strengthened by the formation of 45 village-level and 2 district-level associations that were trained to further support market linkages, value addition and general business development following the project's end.</p> <p>Within HiH, the exit strategy and long-term sustainability was explained and discussed at VEF monthly meetings within districts. Staff were made aware of the exit strategy at these monthly meetings, and were encouraged to keep</p> |

| | |
|---|---|
| | <p>the long-term sustainability in mind during the project's implementation and in their communications with beneficiaries. Some measures included the involvement of local authorities and coordination with sectoral provincial administration.</p> |
| <p>The project team should not wait for project completion to exit but can gradually exit the groups which are reaching their maturity level and can operate on their own based on the pre-developed maturity criteria.</p> | <p>The project was successfully phased out.</p> |
| <p>The handover of groups to the appropriate entity in the district needs continuous efforts. MRRD staff in the district should be involved in the project implementation to facilitate the handover at latter stages of the project.</p> | <p>Sectoral relevant department were met with by HiH staff and the project successfully handed over to the local communities and their government counterparts were sufficiently briefed. While government counterparts were briefed on the project's implementation, their lack of resources and expertise reduce their ability to implement the project in the near future. Instead, HiH linked the enterprises formed under this project to the private sector (including the market) and government departments so they are able to continue selling their goods.</p> |
| <p>The AREDP/MRRD must be involved and should take over the groups. This issue should be raised at the MRRD senior management level.</p> | <p>As noted by HiH, this was not possible due to the lack of presence by these agencies in the districts. The Afghanistan's Rural Enterprise Development Program implemented by the Ministry of Rural Rehabilitation and Development financed by the World Bank doesn't operate in Samangan</p> |

| | |
|---|--|
| | <p>province. Currently, AREDP operates on Nangarhar, Balkh, Bamyan and Hirat provinces. Once AREDP expands its operations in Samangan province, these SHGs established by HiH will easily integrate into AREDP's programming area. The model used to establish SHG are similar to the one used by AREDP.</p> |
| <p>The remaining planned team members such as MLOs and EIF Officers should be hired as soon as possible.</p> | <p>This was done successfully for MLOs. EIFs were no longer pursued due to security and timing.</p> |
| <p>The capacity of VEFs should be further enhanced by providing them with further trainings.</p> | <p>Refresher trainings, recommended by the MTR, were deemed successful capacity building activities for VEFs.</p> |
| <p>The feedback on the M&E findings must be tracked in the M&E reporting flow in order to ensure that M&E findings are addressed in the field.</p> | <p>The endterm consultant judged the M&E findings to be regularly communicated and followed up upon throughout the project's implementation.</p> |
| <p>The MIS database should be finalized as soon as possible in order to facilitate more analysis on project outputs. Backlog data should be entered and any data entry problems (lack of internet connection) should be resolved at the district level.</p> | <p>The MIS became functional in the latter half of the project's implementation, and training was overall sufficient.</p> |

Overall, by the project's completion, most of the relevant and appropriate MTR recommendations had been fully adopted by HiH staff. In cases where the recommendation was no longer relevant (i.e. suggestions related to life skills, vocational and literacy trainings that had already been completed within the project cycle), no longer applicable (i.e. in the case of EIF implementation, which was altered due to a worsening security situation), or inappropriate (i.e. in M&E reporting and systems that were already well-developed by HiH field staff),

recommendations were not adopted. Relevant and reasonable recommendations were, however, implemented successfully by the project's end-term evaluation period.

3.3 Field Analysis

This section of the findings will judge the appropriateness of the HiH model to local needs, the planning and execution of the plan, the assumptions in the logical framework and the expected and actual behavior of the actors. The section uses a number of indicators, including:

| | |
|----------------|--|
| Relevance | Relevance is understood as the alignment of the project's implementation with its overall goal, as well as the alignment of the project with wider national and international priorities. A relevant project design understands that not-one-size-fits-all, and recognizes the local conditions and priorities in its design. |
| Efficiency | Efficiency is understood as the extent to which processes reduce programming. It understands that successful program implementation is closely related to lean processes. |
| Effectiveness | Effectiveness is closely related to efficiency. It measures the extent to which something is successful in producing a desired result. |
| Sustainability | Sustainability is understood as the degree to, which the project meets the needs of the present without compromising the ability of future generations to meet their own needs (as per the definition provided by the World Commission on Environment and Development). A sustainable project is one that can be implemented by the community into the future without issue. |

Firstly, initial meetings and internal discussions held by HiH in the project's design and early implementation indicate a strong ethnographic focus on the communities' needs. HiH's theory of change was successful in its identification of the main agents of change within both districts. It not only understood the need for improved skills, increased market presence and economic empowerment among women in the communities, but also understood the process by which these goals could be achieved. By focusing on self-sufficiency and self-help, and by creating safe

spaces for women to gather and improve their economic situations – while also not isolating their male counterparts – HiH demonstrated that it was able to improve their social capital, provide long-term skills and most importantly, create a support structure that will likely continue beyond the project’s implementation. The HiH model, particularly its focus on self-help, self-sufficiency, sustainability and long-term vision, proved to be an effective approach within both districts.

This held true for the assumptions laid out in the logframe. The logframe made two overarching assumptions. The first assumption rests on the need for economic, security and environmental stability. Without the semblance of minimum stability, little can happen in the way of development programming anywhere in the country. Despite an uncertain security situation in both districts, HiH’s model and on-the-ground approach proved to be successful in that it was both highly localized and flexible, thus allowing for programming to go forward without significant hurdles.

The second assumption rests on the social realm. The local communities needed to accept the involvement of women in the project, and support them in attempting to achieve the project’s objectives. While this was not always easy to overcome, HiH successfully addressed this issue by (1) engaging heavily with local leaders, (2) creating safe, women-only spaces within SHGs, (3) understanding the need to target some of its programming towards male SHGs, and (4) successfully making the argument in favor of women’s empowerment on the basis of overall community empowerment. On-the-ground HiH staffs were highly embedded within their communities, and were able to capitalize upon their existing relationships to drive the project forward.

Other assumptions made within the logframe, while appropriate, were not within the realm of this project’s scope of change. This included corruption within the delivery of services, the availability of qualified literacy and numeracy teachers, a limited and deteriorating market in the province overall, saturated fields and industries as well as lack of sustainable transport to rural locations.

In planning and executing the project, HiH successfully demonstrated the possibility and need for such programming in the province. As noted by a HiH employee:

“As everything was ready at the beginning and we had less challenges, we began the project’s implementation like a ‘wave’, not like a ‘sequence’. In the old days we used to begin working on some groups and then begin the next group later. This time everyone started together and finished together. Reaching the district was easier and closer to us to work in.”

Challenges that were encountered, according to the staff member, were useful exercises in better understanding the current market dynamics. For instance, while the beneficiaries often asked for tailoring courses, these post-course enterprises were not as profitable as alternatives. Such a gap, the interviewee noted, was useful to learn in the process and further explore in HiH’s work in Samangan.

Some aspects of planning and execution were debated within HiH and turned out to be successfully adapted depending on the communities’ needs. For instance, one interviewee explained that the original plan was to “give loans but, when we analyzed the situation better, we realized that giving startup toolkits would be more effective” as it would allow “entrepreneurs to being their work” and served as an “encouraging” jumpstart within that specific enterprise, instead of funds that may be used towards other needs.

Much of these successes were attributable to finding and retaining the right staff. A good VEF, for instance, was the difference between little to no female involvement and significant female involvement in projects, according to HiH staff. This was true for government cooperation as well. While HiH staff expected the government to be more involved in the actual planning and execution of the project, it turned out that their limited capacity and time resulted in their minimal involvement panning out during the project’s actual implementation. Instead, HiH pushed regular meetings and discussions to ensure they were, at the very least, aware of new developments and supportive of the project’s progress. When necessary, they provided vehicles to government staff to ensure they were able to do monitoring as well of the project and provide their feedback.

This type of continuous support system was necessary, according to interviewees and HiH staff, as the government employees and beneficiaries were not accustomed to development-oriented (not humanitarian) projects. The shift in thinking towards longer-term skills development and vision was a necessary challenge that HiH had to overcome, but was not expected to be as large a hurdle as it turned out to be. It was only with persistence and consistent communication that HiH staff were able to successfully execute the project on development terms.

HiH was further surprised to find an insistence within local communities to receive training for skills they already had. For instance, instead of requesting training in new types of tailoring, they requested training in techniques they already knew. The lack of initiative in new skills building was not, however, assessed in this assessment.

Overall, as noted by Samangan's governor in an interview for this evaluation, the approach, model, planning and execution of HiH's project will continue long after the project's completion. By showing how "*we can work with people*" for long-term development of the province, this project transformed a relatively short-term intervention into a long-term process. Establishing and training SHGs during the course of this project, and setting up a sustainable set up enterprises, will enable the SHGs and individual enterprises to continue functioning without outside support. The beneficiaries now have the tools they need to succeed in-house, rendering the project successful in its long-term sustainability. Sustainability was primarily measured by the community's uptake of the project's implementation. Since its inception, the project was implemented by the local community, with HiH only providing technical assistance and necessary resource inputs to help new startups.

3.4 Contextual Impact

Overall, the vast majority of women interviewed indicated satisfaction with their new income-generating opportunities, and were optimistic about their group and individual efforts to continue their activities following the project's completion. When asked whether they feared their enterprises would shut down, the women indicated they were confident in their abilities to

continue managing their enterprises. Their satisfaction with their new enterprises was, according to most women interviewed, particularly useful in enabling women to contribute to the purchase of food for their family and educational needs for their children. It also provided them with independence in saving monthly funds and purchasing private goods such as clothing for themselves for special events. They noted that, first and foremost, they felt the financial security the groups gave them to be the most important aspect of the SHGs. They explained that ups and downs in their household income and expenditures (i.e. a severe, unexpected illness) would normally set them back dramatically in terms of financial security. With the savings groups, they were able to withstand such changes with more resilience.

As noted in the excerpts from interviews conducted for this evaluation below, women felt they gained valuable and long-lasting skills:

“We now have some savings in our SHG and are able to solve our own problems independently while also promoting our job opportunities with loans from the group ... all without facing any issues or being struck down in emergency situations like a sickness”

- Fareena, 40

“We learned how to save, and also learned bookkeeping and specific trades. I also underwent literacy training, and can now use all of these trainings for my business. I know how to read phone numbers and boards now, as well as do basic calculations which I use for my poultry business.”

- Sara, 47

“Before these trainings, we didn’t know how to even have or develop savings. We didn’t know bookkeeping or how to start a business, but HiH helped us develop these enterprises and have an independent income for ourselves as well as skills in how to continue pursuing these trades.”

- Zainab, 25

They also appreciated being more actively involved in their household's financial matters, and being part of a group of respected women. Both of these aspects were, according to them, confidence boosters.

Men indicated similar sentiments regarding the usefulness of the trainings and the project overall. They explained that the economic empowerment of women resulted in improving their overall household incomes. They expressed strong support for the continued economic empowerment of women and girls in their communities believing that such programming are useful for communities as a whole (in addition to easing some pressure on them to be sole income earners for their families). They specifically noted that the program has increased their household incomes and improved their household economic resilience. They felt the responsibility to financially provide for their families was more evenly distributed between themselves and their wives. They further indicated that they felt it was important for their wives to be economically active as it supported their status as role models in their households and wider communities. For instance, this economic empowerment also improved women's overall participation in their public and private lives, as noted in the interview excerpts below:

“I now have a job and an income, and we have created this space where women are comfortable meeting at the venue. They are able to participate without any problems ... we get more respect because we are economically empowered and contributing income to our home.”

- Hajra, 35

“I already saved AFN 5,600 ... and don't have any issues in doing this type of work or in learning from others in the [cross-fertilization] visits.”

- Zahra, 20

However, most of those interviewed indicated that they did not believe this would have a significant impact on out-migration trends from Samangan specifically and Afghanistan generally. Many beneficiaries indicated that the scope of the project was simply too small to have an impact on the trend of young men and women as well as families leaving the districts for

bigger cities in and out of Afghanistan in hopes of improved security, better economic opportunities and more, as noted in the excerpts below from interviews. It may have, however, reduced additional out-migration:

“If the project was extended, there is a chance people would return from the places they have migrated to the districts again, but the project is relatively limited. It may have, however, prevented additional migration.”

- Habibullah, 44

“People won’t return to these areas ... but I think the implementation of SHGs has encouraged families not to leave for bigger cities because they see there is an opportunity to have a decent income and set of opportunities here.”

- Zulaikha, 20

“This project has encouraged people to stay here and not move to a bigger city.”

- Fatima, 43

In some cases, as noted by Fazal Rahman below, migration wasn’t a huge concern as it was primarily seasonal:

“I can’t speak to those families permanently moving to the cities, but we have families in this community who generally leave for the winter and return in the summer and spring when it is warmer.”

- Fazal Rahman, 22

Overall, as the scope of the project was relatively limited, it is unlikely to have had a significant impact on out-migration within the districts. Perceptions of the project’s impact nonetheless serve as a useful indicator for potential longer-term impact. Of the 35 beneficiaries surveyed, 18 (51%) said they felt out-migration to Iran has reduced. The remaining 17 beneficiaries explained that they did not feel they had enough information about migration trends to make a statement. As such, the longer term effects of migration will only be determined by the impact the

enterprises have within their local communities, which will not be possible to assess in the short-term.

4 Recommendations

The vast majority of women interviewed asked HiH staff accompanying the interviewers and, on multiple occasions, requests HiH return to continue trainings (including literacy courses). The women generally noted a willingness to invest their own funds (saved on a monthly basis from their newfound income) in order to set up additional trainings. Similarly, male leaders in the community as well as local government indicated a willingness to assist HiH in identifying potential new donors should there exist a willingness to continue the project.

In addition to requesting additional trainings, they suggested to HiH to form and train new groups in order to enable other women in nearby villages to benefit from the project's implementation.

From the Findings, the consultant provides the following set of recommendations based on feedback from beneficiaries and understanding the larger scope of the project based on contextual analysis of communities and their needs:

- Continue to train local communities in Samangan in two primary ways. Firstly, continue more advanced trainings for existing beneficiaries, including make-up trainings for those that they missed as well as training courses that may assist in transforming some existing beneficiaries into trainers for future classes of beneficiaries.
- Expansion of the project should focus on villages, which have already attempted to begin their own savings group, rewarding their initiative and ensuring their lessons learned are well-founded in HiH's theory of change.
- Future renditions of the project should consider the challenges and lessons learned from the most recent implementation, including:
 - Scheduling significant time during the onset of the project in order to ensure people are not only aware of the project itself, but understand the short- and long-term benefits of participation.
 - Ensuring that, despite the requests from the local community, significant effort is put into understanding the highly localized market dynamics and developing

creative solutions that meet the needs (improved economics) and limitations (some house-boundedness for women) of the beneficiary group. Trainings should only be given in *new* – not existing – skillsets. Female beneficiaries occasionally requested training in skills they already had, believing that they would benefit from the program regardless of the particular skills learned (by having an opportunity to leave their homes, gathering with other women, and more). However, repeated trainings in the same skillset do not advance women's economic empowerment.

- Program design should take into consideration women's low literacy rates. HiH effectively overcame this challenge by ensuring all SHGs groups had at least one woman with a basic level of literacy. This member was responsible for the group's accounting. HiH also provided basic numeracy and literacy courses to SHG members.

In order to counteract and address these issues in the future, it is recommended that HiH conduct more publicity and awareness of the project begin its actual commencement. Should expansion to new villages occur, it will be important to rely upon past beneficiaries to spread the message of the project's aims to other villages. Such activities would not only help spread awareness of the project and jumpstart participation in other communities, but would also acknowledge past beneficiaries' successes within their larger communities and initiate a possible network of new community leaders to share their lessons learned from the project.

- The security situation in Dar-i-Suf Payan is unstable, with tribes and powerbrokers exerting increasing influence in the success or failure of project implementation. Any future programming should begin with a re-assessment of the security and political situation, ensuring that instability is not perpetuated through the implementation of development or humanitarian initiatives.
- Consider a mix of short (<3 months) and long-term trainings (as in the evaluated project). Project duration should be judged according to the needs and time of the target beneficiaries as well as the specific skillsets HiH intends to address.

- Given that some beneficiaries, particularly men and women with young children, have a significant amount of daily stresses and responsibilities, it is difficult for them to see the benefit of projects for a long period of time. This results in low initial attendance for the first several months of the project. More efforts should thus be placed in ramping up initial enthusiasm among target beneficiaries.
- Further training and needs assessments should occur for VEFs and HiH staff, with skills training taking place at all levels of the project's implementation if possible.

Above all, the consultant recommends continued, regular monitoring of the beneficiary communities. As the project has ended recently, it is not possible to analyze the medium and long-term impact of HiH's programming immediately affect the project's completion. While immediate impact is visible, it will be necessary to ensure the long-term commitment to both programming and independent evaluation.

Annex 1. Evaluation Tools

Questionnaire for Members of Self Help Groups (Male and Female)

Self Help Group Member's (SHG) Questionnaire

Consent and Intro:

Good Day/Morning/Afternoon! My name is _____. I/We come here on behalf of the Hand in Hand, a non-profit organizations who has been helping your community in the implementation of women empowerment project in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan.

The objective of this research study is to learn about the effectiveness and impact of the project as we believe you have benefitted from the project - as a target beneficiary. Your thoughts and feedback is key to our understanding about the impacts made by the project. All what you say about the project will be kept confidential and will only help in assessing the project impacts, sustainability and relevance.

This interview will only take about 25-30 minutes.

Before we start with the interview process, I would like to know if you agrees to do the interview. It's voluntary and confidential.

Respondent agrees to be interviewed_____Y

Respondent does not agree to be Interviewed----- N

Interviewed by:

Name:

If permission is given, begin the interview. If the respondent does not agree to continue, thank him/her and go to the next interview. Discuss this result with your supervisor for a future revisit.

Name of Respondent: _____

Position of respondent in SHG: _____

Gender of the Respondent:

Male

Female

Age of Respondent: _____

Education of Respondent (Years in School)

- 1-5
- 6- 10
- 11-12
- 13-14
- College Graduate
- Illiterate

SELF HELP GROUP (SHG)

Q-1

Do you think the establishment of SHGs by Hand in Hand (HiH) was a good idea?

Q1.1

Do you think the SHG members are excited about it, and how is the level of satisfaction by SHG members?

Q1.2

As a member of SHG, what do you expect from SHG in total?

Q1.3

What benefits have you so far perceived after joining the SHG?

Q1.4:

Do you think SHG is a community led forum that will eventually be able to give loans to its members who have entrepreneurship idea with her/him?

Q1.5

Do you think all members of the SHG are cooperating as per the needed procedures and by laws?

Q1.6

Do you know why some members of the SHG dropped off, and couldn't continue? Are there some specific reasons.

Q1.7

Do you think the members of SHG were selected fairly? And in consultation with local community leaders/ elders? Please explain how the procedure of selection of beneficiary for the HiH project?

Q1.8

Do you think these SHG will be able to run on its own once HiH project support comes to an end? Please explain.

Q1.9

What specific mechanisms are in place that ensures the sustainability of these Self Help Groups?

Q1.10

How did the SHGs elected their cashiers? Is she / he a person with basic numeric skills?

Q1.11

What is the mechanism in place in order to collect loans back from lenders?

Q1.12

How is the file management system in -place? Do the cashier keep records of all money-related transactions?

Q1.13

- Have you continued your savings? How successful is everyone in the group?

Q1.14

How many members have borrowed from your savings?

Q1.15

Were most of the borrowings for business or other reasons such as wedding parties?

Q1.16

Where does most of the Self Help Group meetings takes place?

Q1.17

Do you think women members are comfortable at the meeting venue?

Q1.18

Is there any sense of harassment or protection concern with women members of Self Help Groups?

Q1.19

Where does most of the Self Help Group meetings takes place?

Q1.20

What is the frequency of meetings between the members of Self Help Groups? (Monthly, bi-monthly, Quarterly or bi-annual)

TRAININGS / SKILLS DEVELOPMENT:

Q2

Please name the type of trainings you received through HiH officers? (let the correspondent speak and you only click on the ones she/he names)

- a- Microfinance and Islamic lending
- b- Savings and the principles of savings
- c- Positivity experience of women in family income
- d- Role of micro-finance in community development

Q2.1

What type of trainings did you receive under the Business Development Services through HiH?

Please name the one you attended.

- a- Unlocking Entrepreneurial individual strengths
- b- Basics of Enterprise
- c- Basic of Marketing
- d- Effects of Demand and Supply
- e- Market strategy and Market Surveys

Q2.2

Do you think these trainings you received were effective and helpful? If so, please explain.

Q2.3

Do you think you needed these trainings Or you would have preferred taking other types of trainings? If others, please indicate.

Q2.4

Do you think the trainings you received / attended are / were relevant and needed for your business? Please explain.

Q2.5

Please talk a little about the Toolkits provided by HiH to members of SHGs? Did you receive any type of Tool Kit?

Q2.6

Did every member of the SHG receive a tool kit, and would you like the distribution of the Toolkits, a fair distribution process?

Q2.7

Do you think the quality of those Toolkits good? How does other members of SHGs think about the quality of Toolkits distributed by HiH? Any thoughts?

Q2.8

Do you HiH has helped you or members of SHG to connect to markets to sell your products?

Q2.8.1

Have you or any other member of SHG has identified any market linkage or future business partners? If so, please explain.

Q2.9

What type of enterprise have you started or planning to start after trainings and tools given to you by HiH?

Q2.9.1

Which of these vocational trainings did you attend? Or you would like to start an enterprise service in one of the following sectors.

A-poultry

B- Wool Spinning

C- Tailoring

D-Agriculture

E-Blacksmith

F-Tinsmith

G-Carpentry

H- Horticulture

I- Livestock (cow, sheep rearing)

II- Others? Specify.....

Q2.10

Did you participate in the cross-fertilization visits to other province or districts or other SHG?

Q2.10.1

Do you think the cross-fertilization visit was helpful in learning about other's experience and benefiting from those experiences? Please explain.

Q3

Do you think the district officers and Village Enterprise Facilitators hired by HiH are cooperating adequately to the needs of SHG and its members? Please explain?

Q3.1

How often these Village Enterprise Facilitators contacts the members of SHGs, and review the financial management files of SHGs?

Q3.2

What are the main risk you face while being a member of the SHGs?

Q3.3

Has there been an incident of fraudulent act or mismanagement of funds?

Q3.4

If so, what measures needs to be in-place to prevent such future acts?

Q3.5

About SHGs, are the districts authorities know about the SHGs? Are they supporting it?

Q3.6

Do you think the structure of SHG is adequately well considered and is enough strong to make SHGs a success?

Q3.7

What does religious leaders in your community think about SHGs? Are Mullah/Imams supporting this initiative?

Q3.8

Do you have knowledge of who supported / supports the establishment of SHGs other than HiH? Do you know the donor country behind funding this project?

Q3.9

Would you like to provide any feedback about the project or how you see the future sustainability of the project in your community. Please feel free and you may wish to make any comment?

Q4

Do you think after the establishment of Self Help Groups, the local economy or markets will grow? (Like new enterprises has started, livelihood opportunities are improved, small business will / or has started)

Q4.1

How is the migration trend in your district? Do families leave Dara-i-Suf area due to no jobs and poor economy? If so, please explain?

Q4.2

Do you believe that through this project, the migration to cities will reverse because new small business will start, which will help create jobs and improve household income?

Q4.3

Do you think Self Help Groups has encouraged families not to leave to big cities and continue living in their districts? (Because through self-help groups, household income is expected to improve)

Q4.4

Do you know how many families from your village / community moved to urban cities (Mazar and Kabul or other cities) due to increasing poverty?

Q4.5

How confident are you that communities are benefiting from Self Help Groups- and expecting that these members will be able to start up new jobs or will utilize their skills (provided by HiH-AF) to make their living better?

Annex 2. Focus Group Guidelines

End Term Assessment (February 2014- August 2016)

Supporting rural entrepreneurship and promoting women's socio-economic empowerment in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan Province

Guidelines for Conducting Focus Group Discussions (FGDs)

Background:

Focus groups are used to gather qualitative information from a diverse group of people on a specific topic when used in conjunction with the pooling; the focus groups will allow deeper probing into various topics of interest. The focus group is also a means to stimulate interaction between participants who can result in the emergence of new thoughts and ideas.

Focus Group Discussion (FGD) as a tool to capture perceptions and analysis required for assessment in a number of reasons. First reason being that FGD can lead to in-depth exploration of a topic, secondly, FGDs may help facilitate capture the opinion and perception of people while in group. Thirdly FGD may also identify some interesting voices from beneficiaries, which are not always reflected in the reports.

Green Growth Consulting Firm believes that FGDs could be the most important tools in helping collect ideas and perception of the beneficiaries about the project. A total of five focus groups discussions covering the main activities and structured with leading questions will be applied to a group of 7-11 project beneficiaries and key stakeholders in an open environment, where facilitators will ensure that interested candidates can speak up, and provide feedback about the project status in a constructive way.

Every focus group discussion will last between 2-3 hours to ensure that participants are able to speak-out and report about the impact of the project on their livelihoods. While gender-segregation will occur in the project sites as culturally appropriate. All focus group discussion will involve a mix of male and female respondents. Every focus group discussion will have between 7-11 participants.

The participants of FGDs will be members of the pre-selected groups of beneficiaries under every component of project activities.

Management of the FGDs:

A lead researcher will be responsible for facilitating the FGDs, who will be assisted by an assistant responsible for making notes, and recording the proceedings of the FGD discussions.

Key Questions:

- 1- Do you think the project has made a positive impact on the livelihoods of beneficiaries in your communities? If so, please indicate with relevance and evidence based changes?
- 2- Do you think the establishment of Self Help Groups (SHGs) has helped support creating small enterprises in your communities? If so, please explain and give specific success stories?
- 3- What do you think about the support provided by HiH project Staff? Was that adequately enough to help SHGs stands on its own, and operate without any difficulty following the completion of the project?
- 4- Are there any risks that you think could danger the results achieved by the project such as the operations of SHGs, and entrepreneurial activities? This is when HiH is no more supporting this project? Or is there a need that HiH should continue supporting SHGs until it reaches its maturity level.
- 5- Do you think the trainings and business development support provided by HiH has fully enabled members to start up their own business or enterprises? Or is there a need for refresher trainings in these areas?
- 6- Can you please share any of the success stories you have observed or were apart of about starting up new entrepreneurial activity? Like if someone (women or men) has started a business after receiving support from HiH?
- 7- Do you think the operating procedures for running SHGs are adequate and enough to better manage loans and funds? This includes preparation of quarterly financial reports for members?
- 8- Do you think the project is implemented effectively and was the project relevant to your needs?
- 9-Do any of you know that who has provided funding to HiH to implement this project in your communities? Specifically ask for the name of donor.
- 10- Are there any challenges that you think could hamper / damage the progress of the project? Could be government officials, mismanagement of funds at SHGs, loans not returned on time, low transparency in funds management. Let the members talk about this.

11- Any final thought or a say some one want to share about the project? Could be anything or any feedback.

The facilitator thanks everyone for their time and contribution to the discussion.

Annex 3. Training Given to SHG Members

The breakdown of training by location, gender and type of skill is listed below, and corresponds to the toolkits distributed (Result 3):

| Type of Vocational Skill | Dara-i-Sub Bala | | Dara-i-Suf Payan | | Total |
|--------------------------|-----------------|------------|------------------|------------|--------------|
| | Female | Male | Female | Male | |
| Beekeeping | 288 | 256 | 21 | 87 | 652 |
| Poultry | 1,280 | 401 | 1,267 | 409 | 3,357 |
| Wool spinning | 143 | 0 | 132 | 0 | 275 |
| Embroidery | 61 | 0 | 223 | 0 | 284 |
| Tailoring | 234 | 21 | 414 | 21 | 690 |
| Agriculture | 0 | 26 | 0 | 54 | 80 |
| Blacksmith | 0 | 0 | 0 | 2 | 2 |
| Motorbike repair | 0 | 0 | 0 | 15 | 15 |
| Tinsmith | 0 | 0 | 0 | 2 | 2 |
| Carpentry | 0 | 0 | 0 | 18 | 18 |
| Horticulture | 0 | 63 | 0 | 1 | 64 |
| Livestock | 0 | 59 | 0 | 78 | 137 |
| Total | 2,006 | 826 | 2,057 | 687 | 5,576 |

List of Interviewees:

| No | Name | Position of respondent in SHG | Gender | Age (years) |
|----|--------------|-------------------------------|--------|-------------|
| 1 | Abdul khaliq | Member | Male | 36 |
| 2 | Adela | Secretary | Female | 20 |
| 3 | Barat Ali | Chairperson | Male | 47 |
| 4 | Bibi Hawa | Cashier | Female | 28 |
| 5 | Fareena | Chairperson | Female | 40 |
| 6 | Farena | Chairperson | Female | 37 |
| 7 | Fatima | Chairperson | Female | 38 |

| | | | | |
|----|-------------------|-------------|--------|----|
| 8 | Fatima | Chairperson | Female | 43 |
| 9 | Fazal Rahman | Member | Male | 22 |
| 10 | Habibullah | Member | Male | 44 |
| 11 | Hajra | Cashier | Female | 35 |
| 12 | Hanefa | Member | Female | 20 |
| 13 | Hassan Zaada | Cashier | Male | 29 |
| 14 | Mareena | Cashier | Female | 40 |
| 15 | Marefa | Chairperson | Female | 47 |
| 16 | Masouma | Member | Female | 23 |
| 17 | Momena | Cashier | Female | 22 |
| 18 | Muska | Chairperson | Female | 30 |
| 19 | Qaree Sharifullah | Chairperson | Male | 36 |
| 20 | Roqya | Cashier | Female | 45 |
| 21 | Sabir gul | Secretary | Female | 25 |
| 22 | Safar Ali | Member | Male | 27 |
| 23 | Sara | Chairperson | Female | 47 |
| 24 | Sayd Burhan-e-din | Cashier | Male | 42 |
| 25 | Sayed Rahmatullah | Chairperson | Male | 55 |
| 26 | Shakela | Secretary | Female | 21 |
| 27 | Shakila | Cashier | Female | 21 |
| 28 | Sughra | Chairperson | Female | 21 |
| 29 | Zahra | Member | Female | 20 |
| 30 | Zahra | Chairperson | Female | 23 |
| 31 | Zainab | Member | Female | 25 |
| 32 | Zeenat | Member | Female | 28 |
| 33 | Zubaida | Cashier | Female | 48 |
| 34 | Zulaikha | Secretary | Female | 20 |
| 35 | Zulaikha | Member | Female | 38 |

Focus Group Discussion (participants)

| Name | Village | Name of Group | Skill, Enterprise | FGD No. & Gender |
|---------|-----------|---------------|-------------------|------------------|
| Hajira | FAiz-Abad | Sayara | Poultry | FGD 1 – Women |
| Zubaida | Chobaki | Mahtaab | Embroidery | FGD 1 – Women |
| Seema | Chobaki | Gul-e-Lala | Poultry | FGD 1 – Women |

| | | | | |
|------------------------|-------------------------|--------------------------|--------------|---------------|
| Bib-Hawa | Faiz Abad | Sa'adat | Embroidery | FGD 1 – Women |
| Zulaikha | TAlkh | Freshtha | Poultry | FGD 1 – Women |
| Masouma | TangiYaqoub | Zuhra | Embroidery | FGD 1 – Women |
| Zainab | Char Awlia | NArgis | Bee keeping | FGD 1 – Women |
| Zainab | Dehi-Muslim Abad | Saabet | Poultry | FGD 1 – Women |
| Fatima | Chartoot | Gul-e-Yass | Tailoring | FGD 1 – Women |
| Roqia | Tooria- Sarwalang | Khorshid | Poultry | FGD 1 – Women |
| Marzia | Jugra | Alzahra | Embroidery | FGD 1 – Women |
| Farina | Koshkak | Gul-e-Lala | Poultry | FGD 1 – Women |
| Samargul | Sarwalang | Mursal | Poultry | FGD 1 – Women |
| Hanifa | Sarwalang | Shabnam | Tailoring | FGD 1 – Women |
| Shakila | Behsoodi | Khazaan | Poultry | FGD 2 – Women |
| Marzia | Tagab-Naw- Aamad | Shaqaeeq | Poultry | FGD 2 – Women |
| Sughra | Tang-Yaqoub | Sayara | Tailoring | FGD 2 – Women |
| Aarefa | TaashKhana | Gul-e Aaftaab- Parast | Poultry | FGD 2 – Women |
| Mubina | Char-Awlia | Gul-e-Rose | Bee- keeping | FGD 2 – Women |
| Zahra | Faiz Abad | Sa'adat | Tailoring | FGD 2 – Women |
| Saaraa | Touria | Khorshid | Poultry | FGD 2 – Women |
| Fatema | Taht-e-Joy | Gul-e-Khairi | Poultry | FGD 2 – Women |
| Rona-Gul | That-e-Joy | Gul-e-Khairi | Poultry | FGD 2 – Women |
| Adela | Tang Yaqoub | Aaftab-e-Omaid | Tailoring | FGD 2 – Women |
| | | | | |
| Burhanuddin | Surkhkotal | Cashier | | |
| Sayed Abdul Hussain | Sadat tagab (Awamad) | Chairperson | | |
| Zafar Ali | Tamadun | Member | | |
| Hassanzada | LaalaTagab | Cashier | | |
| Mohammad Iqbal | Mwafaq | Member | | |
| Habibullah | Saadat | Member | | |

| | | | | |
|------------------|--------------|--|--|--|
| Safar Ali | | Member | | |
| Murad Ali khan | Wahdat | Chairperson | | |
| FazilRahman | Mwafaq | Member | | |
| Sharifullah | Masjid taqwa | Chairperson | | |
| Mohammad Musa | Char Awlia | Member | | |
| Habibullah | Qudeeha | Member | | |
| SayedHabibullah | --- | Member of DDA | | |
| Qurban Ali | --- | Head of Sayed Abad council | | |
| Sayed Ismail | Hussaini | Member | | |
| SayedRahmatullah | Mwafaq | Chairperson | | |
| Hassan Ali | --- | Secretary of DDA and head of char tut council | | |
| GhulamSakhi | Sayad | Secretary | | |
| Qudrat | --- | Social worker Dare- soufpaeen | | |
| Abdulkhaliq | Deenparast | Member | | |
| Mohammad | Laala | Secretary | | |
| Haji Mohammad | --- | Head of agriculture services | | |