

Indian Initiatives for Afghan Women An Evaluation Study

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Executive Summary

Women continue to live in a state of abject poverty facing the worst forms of violence in Afghanistan. One often encounters incidents like stoning to death, punishment for adultery, selling daughter/wife for opium and other such atrocities. A society fraught with illiteracy, poverty, lack of awareness, traditions, strict religious regulations and the like are the main causes behind such violence. Studies have also revealed that a large section of the men have been victims of war or have left the country as a result of series of civil war and bombings. As a consequence several women who are now widows are left on their own to fend for themselves and their dependent children. The anti-women regime of the Taliban days still seems to haunt Afghanistan and the conditions for women remain gory. A report of the Ministry of Women Affairs states that in 2006, a total number of 2133 cases were registered out of which 47% were that of beatings and 36% were that of forced marriages. The Afghanistan Independent Human Right Commission emerged with a similar picture in 2006. A majority (47%) of the registered cases were that of beating followed by forced marriage. Unfortunately the exchange of girls, selling of girls and trafficking shows an increase in the registered number of cases. Data pertaining to the outcome of violence suggests that 3 percent of the cases are reported to be either committing suicide or attempt to commit suicide.

India is among the top five countries who are working towards the reconstruction process in Afghanistan. Being one of the primary donors, India's expenditure till date has been to the tune of USD 1.3 billion. Some of the sectors in which India has significantly contributed include the hydro-electricity, power transmission lines, road construction, agriculture and industry, telecommunications, information and broadcasting, humanitarian assistance, education and health. Most importantly, India has been involved in a number of social projects touching the lives of the poor and the vulnerable through capacity building measures and vocational and skill training for livelihood options. Many of the Indian NGOs are the implementing partners for government of India irrespective of the risks involved. They impart training and skill development activities enabling the local Afghans to participate and take on the rebuilding and reconstruction process to its logical end. The present evaluation looks into two of such projects implemented by SEWA and Hand in Hand.

The evaluation study has the following objectives:

Relevance: the extent to which the programme implementation has been relevant and most appropriate strategy in addressing the problems faced by the women and community.

Effectiveness: Assess the effectiveness of the major programmes and approaches adopted. Study the responsiveness of the programme in the socio-political context in establishing partnerships and ownership of the project.

Efficiency: Capture the efficiency through identification of challenges and hurdles in implementing the skill training and capacity building measures.

Impact: Assess the impact of the project in terms of income generation and accessing the infrastructure facilities created for the target group through case study approach.

Sustainability: The likelihood of the initiative to continue to deliver benefits for an extended period of time much after completion of the project.

It was in early 2006 when the Government of India came forward to assist in setting up a 'Women's Vocational Training Center' at 'Bagh-e-Zanana' (BeZ). The Self Employed Women's Association (SEWA) was selected for the implementation of this project. SEWA in collaboration with the Government of India and the Ministry of Women's Affairs (MOWA) jointly prepared the foundation of a training centre in Kabul. The training centre of 'Bagh-e-Zanana' meaning 'women's park' was located in the heart of Kabul city. Part of the premises was utilized by SEWA project and the training centre was established in June 2008 through its programme called 'Bagh-e-Khazana' (BeK) meaning 'women's wealth'. Bagh-e-Zanana is predominantly used for recreational purpose. Thus, it does not have a legal status as it is not registered with any department as a separate entity such as Federation/ Union/Organization; however it falls under the purview of the Ministry of Women's Affairs. Bagh-e-Zanana being located at the heart of the city is easily accessible for women who are able to reach the centre for regular training and meetings. Initially a total of 28 master trainers were trained by SEWA in India in addition to two more women for being incorporated as the local staff. Subsequently around 1000 women were trained through the Bagh-e-Khazana project in Afghanistan. The women were divided into three groups depending upon their interest and skills. They were organized into groups for 'Garment stitching and embroidery', 'eco regeneration', and 'food processing'.

In Afghanistan, the main objective of 'Hand in Hand Afghanistan Organization' (HIHAO) is to facilitate large scale job creation of Afghans through community microfinance and enterprise development. HH has been working in the Balkh and Badakshan provinces of north Afghanistan. The organization started its work in Afghanistan in 2006. A major component of the programme was 'mass mobilization into entrepreneurship'. Hand in Hand (HH) has been organizing 'Savings Credit Group' (SCG) based on the lines of 'Self Help Group' back home in India. Hand in Hand undertook a pre-Pilot project under the Afghanistan Rural Enterprise Development Programme (AREDP) and covered 9 provinces in 3 years time from the states of Bamiyan, Balkh and Parwan.

The AREDP aimed to facilitate a nation-wide community based programme that is expected to create over 2 million jobs over the next ten years covering 70 percent of the rural areas. The initial activities focused in the formation of groups among the local people separately for men and women. This was a challenging task for HH especially with people belonging to a region where strong cultural binding and Islamic law prevailed. Therefore care was taken to imbibe all development activities within the framework of the local culture and tradition. The evaluation study covered the programme as implemented by SEWA in Kabul from 2008 to 2010 and 'Hand in Hand' in Balkh province of northern Afghanistan from 2008 to 2010. The programme has relied mainly on two strategic approaches. These include the imparting of vocational skill training and creation of livelihood options and secondly mass mobilization for entrepreneurial development.

With a significant formative component based on documentation and understanding of programmes implemented, the evaluation study provides recommendations and practical suggestions from the perspective of future designing and implementing replicable models. The evaluation focuses on the work at the micro level as well as at the country level. The geographic coverage includes Kabul and the districts of Khulm and Nahr-e-Shahi of Balkh province in Afghanistan.

The data sources employed both primary and secondary sources of information. The key informants of primary sources were the NGOs, members of various task forces, beneficiaries and other stakeholders. In addition, discussions with government officials, academicians and other civil society actors were undertaken in order to get a clearer perspective.

The methods of data collection were mainly based on case studies, mapping, photographs, diagrammatic & pictorial demonstration, discussions and field visits undertaken. A field visit was conducted to document and understand the relevance, effectiveness, impact and sustainability of programme implementation. The objective was to obtain a deeper insight into the types of change in the attitude, awareness, skills learnt, knowledge and perception towards gender empowerment and capacity building measures.

The analysis of data was based on descriptive, explorative and analytical designs consisting of compilation, computation, tabulation and analysis of collected information. Data triangulation using a convergence of multiple data sources and validation of data authenticity was utilized in compliance with the standard evaluation practices. The data analysis was used to develop the findings and recommendations by the evaluator.

SEWA

SEWA with the Ministry of Women's Affairs (MOWA), Afghanistan and Government of India set up a Women's Vocational Training Centre at Bagh-e-Zanana in Kabul. This was to create livelihood opportunities for the war affected widows of Afghanistan. A programme was evolved to build the skills and capacities of the women and equip them to fight poverty and usher in economic security. A team of 35 women from Afghanistan were identified to be the first set of trainers. The Women were divided into three groups depending upon their interest and skills. Out of these 30 Afghan women completed the trainings in the field of:

- 1) Eco regeneration and management: 5 trainees
- 2) Food processing packaging and management: 10 trainees
- 3) Garment and Surface Ornamentation and management: 15 trainees

HIHAO

The HIHAO focus its work arena mainly in the north Afghanistan of Balkh and Badakshan regions. The region is deeply scarred with years of conflict and violence. The Balkh province is one of the regions, which is devoid of roads, regular piped water supply and electricity. Widespread poverty, food insecurity, natural disasters in combination with a weakening state support mechanism has brought forward the associated vulnerability that the Afghans are facing today. Rebuilding their livelihoods an incoming of a regular income is a challenge that they are currently battling with. This is a region with strong cultural binding and prevalence of Islamic law. Thus all developmental activities imbibed the local culture and tradition in order to gain community support. HIHAO is also engaged in training and support activities of other players that supported the main objective of the organization. HIHAO started its work in Afghanistan in 2006 by helping to adapt and transfer to Afghanistan the 'Self Help Group' (SHG) approach to enterprise development as implemented in Tamil Nadu, India.

Major Findings

SEWA

(Relevance)

Finding No 1: The strategic approach identified by SEWA towards capacity building measures for Afghan women were context relevant

Finding No 2: Interventions and activities implemented were strategically relevant given the security situation and resource endowment of the region

Finding No 3: Stakeholders and beneficiaries selected were strategically relevant mostly belonging to Kabul and its adjacent areas

(Effectiveness)

Finding No 4: SEWA acted as a catalyst bringing in a change among the lives of the women but these have not penetrated deep enough on account of weak coalition development mechanism

Finding No 5: Effectiveness of the SEWA programme suffered for want of linkages among the local governance

(Efficiency)

Finding No 6: SEWA's organizational structure, managerial support and coordination mechanism proved to be less enabling for efficient delivery of the programme in the field

Finding No 7: Human resource utilized for the interventions/ activities had the requisite capacity, skills and gender balance

Finding No 8: Activities and Outputs were delivered within the given resources as per the ToR between MEA and SEWA

Finding No 9: Financial allocations show a high concentration on 'Handholding Support'

(Outcomes and Impact)

Finding No 10: Linkages with local governance and Civil Society Organizations are not pronounced

Finding No 11: Visibility of the Government of India and SEWA were missing

Finding No 12: Perceivable attitudinal change towards the women has been observed among the society

(Sustainability)

Finding No 13: Apprehensions and concerns are pronounced for the BeK project to be sustainable in its present form.

OAHIH

(Relevance)

Finding No 1: The strategy adopted by Hand in Hand was context relevant, culture friendly and enhanced the capacity building measures

Finding No 2: The beneficiaries selected were gender balanced, inclusive and targeted communities from Khulm and Nahr-e-Shahi

Finding No 3: The SCG group members displayed a high level of participation, transparency and ownership

Finding No 4: HH has been in tune with the framework of the broader strategy of the Afghanistan Rural Enterprise Development Programme (AREDP) thereby gaining in visibility and relevance

(Effectiveness)

Finding No 5: Although HIHAO has achieved considerable success in the effectiveness of the programme but past experiences suggest that there are concerns which need to be factored in for greater effectiveness

Finding No 6: HIHAO has created the necessary vertical and horizontal linkages through networking and coalition development mechanism

(Efficiency)

Finding No 7: HIHAO's organizational structure, managerial support and coordination mechanisms proved to be enabling for effective delivery of the programme in the field

Finding No 8: Allocation of financial budget for distribution of loans among the beneficiaries was insignificant limiting the coverage of the total beneficiaries

(Impact)

Finding No 10: HIHAO is towards gaining the confidence and trust of the communities in the accessible areas of Khulm and Nahr-e-Shahi

Finding No 11: Linkages with local governance are pronounced but needs more effort

Finding No 12: There existed a lack of visibility for the Government of India and HIHAO

(Sustainability)

Finding No 13: HH has shown potential for sustainability but continued support with speed and efficiency of interventions is still required for the actual take off

Finding No 14: The micro finance groups are developing into models that can be replicated provided it can imbibe the need based capacity building measures

Recommendations

SEWA

Recommendation 1

The Government of India in collaboration with all stakeholders concerned such as the Ministry of Women's Affairs, Ministry of Labor, other allied ministries, interested International donor agencies engage in finding ways and means so that the huge consignment of equipments are fully utilized and the local trained women are able to avail income generation and livelihood opportunities.

Recommendation 2

It is recommended that a strategy be developed where the Govt of India in collaboration with concerned stakeholders make conscious effort towards an immediate resumption of the training programme for livelihood options in the three identified activities of BeZ. If delayed further, besides the equipments getting rusted, the master trainers may leave in search of other livelihood options.

Recommendation 3

It is recommended that a multi - ministerial consultation of concerned ministries be developed for an understanding in seeking opportunities for commercial production and channels for marketing avenues. Such a process will ensure sustainability and long term livelihood options

Recommendation 4

An association of the beneficiaries needs to be registered urgently for a long term sustenance of the future programme. It is recommended that the key stakeholders initiate the process urgently and start building networking among the international donors.

HIHAO

Recommendation 1

It is recommended that all training of SCG members need to focus on specializing of entrepreneurship products. The number of beneficiaries may be restricted from each group, depending on the capacity and capability of the members. These members in turn may assist in training others and focus on producing the specialized product.

Recommendation 2

Given the high costing of the raw material and the hardship in obtaining such raw material from a distance, HIHAO needs to enhance the loan amount to at least 300 USD per person as against the present 100 USD. This will help the beneficiaries to enhance their speed and efficiency for meeting the growing market demand and at the same time maintain a larger circulation of loan flow among the beneficiaries.

Donor Agencies

Recommendation 1

Based on the field experience and also keeping in tune with the above it is recommended that the donor agencies design a format for submission of applications from implementing partners, such that it becomes mandatory to assign at least 20-30 percent of the total budget exclusively meant for the target group. This is essential for ushering in an equal and strong matching action oriented programme vis-à-vis the skill development imparted.

Introduction

1.1 Context

Gender equality and empowerment of women is one of the main issues to be targeted through the Millennium Development Goals. For achieving this, 2020 has been set as the deadline for the Islamic Republic of Afghanistan. Thus eliminating all forms of 'Violence against Women' (VAW) has become a main focus for the world community today.

At such a stage it is appalling to come across news clippings¹ such as that of 'Aisha' – the 18 year old Afghan woman whose nose and ears were chopped off for fleeing her abusive in-laws. To be meted out with such a treatment by her husband is even more shocking! One such incident takes us scores of steps backwards and one begins to wonder whether we are moving in the right direction. Although such an instance is rarest of the rare in the present times but in Afghanistan one often encounters such episodes against the women on a day to day basis. Afghanistan unfortunately continues to play the centre stage for all the wrong reasons such as terrorism and insurgency, corruption, war lords, drug lords, and violence against women.

Women continue to live in a state of abject poverty facing the worst forms of violence. One often encounters incidents like stoning to death, punishment for adultery, selling daughter/wife for opium and other such atrocities. A society fraught with illiteracy, poverty, lack of awareness, traditions, strict religious regulations and the like are the main causes behind such violence. Studies have also revealed that a large section of the men have been victims of war or have left the country as a result of series of civil war and bombings. As a consequence several women who are now widows are left on their own to fend for themselves and their dependent children. The job opportunities that existed for the women had already been throttled by the Taliban.

During the Taliban period women were systematically marginalized and eliminated from all walks of life, economy and society. It is indeed "difficult to find another government or would-be government in the world that has deliberately created such poverty by arbitrarily depriving half the population under its control of jobs, schooling, mobility and health care". The anti-women regime of the Taliban days still seems to haunt Afghanistan and the conditions for women remain gory.

Although the Census in Afghanistan is yet to be conducted, but it is interesting to note that reports of various studies conducted by independent organizations and the Central Statistic Organization of the Islamic Republic of Afghanistan indicate more or less common observation regarding the country's women. Some of the observations that emerged from various studies are as follows:

Out of 23.51 million people in Afghanistan, 48.85% are female (2009)³

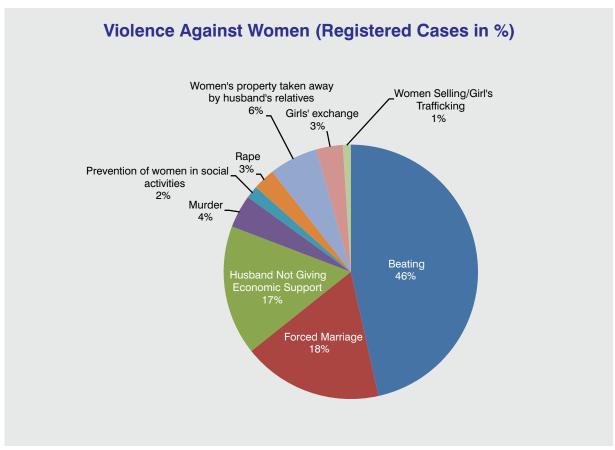
^{1.} Time, 2010: August 9, 2010

^{2.} Physicians for Human Rights (PHR), 1998: "Treatment of Women in Kabul", International Campaign to Ban Landmines (won the 1997 Nobel Peace Prize for its work against the explosives)

Central Statistics Organization (CSO), 2005: Islamic Republic of Afghanistan, http://www.cso.gov.af/demography/population.html

- Females make up 49% of the population aged 0-19 and 43% of the population 60 years and over 4
- The 2005 Gender Development Index for Afghanistan is the lowest in South Asia at 0.310
- The average woman had 6.6 children in 2008 ⁵

According to a report, 1940 cases of violence against women were officially registered over the last three years of which 29% were that of forced marriages, physical attacks and other abuses. A report of the Ministry of Women Affairs states that in 2006, a total number of 2133 cases were registered out of which 47% were that of beatings and 36% were that of forced marriages.



Data Source: Ministry of Women's Affairs, Legal Department, 2005-2006

Fig No 1.1

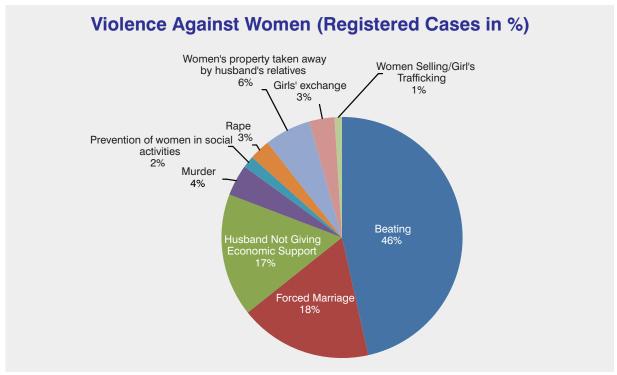
The Afghanistan Independent Human Right Commission emerged with a similar picture in 2006. A majority (47%) of the registered cases were that of beating followed by forced marriage. Unfortunately the exchange of girls, selling of girls and trafficking shows an increase in the registered number of cases.

^{4.} Ministry of Women's Affairs (MoWA), 2008:Women and Men in Afghanistan, Baseline Statistics on Gender, 2008, MoWA & UNIFEM http://www.mowa.gov.af/

^{5.} Human Development Report, 2009: Afghanistan http://hdrstats.undp.org/en/countries/country_fact_sheets/cty_fs_AFG.html

The United Nations Children's Fund (UNICEF), 2008: Afghanistan Statistics http://www.unicef.org/infobycountry/afghanistan statistics.html#68

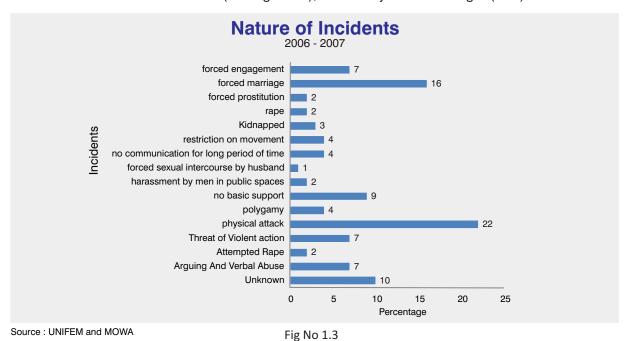
^{7.} Pajhwok Afghan News, August 5, 2010



Source: Afghanistan Independent Human Right Commission (AIHRC), Kabul, 2006

Fig No 1.2

In March 2006, UNIFEM in cooperation with MoWA for the first time developed a comprehensive data base on violence against women. A total number of 1011 cases were reported from May 2006 to Oct 2007. The number of cases registered may be much higher as each case entails several violations. Physical attacks account for 22% of the cases (refer fig no 1.3), followed by forced marriages (16%).⁸



8. Ministry of Women's Affairs (MoWA): Violence Against Women Primary Database, UNIFEM & MoWA, 2007, http://mowa.gov.af/english/?page_id=11

Data pertaining to the outcome of violence suggests that 3 percent (refer fig no 1.4) of the cases are reported to be either committing suicide or attempt to commit suicide. The outcome of violence in 65 percent of the cases is unknown. This certainly does not imply as cases that got resolved.

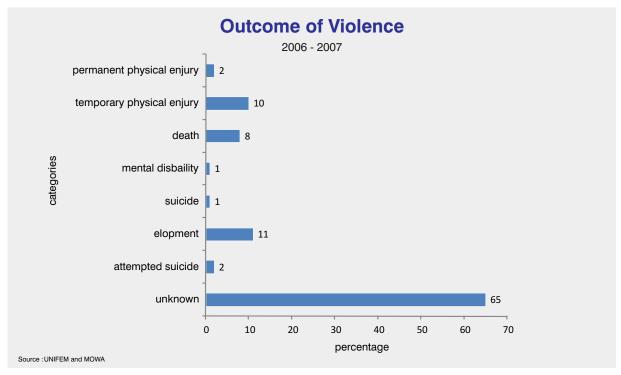


Fig No 1.4

1.2 Evaluation Background

India is among the top five countries who are working towards the reconstruction process in Afghanistan. Being one of the primary donors, India's expenditure till date has been to the tune of USD 1.3 billion. Some of the sectors in which India has significantly contributed include the hydro-electricity, power transmission lines, road construction, agriculture and industry, telecommunications, information and broadcasting, humanitarian assistance, education and health.⁹

Most importantly, India has been involved in a number of social projects touching the lives of the poor and the vulnerable through capacity building measures and vocational and skill training for livelihood options. Many of the Indian NGOs are the implementing partners for government of India irrespective of the risks involved. They impart training and skill development activities enabling the local Afghans to participate and take on the rebuilding and reconstruction process to its logical end. No doubt this has gone a long way in creating a greater bonding with the locals and India lives in the heart of every Afghan today! Some of the main projects¹⁰ supported by the government of India include:

· Confederation of Indian Industry (CII) project: This is a government of India funded project,

Dutta Mondira, 2008: <u>India-Afghanistan Relations: Opportunities and Challenges</u> in World Focus, India's Foreign Policy: Issues and Challenges, 347-348, Nov-Dec 2008, Annual Number.

^{10.} Office of the Deputy Chief of Mission, Embassy of India, Kabul, 2010

Fig No 1.5

implementing vocational training, where CII provides training in commercial tailoring / garment making to 216 women. Out of them 188 were qualified for being awarded certificates by City and Guilds of the U.K. (Training was also provided to 973 men in construction-related skills such as carpentry, masonry, plumbing & welding)

- Self Employed Women's Association (SEWA): It implemented the 'Baagay Khazana' project. The
 project located at 'Bagh-e-Zanana', Kabul has trained 1000 women in livelihood options such as
 Garments, Food processing and Eco regeneration. The Afghan women received training for skill
 development and capacity building along with other income generating activities.
- Hand in Hand' (HH) (Das te Badast): HH has been working in the Balkh and Badakshan provinces of
 northern Afghanistan. This is a project aimed at creating livelihood options through microfinance and
 enterprise development. It works towards community participation by creating Savings Credit Group.
 The government of India supported this project by giving soft loans without interest to the community
 complying to the Islamic law.
- Indian Council of Cultural Relations (ICCR): provides scholarships for university education: During the
 past four years (2006-2010) 146 Afghan girls were awarded ICCR scholarships for higher studies in
 Indian universities. In the current year (2010), 74 girls have been recommended for scholarships.
- Indian Technical and Economic Cooperation (ITEC), Ministry of External Affairs: From (2008 to 2010),
 78 women officials working in various government ministries were deputed to India under the ITEC scheme for short term technical training programmes
- Training courses were imparted in India with funding from other donors and facilitated by the Indian embassy: In the past two years (2008-2010), around 100 women officials have attended various courses in India funded by donors such as USAID, GTZ, the Dutch government, UNDP, etc. Some of the recent programmes were:
 - Training 22 senior women leaders from different provinces in a USAID-funded programme at the Institute of Government Accounts and Finance (INGAF), New Delhi from 5-13 April 2010. The programme included lectures, case studies and experience sharing with eminent Indian women parliamentarians, academicians, policy makers/analysts, women film makers, media experts and social activists
 - Participation of 16 Afghan women in the Institute of Government Accounts and Finance (INGAF), New Delhi in a workshop on "Leadership and Change Management" funded by German Technical Cooperation (GTZ), Gender Mainstreaming Office, Kabul from 3-9 May 2010.
 - Indian Embassy in collaboration with USAID is facilitating a special programme for 17 Afghan women officials in leadership and management in ending May/June 2010 at the Administrative Staff College of India, Hyderabad
 - > Capacity for the Afghan Public Service (CAP) Project: In partnership with UNDP, India provided in

(2007-09) services of 30 Indian civil servants to work as advisors/coaches in various Afghan line ministries (currently there are only four-including one woman officer). One of the Indian women officials under CAP took the initiative to prepare a 'Gender Mainstreaming Strategy for Afghanistan', which was presented at a "Gender Sensitization Workshop" held by UNDP/CAP on 23 November, 2008. It was attended by a large number of international and national coaches from central ministries and sub-national government offices.

• India-Afghanistan Foundation: A seminar on 'Women between modernity and tradition in India and Afghanistan' was organized from 30th June to 1st July, 2009 in Kabul by the India-Afghanistan Foundation in partnership with the Ministry of Women's Affairs.

1.3 Evaluation Objective

The present evaluation attempts to capture the impact of two of the government of India's initiatives targeting the women and community members in Afghanistan. The implementing partners are the Indian NGO, 'SEWA' based in Gujarat and 'Hand in Hand' based in Tamilnadu.

The evaluation study will attempt to assess the

Relevance: the extent to which the programme implementation has been relevant and most appropriate strategy in addressing the problems faced by the women and community.

Effectiveness: Assess the effectiveness of the major programmes and approaches adopted. Study the responsiveness of the programme in the socio-political context in establishing partnerships and ownership of the project.

Efficiency: Capture the efficiency through identification of challenges and hurdles in implementing the skill training and capacity building measures

Impact: Assess the impact of the project in terms of income generation and accessing the infrastructure facilities created for the target group through case study approach

Sustainability: The likelihood of the initiative to continue to deliver benefits for an extended period of time much after completion of the project.

1.4 Implementing Partners

1.4.1 Self Employed Women's Association (SEWA)

SEWA grew out of the Textile Labor Association (TLA), India's oldest and largest union of textile workers. It is an organization of poor, self-employed women workers who do not obtain regular salaried employment with welfare benefits unlike the organized sector. The unorganized sector constitutes 93% of the total labor force in India.

It was in early 2006 when the Government of India came forward to assist in setting up a 'Women's Vocational Training Center' at 'Bagh-e-Zanana' (BeZ). The Self Employed Women's Association (SEWA) was selected for the implementation of this project. SEWA in collaboration with the Government of India and the Ministry of Women's Affairs (MOWA) jointly prepared the foundation of a training centre in Kabul. The training centre of 'Bagh-e-Zanana' meaning 'women's park' was located in the heart of Kabul city. Part of the premises was utilized by SEWA project and the training centre was established in June 2008 through its programme called 'Bagh-e-Khazana' (BeK) meaning 'women's wealth'. Bagh-e-Zanana is predominantly used for recreational purpose. Thus, it does not have a legal status as it is not registered with any department as a separate entity such as Federation/ Union/Organization; however it falls under the purview of the Ministry of Women's Affairs. Bagh-e-Zanana being located at the heart of the city is easily accessible for women who are able to reach the centre for regular training and meetings. SEWA also initiated the provision to develop the premises as a common resource centre with a commercial kitchen. According to SEWA they had obtained a license for the same. Process was also initiated to register a local association for the beneficiaries.

Table No 1.1 SEWA in Afghanistan

Type of Activity	Specialization (Skill training)	Women (Total No)	Present status	
Skill Development	Garment & Embroidery	495		
and Capacity Building	Food Processing	391	All Completed	
	Eco Regeneration	150		
	Total	1036		

Initially a total of 28 master trainers were trained by SEWA in India in addition to two more women for being incorporated as the local staff. Subsequently around 1000 women were trained through the Bagh-e-Khazana project in Afghanistan. The women were divided into three groups depending upon their interest and skills. They were organized into groups for 'Garment stitching and embroidery', 'eco regeneration', and 'food processing' (refer table no 1.1). According to SEWA,

all these groups had started earning substantially by selling their products. Apart from vocational training and formation of groups, SEWA assisted them to prepare business plans for production and livelihoods. SEWA established a green house, and trained women for preparing hot beds, rosary, garden and landscape designing, flower bed and agronet house under the same programme. SEWA initiated marketing of the products in order to achieve monthly turnovers. Saplings worth more than one lakh of rupees was sold to nurseries and to the University of Agriculture according to SEWA. The turnover was also substantial as far as garment stitching was concerned through participation in the local and international exhibitions and also by supplying to the demand of the local markets as per a SEWA team member. SEWA also proposed to initiate the process of registering the 'Bagh-e-Khazana Association' which would help in sustaining the activities. The first phase of the project ended on 31st March 2010.

^{11.} http://www.sewa.org/

^{12.} SEWA, 2008: A Feasibility Study & Proposal - Setting up of a vocational training centre and community setting up of a Vocational training Centre and Community Learning and Business Resource Centre at Bagh-e-Zanana, Kabul, Afghanistan

1.4.2 'Hand in Hand Afghanistan Organization' (HIHAO)

'Hand in Hand' (HH)¹³ is a public charitable trust founded in India, in the state of Tamil Nadu and registered in 2002. Its work mainly focuses on microfinance, education, health, citizens' centres' and a clean environment. Since 2004, Hand in Hand has been active in development activities not only in Tamilnadu but also in Pondicherry, Karnataka, and Madhya Pradesh. Hand in Hand has now extended its programme to other countries. It has set up partnership programmes in South Africa, Afghanistan, and Brazil. HH's key actions begin with a focus on 'microfinance' and 'self-help group' programme.

In Afghanistan, the main objective of 'Hand in Hand Afghanistan Organization' (HIHAO) is to facilitate large scale job creation of Afghans through community microfinance and enterprise development. HH has been working in the Balkh and Badakshan provinces of north Afghanistan. The organization started its work in Afghanistan in 2006 following a special request from Hon'ble President Hamid Karzai in 2006. A major component of the programme was 'mass mobilization into entrepreneurship'. Hand in Hand (HH) has been organizing 'Savings Credit Group' (SCG) based on the lines of 'Self Help Group' back home in India.

Hand in Hand undertook a pre-Pilot project under the Afghanistan Rural Enterprise Development Programme (AREDP) and covered 9 provinces in 3 years time from the states of Bamiyan, Balkh and Parwan. The AREDP aimed to facilitate a nation-wide community based programme that is expected to create over 2 million jobs over the next ten years covering 70 percent of the rural areas.¹⁵ The initial activities focused in the formation of groups among the local people separately for men and women. This was challenging for HH especially with people belonging to a region where strong cultural binding and Islamic law prevailed. Therefore care was taken to imbibe all development activities within the framework of the local culture and tradition. Each group consisted of 10 to 20 members in the age group of 18 to 60 years. It was un-Islamic to pay interests on loans and hence no bank was prepared to offer loans to the community. Initially the World Bank came forward and was willing to offer loans without interest but this did not work out. The Ministry of Rural Rehabilitation Development, Govt of Afghanistan then came forward offering interest free loans permissible under the Islamic law. But even this did not work out. It was then that the government of India came forward and offered their support. This was of significant importance for the organization at that juncture to keep their promise among the local community in providing interest free loans. The organization would have lost the hard earned trust and faith created among the locals after great persuasion and consistent perseverance. This action of the government of India went a long way in assisting the project to 'take off' creating a deep imprint on the society and the people.

Table No 1.2 **HH (Das te Badast) in Afghanistan**

Partner Organizations	Type of Activity (Skill training)	Women (No of Groups	Men (No of Groups	Members
'Hand in Hand' (HH) (Balkh)	Formation of Saving Credit	131	103	234 + 40 = 274 (Total groups) . This involves 4899 beneficiaries
'Hand in Hand' (HH) (Badakhshan)	Groups	-	-	174 (Total groups) This involves 3484 beneficiaries

^{13.} http://www.hihseed.org/

^{14.} Hand in Hand, 2009: Progress Review report

^{15.} Ibid

HH formed a total of 274 groups in the Balkh province out of which 131 were women's groups, 103 were men's group and the rest (40) were common interest group. It consisted of 4899 beneficiaries. In Badakhshan province HH covered a total of 174 groups with a total number of beneficiaries being 3484 (refer table no 1.2).

1.5 Research Questions

The impact study will attempt to address and seek answers to the following research questions:

- 1.5.1 Whether the skills imparted have helped in income generating activities?
- 1.5.2 How far have these activities been accepted by the community?
- 1.5.3 Whether the initiatives attracted more women for the programme?
- 1.5.4 Whether the women felt economically empowered and was able to access the infrastructure created for them?
- 1.5.5 Who has the ownership of these programmes?
- 1.5.6 Are there any perceivable positive change in the attitude of the community towards the women?

1.6 Evaluation Methodology

1.6.1 Evaluation Framework

The evaluation framework was based on the inputs derived initially from the Ministry of External Affairs, government of India and all the initiatives that were implemented towards empowering the women and working towards capacity building measures. The NGO partner organizations namely SEWA and Hand in Hand involved in the implementation of the government of India's initiatives, were considered for the present study.

1.6.2 Evaluation Scope

The evaluation study covers the programme as implemented by SEWA in Kabul and 'Hand in Hand' in Balkh province of northern Afghanistan from 2008 to 2010. The programme has relied mainly on two strategic approaches. These include the imparting of vocational skill training and creation of livelihood options and secondly mass mobilization for entrepreneurial development.

With a significant formative component based on documentation and understanding of programme implemented, the evaluation study provides recommendations and practical suggestions from the perspective of future designing and implementing replicable models. The evaluation focuses on the work at the micro level as well as at the national level. The geographic coverage includes Kabul and the districts of Khulm and Nahr-e-Shahi of Balkh province in Afghanistan.

The evaluation covered a wide range of stakeholders including beneficiaries, local governance, district sub-governors, Ministry of Women's Affairs, Government of Afghanistan, concerned NGOs, parliamentarians, Ambassador of India to Afghanistan, officials from the Indian embassy in Kabul, community members, community based organizations, Police, Professionals and academics, NGO networks and womens' groups.

The evaluation process was evolved in close consultation with the Ministry of External Affairs, Government of India. The independent evaluation study was provided with suggestions and comments on all deliverables. The research questions were further classified in order to capture the impact of the project activities. The process of evaluation aimed to upholding gender equality by ensuring that the rights of the individuals and groups participating in the evaluation were neither violated nor trespassed upon.

1.6.3 Data Source

The data sources employed both primary and secondary sources of information. The key informants of primary sources were the NGOs, members of various task forces, beneficiaries and other stakeholders. In addition, discussions with government officials, academicians and other civil society actors were undertaken in order to get a clear perspective.

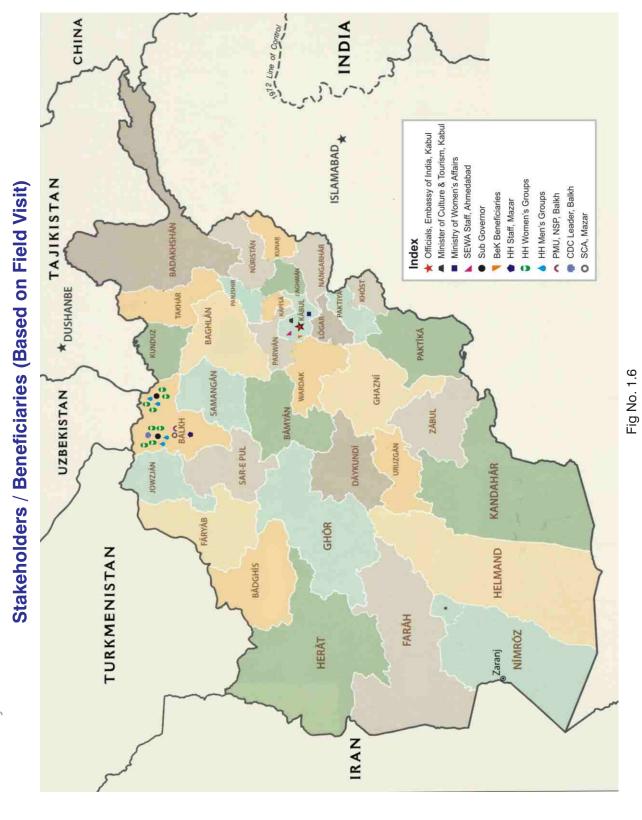
The secondary sources of information include all emails, file records at the Indian embassy in Kabul, feasibility studies, base line surveys, past evaluation reports, books, journals, case studies, newspaper clippings, articles and other related published and unpublished materials. Available reports of the donors, partner organizations, projects, missions, media and annual reports were studied. In addition the websites of the partner organizations, government of India and MoWA were reviewed.

The study employed formal and informal data collection methods for a qualitative analysis. The formal methods included collection of information directly from the concerned stakeholders in the form of structured questions consisting of key questions. The informal methods consisted of research questions and discussion guidelines, which were developed to collect information through informal individual and group interactions, discussions and interviews, telephonic interviews, discussions with key internal and external stakeholders.

1.6.4 Methods of Data Collection

The methods of data collection were mainly based on case studies, mapping, photographs, diagrammatic & pictorial demonstration, discussions and field visits undertaken.

A field visit survey was conducted to document and understand the relevance, effectiveness, impact and sustainability of programme implementation. The objective was to obtain a deeper insight into the types of change in the attitude, awareness, skills learnt, knowledge and perception towards gender empowerment and capacity building measures. The evaluator conducted telephonic interviews in certain cases and obtained feedbacks wherever necessary. The detailed list of stakeholders interviewed in the field is presented in the questionnaire (Refer Annexure No. 1.1)



The field visit was undertaken as stated in Table no 1.3:

Table No 1.3

Schedule of Field Visit

From	То	Place	Country
May 6, 2010	May 8, 2010	Kabul	Afghanistan
May 9, 2010	May 12, 2010	Mazar - e-Sharief, Balkh	Afghanistan
May 13, 2010	May 16, 2010	Kabul	Afghanistan
Aug 4, 2010	Aug 7, 2010	Ahmedabad, Gujarat	India

SEWA: A detailed discussion was held with six master trainers, 10 beneficiaries and an actual observation visit was undertaken to the various areas of programme implementation within the premises of Bagh-e-Zanana. The survey included individual interviews, group discussions and an examination of the finished products.

Hand in Hand: The field visit interviewed 12 Savings Credit Groups among the community members. Each group consisted of 10 to 20 members. Different venues were visited for meeting the groups in Nahre-Shahi and Khulm districts. The women usually preferred meeting inside their homes and the men would all gather outside a mosque. A meeting was also organized with the district sub governors, the National Solidarity Programme's Programme Manager, and the Swedish Committee of Afghanistan.

Information was cross checked through interviews and discussions. Interviews were also held with the Deputy Minister and the Director of the Ministry of Women Affairs, Government of Afghanistan and Officials from the Indian Embassy in Kabul and the Indian Consulate General in Mazar-e-Sharief.

1.6.5 Data Analysis

The analysis of data was based on descriptive, explorative and analytical designs consisting of compilation, computation, tabulation and analysis of collected information. Data triangulation using a convergence of multiple data sources and validation of data authenticity was utilized in compliance with the standard evaluation practices. The data analysis was used to develop the findings and recommendations by the evaluator.

1.6.6 Limitations and Mitigation Strategy

Security threats prevailing in the concerned area was the biggest challenge defying all deadlines
and confronting the smooth progress of programme. Dates for field visit had to be changed due to
security threat throwing all planned activities out of gear. This had a cascading effect on other
related appointments, meetings and necessary permission. Time got further restricted and

limited. Rescheduling meetings were indeed a herculean task.

- Completing the field visit and interviews with various stakeholders became a challenging task as a few of the important stakeholders could not be reached in the field. These had to be rescheduled and efforts had to be made to meet them later or talk at length over the phone.
- Reaching out to the grassroot in the remote villages on a dusty road full of potholes and boulders
 was extremely tiring and daunting. On certain occasions the right lane was missed and one had to
 go around in circles trying to locate the destination to be reached. This was guite scary.
- One of the major limitations experienced by the Evaluator was the lack of readily available
 information such as the baseline data, a Monitoring & Evaluation framework, finances and project
 reports. This was a major handicap in assessing the relevance and efficiency of the programme. A
 few of these reports were collected from the implementing partners and the embassy of India in
 Kabul. The lack of data did pose some difficulties in producing conclusive evidences which had to
 be overcome through data triangulation and validation process.
- Identifying an attributing causality for an outcome was also difficult especially where movements were restricted due to security threats and without the presence of concerned stakeholders. The outcome of an action could be the result of a series of combined interventions by various stakeholders. The exact quantum as to which stakeholder contributed how much is extremely hard to pinpoint especially when the partner organizations received support from more than one donor. So did the beneficiaries. Some of the concerned beneficiaries, partner organizations, government officials and others had left after the completion of their assignment. Such information also had to b authenticated through triangulation and data validation which engulfed considerable amount of time.

1.7 Organization of the Report

The report has been divided into four main chapters in addition to annexure. The chapters include

Chapter 1: Introduction

Chapter 2: Programme Description

Chapter 3: Programme Implementation and Major Findings

Chapter 4: Future Strategy, Lessons Learned and Recommendations

Programme Description

This section presents the programme as implemented by SEWA and Hand in Hand. Each of these programme have been discussed separately

2.1 SEWA1

SEWA with the Ministry of Women's Affairs (MOWA), Afghanistan and Government of India set up a Women's Vocational Training Centre at Bagh-e-Zanana in Kabul. This was to create livelihood opportunities for the war affected widows of Afghanistan. A programme was evolved to build the skills and capacities of the women and equip them to fight poverty and usher in economic security.

2.1.1 Identification of Trainers

A team of 35 women from Afghanistan were identified to be the first set of trainers. The Women were divided into three groups depending upon their interest and skills. Out of these 32 Afghan women completed the trainings in the field of

- 1) Eco regeneration and management: 5 trainees
- 2) Food processing packaging and management: 10 trainees and
- 3) Garment and Surface Ornamentation and management: 15 trainees.

The remaining two Afghan women were retained as staff. These trainings were conducted in partnership with SEWA Trade Facilitation Centre (STFC) for garments, SEWA Gram Mahila Haat (SGMH), CFTRI and IIP for food processing and Agriculture University and Horticulture Association in eco regeneration. The basic aim was to train Afghan women so that they become master trainers in all these three streams. The master trainers in turn imparted trainings to the grassroot trainees at Bagh-e-Zanana in Kabul. It was felt that imparting training through the master trainers would be much more effective as local trainers could relate better in terms of language, culture, traditions, education and most importantly given the situation and space for women in Afghan society. Further sustainability of the trainings would be ensued as local trainers could continue trainings when SEWA eventually withdraws after the completion of the project period. SEWA thus executed training of trainers' for Afghan women at SEWA in India from April 2008 to August 2008. These master trainers subsequently initiated the grassroot training at Bagh-e-Khazana Training Centre from 14th June 2008 at Bagh-e-Zanana in Kabul. The training was started with first batch of the Eco regeneration team of 24 women. The formal inauguration function of Bagheey Khazana project was organized on 19th June 2008 at Bagh-e-Zanana. The ambassador of India in Kabul, H E Jayant Prasad and the Minister of the Ministry of Women's Affairs (MoWA) - Dr. Hasanbano Gaznafer of the Islamic Republic of Afghanistan inaugurated the function.

At the outset a screening process was initiated which included a written exam and an interview in collaboration with MOWA. Women selected mostly belonged to the class of destitute, widows and the under privileged from Kabul and its vicinity. The Ministry of Women's Affairs (MoWA) provided the list of the prospective trainees to SEWA. MoWA generated a list of the grassroot trainees on the basis of lists

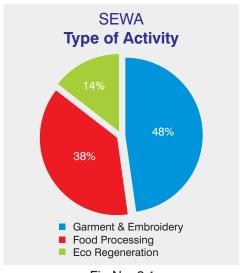
^{1.} SEWA: Progress Reports, JII/239/4/06 (June-Dec 2008) & J-II/239/4/06 (Jan-Sep 2009)

collected from different NGOs such as Mudica Mundyalai, ORA, RASA.HPWO, Shoras, Pamlarana of different districts etc. Four rounds of interview were conducted per month by SEWA for the selection of the grass root trainees. SEWA and MoWA jointly conducted interviews and selected the most deserving candidate from among the poor and the widows. The payment of a stipend was not disclosed by SEWA to the trainees at the time of interview. Before the selection process, SEWA gave a brief regarding the training programme and the relevant subjects so that the trainees could select the course as per their skill and liking. An interview form was filled up at the time of the selection of the trainees which ensures the selection of poor/needy/widow candidates. Questions included family's daily/monthly income, earning members, type of house, rent for house, skills, food intake and subject of her interest (Refer Annexure No 2.1). The initial interview of 130 candidates entailed interviewing around 700 women who had applied for participation. About 14 to 15% of the women were selected from the total number of applications based on the criteria designed. For garment training a dexterity test was also undertaken apart from interview.

The 32 master trainers subsequently imparted trainings to more than 1000 trainees over a period of one year with handholding support from SEWA. Out of the 1036 women, 495 women were from Garment and surface ornamentation, 391 women were from Food and Fruit Processing and Packaging and 150 women were from Eco regeneration.

Table No 2.1 **BeK- Magnitude of Beneficiaries**

Partner Organizations	Type of Activity (Skill training)	Women (Total No)	% Completed
Skill Development	Garment & Embroidery	495	100
and Capacity Building	Food Processing	391	
Dananig	Eco Regeneration	150	
	Total	1036	1036



2.1.2 Types of Activities

Fig No. 2.1

2.1.2.1 Eco Regeneration and Management Training

The Bagh-e-Zanana is a large garden spread across approximately 5 acres of land which is mainly arid in nature. Bagh-e-Zanana is the only area for the women of Kabul where men are not allowed. Thus it is a significant place in the lives of the Afghan women where they can open up and do not have to keep themselves covered. Beautifying Bagh-e-Zanana by the local women entails a capacity build for meeting the demands of the nursery, plantation, decorative plants, landscaping, gardening and others in Bagh-e-Zanana.

The first batch of eco regeneration training was started from 14th June 2008. A schedule of the training was prepared under the leadership of SEWA both in Dari and English. The duration of training was for thirty days. The training focussed on:

- · Nursery and plantation
- · Green house
- Floral Decoration
- · Gardening and landscaping
- Management (marketing, accounting, finance, record keeping etc)

A plan for developing the Bagh-e-Zanana garden was designed. Modifications in plantation were undertaken based upon the climatic condition and usage of food/vegetables/trees as per local usage. SEWA approached the Ministry of Agriculture (MoA) for the selection of the trees, plants and spices and seasonal calendar for the eco regeneration trainings and garden development. The local consultant for Eco regeneration was hired from Ministry of Agriculture. The methods of the trainings are classroom trainings, practical trainings, organizing games, group discussions, motivational songs and exposure visits. The nursery covered by agronet was developed in one corner of the Bagh-e-Zanana under the practical training where practical training on nursery, kitchen garden and office garden was being imparted. A green house measuring 30 meters length and 6 meters width on the backyards of the garden was developed. Vegetables and Flowers were to be grown based on the weather factor. The production of these vegetables in turn was to be purchased by the Food Processing team for making of pickle and chutney.

A hot bed developed on the backyard of the Bagh-e-Zanana measured 40 meters length and 5 meters wide. A total of 6000 sapling of flowers which had a high demand in the market were planted. These include bedi Irani, roses; building flowers etc. Irrigation system has been installed in hot bed. A poly house was developed in Bagh-e-Zanana measuring 30 meters length and 6 meters width. The purpose of developing the poly house was in order to keep the ready plants in safe environment till they are sold.

The trainees were shown the technology used for clonal propagation like grafting, budding, cutting & layering, different cutting types like eye cutting, root cutting, leaf cutting, graft cutting, etc. Gardening and landscaping trainings draw the layout plan of Bagh-e-Zanana as per the classroom trainings and their imagination. Under flower decoration training, trainees were taught garland making, bouquet, flower basket etc.

Tasks have been assigned to a team of master trainers. Two master trainers take turns to teach in batches while one master trainer performs administrative work and another looks after the progress and grasping of grass root trainees. Each trainee is given a kit which includes module in Dari, full scape book, chart papers, identity card etc. Illiterate women were also provided training modules as they learn from their children at home.

Table No. 2.2

Beneficiaries - Eco Regeneration & Management Training

No of Batches	Year / Month	Total Beneficiaries	No of Groups
3	2008 / June - September	71	Sitara Vege group &
3	2009/ Jan - April	79	Kahkashan Flower group
6	Total	150	2

2.1.2.2 Food Processing - Packaging and Management

Afghanistan is famous for its rich storage of fruits both fresh and dry. SEWA planned to impart trainings to 400 women for such a specialization. Women were very keen to be involved in this branch of training and appeared in the interview every time SEWA undertook the exercise. Such interviews were held six times in 2008. It was held three times in June, twice in July and once in October. Each time around 70 candidates were selected in batches of two for the training. Some were replaced by others. The first batch started from 25th June 2008.

Table No. 2.3

Beneficiaries - Food Processing (Packaging and Management)

No of Batches	Year / Month	Total Beneficiaries	No of Groups
8	2008 / June - November	226	12
7	2009/ Jan – August	181	
15	Total	407	

The duration of the training was for forty five days. The following aspects of food processing were taught to the trainees:

- 1) Fresh fruit processing
- 2) Dry fruit processing
- 3) Spices production
- 4) Processing house management
- 5) Packaging
- 6) Management (marketing, accounting, finance, record keeping etc)

A major focus of the training was on processing centre management, procurement, quality control, weighing and packaging etc. Under fruit and vegetables processing, the trainees were taught on production of juices, syrup, jam and pickles. Local variety of fruits and vegetables were used for the training. New varieties were introduced by master trainers which were in demand in the local market. Practical demonstration also covered the production of spices. Trainees were introduced to methods of protecting grains, dry fruits, fruit items etc. Trainings were made interactive and discussions were carried out on how to implement the trainings as livelihoods. Trainees themselves suggested that since it was the cherry season cherry jam could be produced. Such decisions were welcomed and accordingly the process of selection of fruit, item, production and marketing were carried out. The trainings also exposed them to an entrepreneurial experience.

Under packaging, temperature control was also taught. Food processing trainees were taken to Pule-Charkhi, area where small factories are located. Different food processing factories were visited. These factories were into production of soft drink, grapes processing and bread making.

2.1.2.3 Garment and Surface Ornamentation Trainings

Garment and surface ornamentation trainings were started from September 2008 with four batches

totalling 98 trainees. The types of training were:

- 1) Garment making including designing, cutting, stitching, finishing
- 2) Hand embroidery
- 3) Machine repairing

Table No. 2.4

Beneficiaries – Garment & Surface Ornamentation Training

No of Batches	Year / Month	Total Beneficiaries	No of Groups
8	2008 / June - November	234	8
7	2009/ Jan – October	216	
15	Total	450	

For Garment and surface ornamentation training, the selection criteria were for younger women with little education apart from their economic status. Industrial stitching machines were installed at the centre. Trainees are taught how to control machine and regulate the speed. Next was the paper exercise followed by exercise of different stitches on material. An exposure visit of Food Processing Batch to juice and dry fruit plant is also undertaken. A stipend to trainees @ Afg 100 per day per women was paid. Emphasis was to introduce all widely marketable embroidered skills to the trainees. Each trainee was given a kit which includes a measuring tape, cutting equipments and module. A small batch of trainees was also taught machine repairing. Representative of SEWA trade Facilitation Centre -the resource organization of SEWA oversaw and provided input to the training. Duration of training was of 105 days. Trainees prepared cushion covers, embroidered yolks, butwas for the India international Trade fair.

All successful candidates were given certificates. SEWA initiated the process of certification of modules as well as trainees through National Skills Development Programme (NSDP) by Ministry of Labour and Social Affairs of Islamic republic of Afghanistan.

2.1.3 Procurement of Equipments

SEWA procured from Kabul equipments which were of quality, brand new, easily available and had a guarantee period. The purchase was undertaken according to the standard norms and practices for all items above the cost of Rs./Afg 5000. All equipments for the training of Eco regeneration were procured from Kabul itself in consultation with the Ministry and local organizations available at the time of purchase of equipments and material. The small equipments were also procured from the local Agriculture wholesale market. Material like agro net, poly bags and others which were not available or were too expensive were procured from India and brought to Kabul.

For the food processing training, small equipments and utensils were procured from Kabul but warranty/guarantee was not provided by the shopkeepers. The quality of equipments was inferior compared to the prices. Some of the equipments had to be re-purchased from India and sent to Kabul. Fresh Garment Industrial machines were not available in Kabul and thus it was procured from Singapore and airlifted to Kabul. SEWA purchased thirty five industrial single needle lock stitching machines from Singapore of Brother Ltd. and airlifted to Kabul. Five threads over lock machine was also purchased and sent to Kabul. Furniture such as side tables for the training classes were ordered from Kabul. (For a detailed list of equipments, refer Annexure No 2.2)

2.2 Hand in Hand Afghanistan Organization²

The Hand in Hand Afghanistan Organization (HIHAO) focus its work arena mainly in the north Afghanistan of Balkh and Badakshan regions. The region is deeply scarred with years of conflict and violence. The Balkh province is one of the regions, which is devoid of roads, regular piped water supply and electricity. Widespread poverty, food insecurity, natural disasters in combination with a weakening state support mechanism has brought forward the associated vulnerability that the Afghans are facing today. Rebuilding their livelihoods and incoming of a regular income is a challenge that they are currently battling with. This is a region with strong cultural binding and prevalence of Islamic law. Thus all developmental activities imbibed the local culture and tradition in order to gain community support.

2.2.1 Objective

One of the main targets of HIHAO was to facilitate large-scale job creation of Afghans through community microfinance and enterprise development. HIHAO aimed to primarily support the emerging Afghanistan Rural Enterprise Development Programme (AREDP), coordinated by the Ministry of Rural Rehabilitation and Development (MRRD) and other similar government programme under the Ministry of Agriculture, Irrigation and Livestock (MAIL). HIHAO is also engaged in training and support activities of other players that supported the main objective of the organization. HIHAO started its work in Afghanistan in 2006 by helping to adapt and transfer to Afghanistan the 'Self Help Group' (SHG) approach to enterprise development as implemented in Tamil Nadu, India. In order to achieve sustainability, HIHAO's work attempted to adopt an exit strategy to create cluster associations of community groups, and to link both these associations and micro-entrepreneurs to private investors, banks and private service providers.

The Afghanaid has been supporting and strengthening the poor and women centered local community structures, be they traditional shuras, Community Development Councils (CDCs), or common interest groups such as producers, farmers, women and youth, to facilitate locally driven processes of socioeconomic development and linking these processes with district and provincial level duty bearers and support institutions in public and private sector. With the launch of a new national priority programme named Afghanistan Rural Enterprise Development Programme (AREDP), Afghanaid has piloted Common Interest Group (CIGs) model, following the AREDP methodology. This pilot initiative was endorsed by MRRD/AREDP under a Memorandum of Understanding (MoU) signed between Hand in Hand, AREDP/MRRD and Afghanaid in August 2008.

2.2.2 HIHAO – MRRD

HIHAO collaborated with the Ministry of Rural Rehabilitation and Development (MRRD) in the preparation of a proposal for a national Rural Enterprise Development Programme. A major component of this programme was the 'Mass-Mobilization into Entrepreneurship' approach (MME), an adapted version of the Indian SHG model. The programme document was prepared by MRRD in cooperation with the World Bank and was budgeted at USD 580 million. The Afghanistan Rural Enterprise Development Programme (AREDP) was finally launched with an aim to facilitate a nation-wide, community-based programme that was supposed to create more than two million jobs in at least 70 per cent of the country's villages within a

^{2.} Holly Ritchie (2009): HIHAO Mid Term External Progress Review and Lessons Learnt Report, Mass Mobilisation into Entrepreneurship (MME) Project, April 2008 – April 2010, Balkh, Afghanistan, Kabul & Progress Review 2009

span of ten years. These predominately rural communities often engage in a variety of micro-enterprise activities, e.g. vegetable gardening, dairy, or livestock rearing. However, these micro-enterprises rarely expand due to a lack of collaboration, available cash for investment and knowledge regarding business development and markets.

The Hand in Hand Mass Mobilization into Entrepreneurship (MME) project is supported by the Government of India and private donors, and was for the period (2008-2010). The overall goal of the project was to reduce poverty through strengthening the economic and social opportunities available to the poor in the districts of Nahr-e-Shahi and Khulm from Balkh province. Specifically, the project aims to enhance community microfinance and facilitate enterprise development – resulting in both self and wage employment - through the formation and development of community Savings and Credit Groups (SCGs), higher-level Cluster Group Loan Committees (CGLCs). The project intended to pilot the community-based MME approach, to be in tune with the broader programming and strategy of the Government of Afghanistan and the Afghanistan Rural Enterprise Development Programme (AREDP) in their goal of supporting rural economic empowerment. The emphasis was mainly on nurturing community-based microfinance schemes, clustering, exchange / networking of groups and businesses, partnerships and enhancing local service delivery and linkages.

The National Solidarity Programme (NSP) under the Ministry of Rural Rehabilitation Development (MRRD) has created Community Development Committees (CDC) at the village level with a village leader referred to as 'Karyador'. Some of the villages are still so remote that to reach these one has to use horses and donkeys and then trek part of the distance. People are still cut off from the mainstream. They are ignorant and unaware and seem to be living in the dark ages.

2.2.3 Activities

2.2.3.1 Establishment and capacity building of Savings and Credit Groups (SCGs)

The principal activity of this programme is the establishment of Savings and Credit Groups (SCGs) amoung rural communities (this also incorporates Common Interest Groups [CIGs]). The methodology for the establishment of these groups is drawn from Hand in Hand in Tamil Nadu, India (Self Help Groups). The final community selection was based on the following criteria:

- Reasonable road access and good security
- Interest of the CDC / community
- Existing interests / proposals to pursue
- Presence of people to join / attend groups
- Willingness to accept project rules

•

The members of the SCG were selected provided they were of

- 18 to 60 years in age
- Only one member per household was to be selected

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- Not involved in migrant labor
- Married (in the case of women)
- Residing in a medium / medium poor household
- Existing business activities
- Interest in project
- Ability to save 25Afgs / week
- Able to attend weekly meetings
- Under the jurisdiction of same CDC as other members
- Acceptance by other members

The SCGs organize people without an asset base, but sharing similar economic backgrounds and a strong will to improve their lives. Group cohesiveness, financial discipline and business skills are developed through regular group meetings with savings, internal lending/repayments and capacity building. When SCGs mature, HIHAO facilitates access to external financing for new or existing family based enterprises. When SCGs matures further, the whole group or parts of them develop into CIGs. Loyalty to the group is important, as this increases the strength of the group and makes joint action possible, increasing the bargaining power of group members. The Common Interest groups (CIGs) are supported to develop group-oriented micro and small enterprises as 'producer organisations'.

2.2.3.2 Mobilization of Groups

With the assistance of HIHAO, the selected Community Development Councils (CDCs) proposed interested community members in line with given criteria for participation. Separate groups of males and females were formed (often male groups first). Members agreed to meet, be trained and save regularly. The typical size of a group is 15-20 members (although groups can be either smaller or bigger). Groups were mobilised and the microfinance objectives of the project were communicated. Group rules were then collaboratively drawn up (e.g. time / day of meeting, savings amount), and leaders (Group Leader, Secretary and Cashier) were democratically selected (using voting). The core books were introduced to the groups including the

HIHAO - Registers



Fig 2.2

Attendance register, Minutes Book, Savings Book, General ledger, Loan ledger, Cash Book, Receipts Book, and Voucher Book.

2.2.3.3 Group Development

After members contributed their membership fee (usually 50 Afs), weekly savings of around 25 Afs per

member were initiated. These savings are recorded in the group books and belong to the individual (should he / she decide to leave, they are able to withdraw this money). In the weekly meetings, informal training was channelled to the groups - and in particular the leaders - on bookkeeping and group management. A major anticipated milestone at this stage was the opening of a bank account. This has been more difficult (for a variety of reasons including physical access), and groups have tended to keep the money in the community.

After approximately 2-3 months, groups were encouraged to begin internal lending for productive purposes. Actual lending transaction often started later due to (initial) low confidence in withdrawing loans for business activities, and capacity to repay. All lending to group members was encouraged to be sharia compliant, primarily using the notions of Murabaha ('Cost Plus'), Bai Mujjal ('Deferred Payment') and Mudaraba, ('Speculation and Profit Sharing').

After 6 months and if the group qualified, members in the group were eligible to apply for \$100 'soft loan' (interest free) from HIHAO. Lack of available funds however had constrained this activity in 2008. When funding was available, HIHAO established a small revolving fund to community credit associations to lend to the groups. As appropriate, HIHAO also facilitated group access to other independent microfinance products, as a complement to HIHAO external loan schemes.

2.2.3.4 Technical support for enterprise development

Business Development Services (BDS):

After approximately one month, the project provided formal Business Development Services (BDS) training to the groups (18 one-hour weekly sessions) to strategically support the development of incomegenerating activities and best practices in business management; and to help identify and establish appropriate market linkages, business models and value-enhanced products.

Cluster Group Loan Committee (CGLCs):

To promote exchange and networking, and the sharing of human resources (leadership and technical skills), after around 6 months, SCGs are being linked at Community or Cluster level into Cluster Group Loan Committees (CGLCs), community based credit associations / federations of SCGs. These cluster forums aim to facilitate access to wider markets, technology upgrades and advanced capacity building; and ultimately be linked into 'activity based' organizations and business federations.

District Economic Development Hubs (DEDH):

Establishment of community training centres in the next phase of the project, HIHAO aims to establish DEDHs as community resource centres for economic development. These will be places for meetings (e.g. CGLCs, activity based organizations, business federations), for workshops and vocational / skills trainings, and for access to business information such as prices, quality standards, equipment appropriate for rural use, etc. As community centres, they may also serve as general meeting venues, and will be set up to equally serve men and women, as well as different age groups.

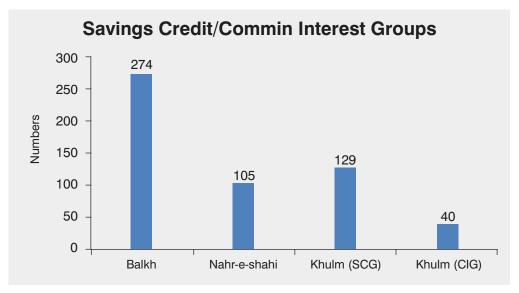


Fig. No. 2.3

HIHAO organized the 'Savings Credit Groups' (SCG) based on the lines of 'Self Help Group' in India. Groups were formed among the local people for men and women separately. Each group consisted of 10 to 20 members in the age group of 18 to 60 years. Thus HH formed a total of 274 groups in the Balkh province out of which 131 were women's groups, 103 were men's group and the rest (40) were common interest group. It consisted of 4899 beneficiaries. The Badakhshan province covered a total of 174 groups with a total number of 3484 beneficiaries.

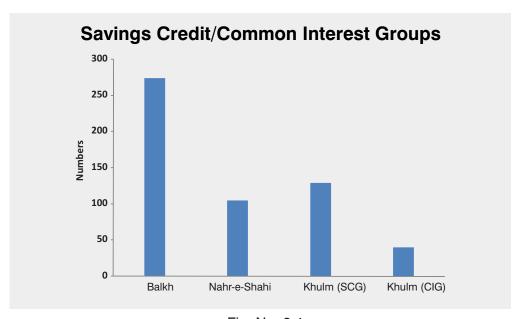


Fig. No. 2.4

3

Programme Implementation and Major Findings

This chapter attempts to present the major findings of the implementing partners in terms of Relevance, Effectiveness, Efficiency, Impact and Sustainability. Each of the partner organization has been dealt with independently under separate sections.

3.1 SEWA

3.1.1 RELEVANCE

Finding No 1: The strategic approach identified by SEWA towards capacity building measures for Afghan women were context relevant

Women in Afghanistan faced the worst brunt of decades of conflict and war. This can be very well judged from the limited perceptions, knowledge and skills and mass scale illiteracy existing among the women. Many of the men are physically and mentally disabled or wounded and their care places an additional burden on the womenfolk. Widows in Afghanistan have little support and often resort to begging for want of livelihood options. Therefore the women who would normally be busy taking care of kitchen and children were suddenly piled with the additional responsibility of running the household. A total lack of exposure among the women added with limited social infrastructure poses as the greatest challenge for the women. Those who showed pessimism about the future of the country identified 'economic uncertainty' rather than security as the primary concern.¹

The training programme held in SEWA (India) imbibed several other sub trainings along with the main training for achieving livelihood options. Capacity building in managerial aspects was addressed through specific modules in marketing, product development, supply chain management, etc. The training programme also addressed issues of awareness, and over all learning skills. For example the Afghan women who came to India for being master trainers underwent a one week training programme on packaging with the Indian Institute of Packaging Technology (IIPT) in Mumbai, two weeks training programme with the Central Food Technology Research Institute (CFTRI) in Bangalore, one week training with the horticulture department and the Agriculture University in Ahmedabad and so on. Similarly experts from institutes like the National Institute of Fashion Technology and LD College of Engineering were also involved in imparting the training programme.

During the field visit it was amazing to find some of the women who were illiterate were now handling administration and accounts. In Bagh-e-Zanana, some of the beneficiaries were found busy roaming around with registers trying to update them with the current accounts. These young women tried to consult others whenever they were in doubt. It was a marvel to find them engaged in the daily routine of maintaining their records and accounts.

^{1.} SEWA, 2006: Feasibility Study & Proposal, Bagh-e-Zanana, Kabul

Finding No 2: Interventions and activities implemented were strategically relevant given the security situation and resource endowment of the region.

Selected activities such as Garment Embroidery, Eco Regeneration and Food Processing were extremely appropriate in the context of resource endowments in Afghanistan. These activities can be easily pursued by the women from home itself. Door to door marketing in Afghanistan especially by the women is not possible given the security situation. The 'Bagh-e-Khazana' project initiated this training which was to provide livelihood options for the sisters of Afghanistan without having to step out much.

The Action Development Solidarity International (ADSI) was responsible for the implementation of the development program in Bagh-e-Zanana, till 2004. Almost 800 fruit and flower trees have been planted² in a garden which used to be a rubbish dump. SEWA saw considerable scope for developing the garden to facilitate games and cultural activities. It was in fact very relevant to train the ladies to learn the art of growing lawns, flower plants and planting trees within their training programme. During the field visit the evaluator found a massive renovation programme going on sponsored by other donors in Bagh-e-Zanana with many men and women actively engaged in the work. There seemed plenty of scope for the Eco regeneration group to get involved. According to a SEWA report, the Ministry of Agriculture hired the women trained in Bagh-e-Khazana to implement government's own programme in landscaping development of garden and green house. The local nurseries placed orders for saplings raised by the eco regeneration micro enterprises.³

Embroidery and dresses have always been a passion with the ladies in Afghanistan. In fact such a skill runs in the family. There exists a great demand for such products in Afghanistan. Large outlets and fashion designers could provide the necessary market for the products. The women trainees have been involved in manufacturing garments and uniforms to the local factories. Some of the customers of these micro enterprisers include Kabul Asia Hospital, Mahil Zeste Teaimaskan, and the local markets.

Products of food processing were modified to cater to the local demands and tastes in Afghanistan. Women, who obtained technical training from SEWA, modified the products to suit the local tastes in Afghanistan. Production of mango juice for example was replaced by jam made out of dry fruits which are available in plenty in Afghanistan. Similarly pickles were modified to cater to the local taste without using oil and prepared in vinegar. Such products have a huge potential in the local restaurants demanding chutneys, tomato puree, pickles, jams and so on. The first phase of such a production fetched them a reasonable amount of earnings as well.

Finding No 3: Stakeholders and beneficiaries selected were strategically relevant mostly belonging to Kabul and its adjacent areas

There are more than 1.5 million widows in all the 26 districts of Kabul province and most of them are illiterate. More than 2500 women including widows from all over Afghanistan have registered themselves with the Ministry of Women's Affairs. Out of this, a total of 500 widows were from Kabul itself.⁴

^{2.} SEWA, 2009: Progress Report of Bagh-e-Khazana of Women's Vocational Training Centre at Kabul, (Jan 2009 – Sept 2009)

^{3.} SEWA in Afghanistan: A Women-to-Women Initiative Towards Livelihood Generation and Peace Building

^{4.} Afghan Centre for Socio-Economic and Opinion Research (ACSOR), 2006: Afghanistan in 2006

The selection was through a rigorous process of a written test, a dexterity test, a panel interview by SEWA and MoWA followed by a debriefing meeting with the candidate's wards. A questionnaire (Refer to Annexure No 2.1) was filled up to collect all possible information regarding the women before short listing the potential candidates. From more than 116 candidates a total of 35 candidates were selected initially. Finally a total of 32 women out of the 35 women selected eventually came forward for the training in various activities and later become the master trainers. The number of trainers in each stream was decided based on the number of grass root trainees to be trained ultimately at Bagh-e-Zanana in Kabul. ⁵

A focused group discussion with some of the beneficiaries revealed that some of them were the widows of war or belonged to families with low income group. Most of them were young and above eighteen years in age. One of the beneficiary who was a master trainer displayed potentials of leadership qualities. She was selected by her team members as the President of the association which was yet to be registered. In all, there were 28 master trainers besides other staff members who received training in the first instance.

3.1.2 EFFECTIVENESS

Finding No 4: SEWA acted as a catalyst bringing in a change among the lives of the women but these have not penetrated deep enough on account of weak coalition development mechanism

Sewa's effort has been successful in providing a platform to the women in Afghanistan. It is believed that some of the women beneficiaries who obtained training got employment in companies like Maharat factory, Wise group, Abdul Wasi Faqiri and Safi Apparel, etc. There were others who according to SEWA are associated with groups producing garments for local sale. A similar picture was also portrayed for the other activities like food processing and Eco Regeneration. However records attesting the livelihood option of the beneficiaries seem to be contradictory.

According to MoWA, (Refer table No 3.1), the picture looks rather gloomy with more than three fourths of the beneficiaries sitting idle at home.

Table No 3.1

Status of SEWA Beneficiaries

Activity Type	Beneficiaries engaged in livelihood options	Women sitting at home (%)	Total no of Beneficiaries
Garment Section	77	418 (84)	495
Food Processing	150	240(61)	391
Eco Regeneration	5	145 (97)	150
Total	232	803	1035

Data Source: MOWA as stated to Deputy Chief of Mission, Embassy of India, March 2010

 $^{5. \} SEWA, 2006: Progress \ Report \ on \ Selection \ of \ Trainers \ For \ 'Training \ of \ Trainers', \ Kabul, \ Afghanistan$

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Eco Regeneration shows almost 97 percent of the women yet to be engaged in remunerative activity. The other activities are equally dismal with more than 50 percent of the women who are still to be engaged in livelihood options.

On the other hand SEWA states a total sale of 12,39,519/- afg that took place from Jan 09 to Sept 09 (Refer Table No 3.2). It also states that more than 90 percent of the women were earning their livelihood after obtaining training from BeZ with 60 percent of the women who were able to earn up to 90 \$ per month. 60 percent of the women who were able to earn up to 90 \$ per month. 60 percent of the women who were able to earn up to 90 \$ per month. 60 percent of the women who were able to earn up to 90 \$ per month.

Table No. 3.2

Progress Achieved from Jan 2009 - September 2009

Sr. No	Sections	Production (In Kg/Nos)	Production in (Afg)	Sales (In kg/Nos)	Sales (In Afg)
1	Food Prodn.	5981 Kg	407421/ -	5981 Kg	686928/ -
2	Garment	1692 Nos	109930/ -	1682 Nos	357404/ -
3	Eco Generation	420 Kg (Seasonal)		420 Kg	195187/ -
	Total		517351/ -		12,39,519/ -

Data Source: SEWA, Progress Report No: (JII/239/4/06) (From January 1st to September 30th, 2009)

SEWA claims to have achieved bulk buyers from Australia, US, and France, in addition to receiving substantial orders from local factories and the "Bagh-e-Khazana training centre has now developed as community business resource centre". However the above is based on SEWA's email to the Indian embassy in Kabul⁷ and no documentary evidence exists to this effect. Neither did the embassy have any documentation verifying the fact. This data could not be validated in the field due to security reasons and there was no documentation available at BeZ either. Thus it could not be ascertained as to the magnitude of the beneficiaries who were now engaged in production activities.

During the field visit several women beneficiaries present at Bagh-e-Zanana revealed that they were yet to be engaged in any livelihood option. They were also willing to take up any of the options available such as Garment, Eco Regeneration or Food processing irrespective of the training received. This reveals some of them were indeed desperate for some livelihood options. It was however clear from a discussion with the master trainers at BeZ that there seems to be a large section of the beneficiaries who were unemployed and is still in search of a livelihood option. A few of these beneficiaries were also found in Bagh-e-Zanana itself during the field visit. It is difficult to predict the magnitude of such a group as the evaluator could not meet all the beneficiaries due to security reasons within the framework of the time limit.

On the other hand there were others present in the BeZ office wanting to know some information about the enrolment process for future training implying that the Afghan women were indeed keen in getting involved into such training programme. Nevertheless without proper documentation, the current status of the 1000 trainees and their engagement in livelihood options cannot be ascertained. Who was engaged

^{6.} SEWA in Afghanistan: A Women-to-Women Initiative Towards Livelihood Generation and Peace Building

^{7.} Emails from SEWA to DCM, Kabul dated 10 Nov 2009, 6 March 2010, 17 March 2010

in what and what was the kind of remuneration received, etc need to be verified from each and every trainee before accepting any version of their status. Nevertheless it was apparent that there were still a significant number of beneficiaries who were yet to be engaged in some regular source of income. This belief became even stronger given the situation at BeZ post handing over by SEWA.

SEWA handed over the Centre at Bagh-e-Zanana (BeZ) on 6th May 2010 to MoWA. A visit was undertaken to BeZ on the 7th May 2010. The picture was one of chaos, distress and harassment written on the faces of the beneficiaries of Bagh-e-Zanana project. The master trainers ran helter skelter from pillar to post trying to convince MoWA and the Indian embassy to help them out. One of the master trainers, who was to be the president designate, had just returned after a meeting with the deputy minister, MoWA and was visibly upset. It was apparent that they were trying to talk to other NGOs in Kabul in sheer desperation.



Master Trainers of Bagh-e-Khazana Fig. No 3.1

The situation was worse a week after, when some of the beneficiaries and employees like the guard and the driver planned to quit as their regular source of income seemed to have come to an end. The Deputy Minister, MoWA, wished that they had some information about the date of the completion of the programme. They expected to have at least three months notice so that they could have arranged some alternative. She stated that they already had master trainers ready, the building, equipments all were there and they could have easily organized some donors as well. Now there was no time. The salaries of guards and others would stop from 15th May 2010. "It is difficult for us to organize in such a short notice", she stated. Somehow what was most astonishing was that both SEWA and MoWA did not consider the stipulated deadline 'March 2010' seriously and rather relied on wishful thinking that the project may get extended.

The Deputy Minister of MoWA stated that "MoWA is the poorest of all the ministries in Afghanistan. Even some small departments have more funds than MoWA and hence it is not possible for MOWA to fund this project".

The Indian embassy then decided (despite the fact that the project had ended in March 2010) to continue with the bare minimum funding which was necessary in retaining the employees for another three months. This might have brought some relief to the beneficiaries but nothing is known as to whether any arrangements for alternative modes of funding had been organized. The networking with other civil society organization and coalitions were weak and non-existent. The necessary channels for the take off were not delved into. As a result they seemed to dry up rather quickly. The Bagh-e-Khazana (BeK) project was to be carried forward by MoWA but the ground situation did not portray such a picture.

Finding No 5: Effectiveness of the SEWA programme suffered for want of linkages among the local governance

The SEWA programme had developed a kitchen at the BeZ centre for commercial production mainly for food processing activities. However there seemed to be some misunderstanding between SEWA and MoWA as the latter did not allow any commercial production at the BeZ centre. An interview with the Deputy Minister of MoWA clearly stated that at no point of time they had agreed for commercial production. The centre was only meant for training of women.

Unfortunately the beneficiaries at Bagh-e-Zanana were under the belief that their production will be done at Bagh-e-Zanana and this would provide them with livelihood options. But MoWA was clear about not allowing commercial production in the centre and the Deputy Minister stated that they (beneficiaries) could go elsewhere and take a place on rent for the production. The beneficiaries told the evaluator that the rent will not be less than 15000 afg per month and they wondered from where they would get this money.

SEWA maintained that MoWA had agreed for commercial production and it is only on that basis that SEWA obtained a license. The MoU between SEWA and MoWA however remains silent on this account. The MoU (Refer Annexure No 3.1) signed by MoWA and SEWA states that MoWA is supposed to provide four "Training rooms free of cost at Bagh-e-Zanana in Kabul for one year. One room after completion of training of trainers of nursery, one additional room after completion of training of trainers of food and fruit processing and two more room after completion of training of trainers of garment making". This space in any case seems hardly sufficient enough for initiating any commercial production.

During the field visit it was found that unfortunately most of the rooms, allotted earlier for the BeK project, were locked up along with the newly recruited machines for making buttonholes, broiler with steam press, modern sewing machines, etc. Even the solar drier was lying uninstalled in the corridor. The food processing section was almost closed down with a few jam bottles displayed on the shelves. The Eco Regeneration was at its lowest ebb as the whole place was getting renovated with funds obtained from other donor agencies.

As revealed from documents such situations were not happening for the first time. "In Feb 2009, despite a written commitment, MOWA had actually forced SEWA" to vacate some of the rooms allotted to them at BeZ in order to start a USAID funded project." According to the office of the Deputy Chief of Mission, it took an 'undiplomatic effort' to get the rooms restored to SEWA. It was amply clear that the linkages with the local governance did not show the commitment and dedication with which the project would have to be carried forward.

Added to this, the security situation prevailing in the country has also been a major hurdle in the effectiveness of the programme. In Feb 2010, SEWA team along with other Indians had to face enormous difficulty and hardship on account of insurgency and militant attacks to the extent that some Indians were killed in Kabul!

Although the project was to end in March 2010 as per the terms and condition between SEWA and MEA, (Refer Annexure No 3.2) the attack on Indians did seem to confuse and hurry the closure of the BeK

project in BeZ. Despite the stipulated date being March 2010 for the project to end, SEWA was hopeful about a possible extension of the project at least until June 2010 and may be beyond. According to the Deputy Minister, MoWA relied on the same belief! Thus SEWA and MoWA were unprepared and found the closure rather abrupt!

3.1.3 EFFICIENCY

Finding No 6: SEWA's organizational structure, managerial support and coordination mechanisms proved to be less enabling for effective delivery of the programme in the field

SEWA is a registered trade union with more than 30 years of experience. SEWA's main goals have been to organize women workers for full employment with social security. The Training of Trainers (ToT) in the area of formation of association, roles and responsibilities of the association members, managerial capacity building and marketing has been a major focus of activities by SEWA in India. However SEWA was unable to fully utilize its strong background of developing the organizational structure due to weak coordination mechanisms.

The SEWA's main goals have been to organize women workers for full employment with social security. The process of registration for an association consisting of the beneficiaries started rather late in the day. Today the association is neither registered nor is the leadership accepted. One of the beneficiaries who had been selected by her team as the president of the association (that was still in the making) was not acceptable to MoWA. The registration of the association was yet to be done and no one seemed to know who or how the whole process would continue. The Deputy Minister stated that the Minister of MoWA wanted a professional to take over as the president of the association. In such a situation it was unlikely that the present beneficiaries would have much say in their association.

MoWA presented some problems which were 'trivial' according to the Deputy Minister. Nevertheless these included some invitation letters for various programme which were not presented in a proper format. On the contrary they were full of mistakes. In addition there were drawbacks in the reporting system. For example the financial reporting in particular was neither regular nor adequate. MoWA did not receive the costing of equipments, or how much did the women earn from their display in the exhibitions, their income, etc. According to SEWA all these had been sent in detail to the Indian Embassy in Kabul. The ToR however does not specify about sharing these details with MoWA.

The monitoring mechanisms seem to have been within a strict framework. There does not seem to be a regular feedback from the field from time to time as to the usefulness of the programme and its productive output. The community members have not been reached. Even though a total of sixteen meetings have been held with the MEA officials during the period 28 Feb 2008 to 26 March 2010, most of the initiatives towards developing the 'Vocational Training Centre' or the 'Business Resource Centre' does not seem to have translated into actions.

SEWA has been in and out of Kabul from time to time throughout the project period. The table below

^{8.} Email correspondence from the Office of the Deputy Chief of Mission, April 9, 2010

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shows only certain periods of time when SEWA was not physically present in Kabul. According to SEWA they were advised by the Embassy of India to seek their approval before sending their teams to Kabul due to security reasons. This is precisely the reason that a permanent office of SEWA ought to have been established in Kabul. Though the frequency of the visits have been often but most of the mission visits have been short and brief with substantial time being wasted in creating and recreating the working environment. An office of SEWA in Kabul would have generated greater efficiency and a local resource person could have been put in charge for regular coordination. Festivals such as Idd and Ramadan evening get together could have been a time to have mingled with the beneficiaries and their families for greater bonding and receiving a proper feedback.

Table No. 3.3

Period when SEWA was not present in Kabul

Date	No of Days	Reasons
Aug - Oct 2008	10 days	Eid
Dec 2008 - Feb 2009	44 days	Winter, Security reasons
Aug - Sep 2009	30 days	Ramzan and Election Process
Jan - Feb 2010	39 days	Winter, Election Process

Data Source: SEWA, 2010

A greater transparency and accountability by means of research, feedback and documentation needed to have been retained and maintained at BeZ. At the same time it would contribute to the strengthening of the organizational structure of Bagh-e-Khazana project resulting in better coordination, monitoring and developing of linkages with the local civil society organizations.

Finding No 7: Human resource utilized for the interventions/ activities had the requisite capacity, skills and gender balance

With SEWA's vast experience and huge membership with more than several lakhs, the human resource utilized for BeZ project of Afghanistan had the requisite capacity, skills and gender balance. The table below suggests that more than 90 percent of the SEWA team members involved in the BeZ project had more than 7 years experience within SEWA itself. In addition many of them had joined SEWA after prior experience of working in other organizations (for details refer Annexure No 3.3)

Table No 3.4

Work Experience of Team Members (BeZ Project, Kabul)

Gender	No of Team	Total Experience (No of Years)				
	members	< 5	6-10 `	11 -20 [′]	21 -30	>30
Male	2	1	1	-	-	-
Female	20	1	6	7	4	2
Total	22	2	7	7	4	2

Data Source: SEWA, Annexure 3.3)

With SEWA's vast experience the human resources deployed for the project was one the most experienced ones. More than 20 resource people were deployed for the project with two project coordinators headed by a Director. The others include consultants, project administrators and trainers.

It was evident that the team had developed a good rapport with the master trainers in a short period of time. During the field visit, the master trainers expressed their grief in SEWA's closure of the BeK project and kept repeating SEWA's name time and again as and when they faced difficulties in the presence of the evaluator. Clearly it was apparent and obvious how much they missed SEWA whom they had begun to trust and depend upon. They looked upon SEWA more like a mother who was available at their beck and call. They even wanted to name their association after SEWA.

Finding No 8: Activities and Outputs were delivered within the given resources as per the ToR between MEA and SEWA

SEWA has imparted the vocational training to 35 Afghan trainees under ToT at SEWA, Ahmedabad, India for specified durations as per the MoU signed by SEWA and MEA. The ToT were paid a monthly stipend of Rs 150 in India per day per head and the trainees in Afghanistan were paid 100 afg per day per head. In all 1000 trainees were imparted vocational skills (Refer Table No 3.5):

Table No. 3.5

ToR between SEWA and MEA

Types of Activities	No of Master Trainers	Days	No of Trainees
Garment Making & Management	17	105	450
Food & Fruit Processing & Management	10	45	400
Nursery-plantation-landscaping gardening and management	8	30	150
Total	35	180	1000

Data Source: MoU (SEWA - MEA), Dec 29, 2008 (Annexure No 3.2)

Finding No 9: Financial allocations show a high concentration on 'Handholding Support'

The training of trainers accounted for nearly 13 percent of the total budget which did not include the travel for the 32 master trainers. The tickets of the 32 Afghan candidates for ToT were booked by the Embassy of India in Kabul. ¹⁰ The head under 'project management' was allotted 6 percent.

^{10.} MoU between SEWA and MEA, 2008 (Annexure no 3.2)



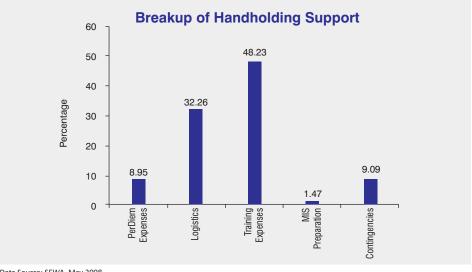
Data Source: SEWA Submission of Reimbursement Claim No -21, dated 6.5.2010

Fig. No. 3.2

The budget however shows a tilt towards 'Handholding Support' which engulfs a major chunk of the budget (almost 68 percent). It is not clear as to the breakup of this budget. As per the record of May 2008, this budget head displayed a number of items such as:

- Training of 1000 Afghan women over a period of 12 months
- Salaries of the project team including Afghani team
- Midterm review, refresher's training
- External evaluator's cost, boarding and lodging and local conveyance (rentals)
- International travel, Insurance, telephone, certification
- Consumables for training and assessments
- Administrative (stationery, communication, logistics, housekeeping, questionnaires, teleconferencing, internal accounting and audit, courier etc),
- Incidentals (travel of senior SEWA staff, replacement of a training team member etc)
- Periodic repair of the facility, electricity, generator cost, running costs for the Generator and Security

According to the report these were further clubbed together to give the following picture:



Data Source: SEWA, May 2008

Fig. No. 3.3

According to the figures for 2008, a major portion of this budget (48%) went as training expenses followed by expenses incurred on account of logistics. However the current breakup of 'Handholding Support' was not available before the evaluator. An email response to all the activities that are included under the 'Hand Holding' support for this year included the following:

- Setting up of a training centre—selecting appropriate technology, and Install appropriate machines and equipments.
- Bringing in facility like electricity connection, water, machines, commercial kitchen, green house, poly house etc at the Baghey Zanana training center.
- Developing of training module in English and vernacular language, video modules, calendar, pedagogy of trainings
- Ensuring quality of trainings imparted by master trainers and refresher's training to master trainers and leaders.
- Examination and Certification of modules and trainees
- · Developing marketing material for products
- Formation of team for production and marketing to provide benefit to all small enterprise groups.
- Bank account opening of the groups
- Liaison with MoWA, and Embassy of India and other Government Departments for getting required licenses.
- Liaison with factories, organizations, ministries. Provide market linkages through to the groups.
- Encouraged the group members to participate in exhibitions and fairs.

In terms of training equipments, the evaluator witnessed the huge consignment of modern machinery that was purchased from India for the training programme. It constitutes about 10 percent of the total budget. This does not include some of installation charges which are included in the Handholding support. This is something which is visible and existing, ready for utilization. This machinery is like a gold mine provided it is accessible to those for whom they were bought. If kept unused and locked up for a long time, they would be rusted pieces of metal. During the field visit these were under lock and key under the custody of MOWA (Refer Annexure No. 2.2).



Fig. No. 3.4

3.1.4 Outcomes and Impact

Finding No 10: Linkages with local governance and Civil Society Organizations are not pronounced

The BeK project undoubtedly has a huge potential to address issues concerning women, but translating these into firm actions is yet to be achieved. Afghanistan is still reeling under the wave of violence and conflict. It is unrealistic to expect programme such as the one in BeZ to show transformation overnight. But it could certainly contribute significantly in providing an enabling environment by creating the vertical and the horizontal linkages with the local governance and civil society organizations. The linkage would further provide a sense of ownership, greater transparency and accountability in running the project. The present situation suggests that there is a lack of understanding between the local governance and little has been done in terms of establishing links with other civil society organizations. Under such a situation the ownership of the project will be jeopardy and result in abrupt ending!

Finding No 11: Visibility of the Government of India and SEWA has not been appropriately displayed

The visibility of the government of India and SEWA needs to be displayed more appropriately. The doctrine that due to security reasons in Afghanistan, the government of India ought to keep a low profile does not cut much ice in this regard. The table below shows the wide coverage of media reporting that has taken place for the BeK project at BeZ. This is part of the publicity that may or may not be displayed but the most important part is putting up a ownership tag to a home that has just been built with great effort. This was certainly missing!

Table No. 3.6

Media visits at Bagh-e-Khazana Proeict in Kabul

Sr. No	Media	Visit Date
1	Hindustan Times	9th Sept, 2008
2	CNN -IBN	Sept, 2008
3	Business India	14 June
4	Aina TV	14 June
5	Radio Noor	14 June
6	Pakistan TV	14 June
7	Tolo TV	14 June
8	Outlook	14 June
9	Kabul Times	14 June
10	Pajhwok News	14 June
11	Sana News	14 June
12	S TV	14 June

Data Source: SEWA, Progress Report (Jan 2009 - Sept 2009)

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Visibility goes a long way in establishing the right of ownership and ushering in a sense of belongingness. Long after the project has ended, it is important to know as to how and who had initiated this project. Such visibility brings strength and dedication to the project activities. After all, a huge effort goes into the initial development of the framework. The large consignment of equipments bought from India and Kabul for running the training programme should have had a small display of SEWA/Govt of India's logos or some sort of ownership. None of these display either the Govt of India's name or that of SEWA.

Bagh-e-Khazana in Bagh-e-Zanana, Kabul



No doubt the board at Bagh-e-Zanana has the logo of both GoI and SEWA. However this is rather shabbily

Finding No 12: Perceivable attitudinal change among the society has been observed towards the women

displayed more as an afterthought. Surely this could have been more appropriately displayed so that it

would at least withstand the wear and tear of harsh weather during the last couple of years.

The selection of the target group is not merely selecting 1000 women but selecting 1000 families as was stated by the Deputy Minister of MoWA. Afghanistan has been a traditional Islamic country where it is not normal for the women to go abroad for training, occupation or higher learning. The parents/guardians of the master trainers' were invited for a briefing before they were taken abroad to India. The mere fact that so many of the parents came forward and were willingly allowing their ward to go ahead for the training with SEWA in India was itself a great change. It goes to show that a large number of community members were increasingly accepting the idea that women need to step out of their homes for training and higher education in order to earn a livelihood! A part of this credit indeed goes to the key stakeholders - MoWA, SEWA and the Govt of India.

3.1.5 Sustainability

Finding No 13: Apprehensions and concerns are clearly visible for the BeK project to be sustainable in its present form

SEWA planned to form an association of trainees and trainers for achieving sustainability. Such a step has already been contested by MoWA who do not acknowledge the present President selected by SEWA and other beneficiaries. As a result it is still pending and things are getting further delayed on the path to sustainability. Despite ample evidence suggesting great potential both in the project and among the local institutions, the project cannot be sustainable without a firm commitment from the local authorities and continued support from donor agencies

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The key beneficiaries displayed ample evidence and patience in handling the present crisis and were prepared to negotiate and willing to adapt measures that keeps the project running. They remained united throughout while negotiating with the officials of Government of India. They displayed ample skills arguing out with other NGOs while presenting their case.

Nonetheless mere technical and leadership commitments cannot bring sustainability in running the project. Other avenues of funding and alternative donors could have been initiated even when the project was at its peak. Unfortunately no such attempt was made either by SEWA or by MoWA. Over the last two years its roots into the society have not been strengthened. It is not a one-time project but goes on to strengthen its base over the years.

The project suffers from a narrow coverage, restricting its key stakeholders to - GoI, SEWA and MoWA. No local NGOs or other Civil Society Organizations were incorporated. The current situation suggests the following:

- The Government of India has completed their terms of commitment and handed over the centre to MoWA
- MoWA has taken over the project (dated 6.5.2010) but no clear outline mapping has been demarcated for the future running of the centre and as to how it would carry forward the programme
- SEWA has completed their role in March 2010 and cannot do much until a fresh contract is signed

This seems to have reached a dead end where the 'wait and watch' situation seems to be getting prolonged. Too long a wait could damage the prospects of the project permanently with the beneficiaries gradually drifting away. This would lead to a situation where reinventing the wheel will be the only option left before us. With no ownership and weak linkages, the project can hardly be sustainable.

It is not clear whether MoWA has been able to register the association and been able to find the new donors. Without a continuous ongoing training and a livelihood option available through networking and development of marketing strategies, the project would soon become history. It was believed that USAID had expressed an interest in the project at the time of writing this report. However there is no documentation available to this regard. It is important that donor agencies come forward quickly for generating the synergy of all concerned stakeholders before it's too late.

3.2 Hand in Hand Afghanistan Organization

3.2.1 RELEVANCE

Finding No 1: The strategy adopted by Hand in Hand was context relevant, culture friendly and enhanced the capacity building measures

Situated in the north of Afghanistan, Balkh is one of the 34 provinces in Afghanistan consisting of 14 districts. Deeply scarred and totally demolished, the villages are devoid of roads, regular water supply and electricity and seem to be barely limping back to life. There are no banks nearby and little

transportation is available on the dilapidated roads which are still being carved out over the boulders and potholes dotting the entire length. It is not easy to reach such locations. An attempt at community development programme in such areas can be extremely challenging and daunting, more so, for a region of strong cultural binding. It is therefore essential to imbibe all development activities within the framework of the local culture and tradition.

Capacity Building of the community is perhaps the most appropriate strategy in providing alternative livelihoods. Providing capacity building through formation of micro credit groups has been successfully adapted by countries among the extremely impoverished people for engaging them in self employment projects ushering in regular income.

In such areas it is difficult to organize groups even among the men leave alone women to form a 'Savings Credit Group' (SCG) based on the lines of 'Self Help Group' back home in India. Winning the hearts and minds of people takes a long time. The initial beginning was indeed a path breaking process given the existence of traditional laws and cultural setting. During the field visit, the men's group clearly displayed that they were not only hesitant but against letting their women participate in SCG activities. HIHAO has been successful in forming such groups not only among the men but even among the women as well. They have been able to provide the community with interest free loan as permissible under Islamic law. This brought in a great respect and trust for HH among the people.

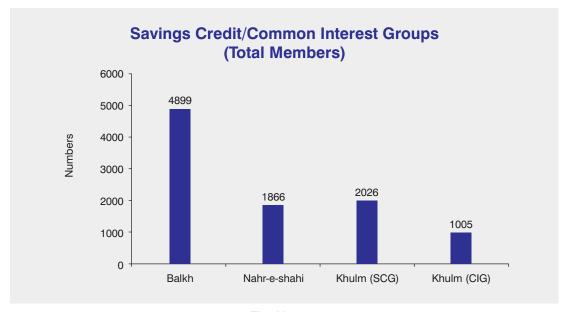


Fig. No. 3.6

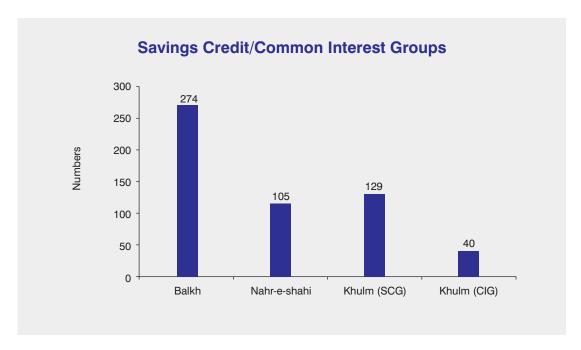


Fig. No. 3.7

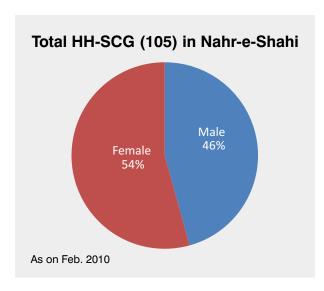
Finding No 2: The beneficiaries selected were gender balanced, inclusive and targeted communities from Khulm and Nahr-e-Shahi

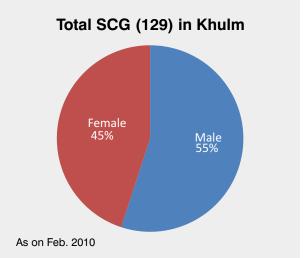
Remnants of the conflict and war of several decades stared in the face in all nook and corners of the villages. Innumerable craters on the ground and broken houses all along were a disturbing reality. The whole atmosphere seemed to be filled with a queer and mysterious air where the clustered hutments were located within easy access to each other. All seemed to be vigilant in case history repeated itself! Afghanistan is a multi ethnic nation with concentrations of Tadjiks, Uzbeks, Pashtuns, Hazaras and many others within the backdrop of strong Islamic tradition.

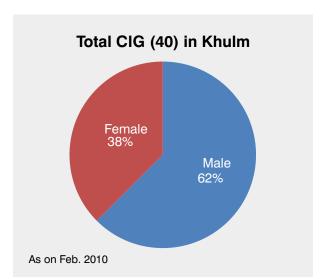
The field visit interviewed 12 HH Savings Credit Groups (SCG) from among the community. Each group consisted of 10 to 20 members (Refer Annexure No. 1.1). A focused group discussion with both male as well as female groups were held seperatly.

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Gender Distribution of HH Groups







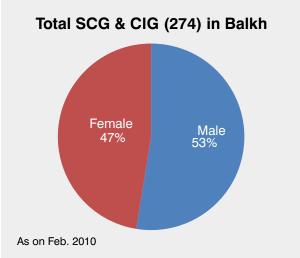
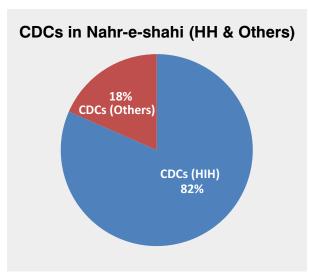
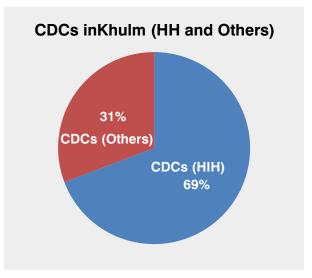


Fig. No. 3.8

These groups included members from all ethnic communities such as the Tadjiks, Hazaras, Uzbeks, Pashtuns and also some groups consisting of mixed ethnic communities. Every ethnic community had been intrinsically woven within the Hand in Hand groups. Such combinations have significant positive ramifications for an inclusive community development. The HH groups also incorporated members from the Community Development Committees (CDC). The districts of Khulm and Nahr-e-Shahi displayed a large proportion of common members existing both in the Community Development Committees as well as the Saving Credit Group of the HH.

Proportion of CDC-HH Groups





Data Source: HIHAO, as on Feb 2010

Fig. No. 3.9

The presence of CDC members among the SCG greatly enhances the visibility and authenticity of the group's stature which goes a long way in achieving the programme objectives. The idea of savings was a new concept that the locals were being introduced to. They used to manage earlier by borrowing from each other.

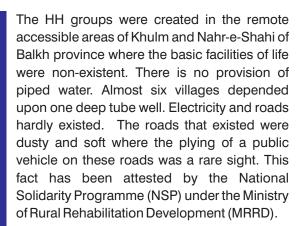
Provincial Manager, Eng Mohd Humayoon Ajam Balkh NSP, Mazar-e-Sharief (Excerpts from the interview during the field visit)

.....A CDC was like a local governance body at times referred to as 'Shoura'.

.....Funded by the World

Bank in 2003, the donors have covered 14 districts out of Afghanistan's 34 districts creating 844 Community Development Councils (CDC).

.....the CDC had common members who were members of the Hand in Hand Savings Credit Groups (SCG). The goal of NSP was building the capacity of CDCs which is in line with the HH's goals.



The NSP's Community Development Committees (CDC) is represented by a village leader referred to as 'Karyador' who are often part of HH groups. Some of the villages are still so remote that reaching these involves the services of horses and donkies, in addition to trekking. Bringing together such communities from the remote corners to form SCG groups involves hard work and dedication.

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Finding No 3: The SCG group members displayed a high level of participation, transparency and ownership



Field Mobilizer at Work in Group Meeting

In the SCG meetings each of the group members performed their activities with seriousness and followed the stipulated code of conduct. A set of eight registers were maintained which were given to the HH groups as a one time basis with a display of the HH logo.

Every member helped in maintaining these eight registers meant for different purposes. The meetings were highly participatory with every member taking charge of their respective responsibilities. Regular attendance of group members was also being recorded. The HH field mobilizer recorded the minutes of the meeting.

Fig. No. 3.10

The meetings were conducted in an organized manner and after the meeting was over the women displayed their products such as embroidered work, stitched materials, cushion covers and other handicrafts. The men displayed shoes, belts and iron products. Groups which had CDC members also attended the meetings. The meeting place for the women were usually inside the home of one member who had more space or outside a mosque in the case of men's group. Records of attendance showed that members were fairly regular for the meetings. In the case of a member's consistent absence for 3 to 4 times, his or her name was dropped from the group. Such cases have been rare and have been for a very genuine reason.



Women at the Meeting

Fig. No. 3.11

Nahr-e-Shahi - Men's and Women's Group



Fig. No. 3.12

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The entire process of internal savings and lending is handled by the group members and no amount was kept in person by any of the staff members from HH. The treasurer of the group and other office bearers are carefully chosen from the group by the group and all transactions are undertaken within the group itself. The groups were happy to meet and contribute their weekly savings of 25 afghani. The 25 afghani per head were collected by the treasurer and recorded in the savings record book. Twenty five percent of the savings are always kept away for emergency and only 75 percent were operative for loan purpose. The reason for availing the loan and the priority as to who would avail the loan were all decided by the group members in the meeting itself leading to a greater transparency. Full faith and trust seemed to have been reposed on the group members. The participation of group members and the transparency displayed in their activities reflects the degree of local ownership of the group. There was a tremendous sense of belonging to a particular group. Members were proud of their own group and designated an official name to their group. The group member in whose home the meeting was held organized tea for the guests and happily made all arrangements for the meeting to be held. The group displayed a capacity towards decision-making, accountability and transparency suggesting the emergence of a strong ownership of the project. The capacity building measures did prove advantageous in supporting the local skills including financial management.

Finding No 4: HH has been in tune with the framework of the broader strategy of the Afghanistan Rural Enterprise Development Programme (AREDP) thereby gaining in visibility and relevance

Within the framework of the larger goals of the Government of Afghanistan and the Afghanistan Rural Enterprise Development Programme (AREDP), HH has encouraged the community to slowly undertake decision for an entrepreneurial activity. The concept of Business Development Service (BDS) introduced through the 4 Ps, i.e., Price, Production, Promotion and Place (PPPP) has brought about both visibility and relevance to HH's activity. Particularly, the project targets to enhance the community microfinance and facilitate entrepreneurial development – resulting in both self and wage employment - through the formation and development of community Savings and Credit Groups (SCGs) and Cluster Group Loan Committees (CGLCs). This implies members of SCGs and CIGs do receive a direct exposure to technical support for enterprise development, establishment and capacity building of Cluster Group Loan Committees (CGLCs), and establishment and support for District Economic Development Hubs (DEDHs).¹¹

The Afghanistan Rural Enterprise Development Programme (AREDP) initiated a pre-pilot project which was implemented through 'Hand in Hand' in the provinces of Bamiyan, Balkh and Parwan. Keeping in close proximity with the National Solidarity Programme (NSP), HH has incorporated several of the 'Karyadors' into their SCGs. An interview with Mohd Abrahim revealed that people living in the villages lack capacity build up and are almost 100% illiterate. He is the leader of CDC for the whole district of Nahr-e-Shahi, consisting of 36 CDCs and also belonged to the HH group called 'Moulali'.

He accepted the fact that he gained a lot of experience and learnt all about savings and its importance from HH. He agreed that this was a great opportunity to start an enterprise. However he was vehement about the fact that the entire road structure is practically non-existent in the villages. The NGO Mercy Corps is currently working for road construction and rehabilitation. "We not only need roads but also support for electricity lines and other infrastructure facilities. The govt of Afghanistan does not have the capacity to develop these roads or the other infra structure".

Many of the beneficiaries from the women's groups displayed exquisite embroidery and garments produced at home. Upon enquiring as to where they had learnt the skill from, they all answered that it was from the NSP. The NSP had imparted training to the women who were now engaged in entrepreneurial activity from home. The loan money was utilized to produce finished goods such as embroidery, garment making, horticulture activity, shoe making, production of Iron and metal goods, belts, livestock raising, etc. There were elderly women who were also engaged in weaving carpets and blankets. The HH goals seemed to be in tune with the National Solidarity Programme.

3.2.2 EFFECTIVENESS

Finding No 5:

Although HIHAO has achieved considerable success in the effectiveness of the programme but past experiences suggest that there are concerns which need to be factored in for greater effectiveness

Some of the major constraints that face HH activities include access to remote areas with poor roads, security concerns, gender representation, lack of trust on NGOs, drought, poor education of communities with some areas being 100 percent illiterate, local conflict, intra community conflict prohibiting solidarity behind programme and so on. It is difficult to access women in the first place. The women's groups in particular are heavily influenced by men's groups. This was also revealed during the field visit. HH adopted the strategy by forming male groups to gain confidence and trust of the community and through this they were able to employ female staff. Mobilization was done through coordinating with female CDC sub committees in addition to main CDCs. This enabled the initiation of capacity build up of the women's groups, relying less on the men. Providing continuous extra support to women to reassure them and encourage them was one of the strategies adopted. Besides conflict between strong personalities, poor economic situation of communities often posed as a major constraint in the group formation. Sometimes overbearing leaders with previous army commander background dominated the group activities. Building a consensus and reselecting a group leader can be extremely challenging. Under such a situation the basic selection of community for mobilization becomes doubtful.

Afghanistan has seen some of the severe draughts along with conflict and violence for several decades. This has led to mass exodus of people immigrating to the neighboring areas such as Iran, Pakistan and others in search of livelihood. Such instances can bring severe setback to the SCG activities. Among 500 SCGs that were functional, it is believed 90 groups collapsed due to drought and 80 percent of these groups were then revived by August 2009. Provisions of such external concerns need to be factored in within the savings group in preparation for any such eventuality.

HH has also suffered setbacks, when the World Bank and the Ministry of Rural Rehabilitation Development (MRRD), Govt of Afghanistan could not help them in providing interest free loans which are permissible under Islamic law. Losing the faith and confidence of the people at this juncture would have

^{11.} Holly Ritchie, (2009): HIHAO Mid Term External Progress Review and Lessons Learnt Report (2009): Mass Mobilisation into Entrepreneurship (MME) Project April 2008 – April 2010; Balkh, Afghanistan

^{12.} Holly Ritchie, (2009): HIHAO Mid Term External Progress Review and Lessons Learnt Report (2009): Mass Mobilisation into Entrepreneurship (MME) Project April 2008 – April 2010; Balkh, Afghanistan

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been a major loss for HIHAO. HH had earned the trust and faith created among the locals after great persuasion and perseverance. India came forward and provided the support and cooperation at the right juncture. This was a golden opportunity which the government of India has not missed!

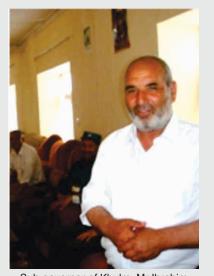
Finding No 6: HIHAO has created the necessary vertical and horizontal linkages through networking and coalition development mechanism

The effectiveness of any programme with assistance from the local government has always been found as successful and rewarding. Meetings were organized with two district (Khulm and Nahr-e-Shahi) sub governors, the National Solidarity Programme's Programme Manager, and the Swedish Committee of Afghanistan whose staff 'Hand in Hand' had trained. The ease with which such meetings were organized revealed the close liaison and coordination that the team members maintained with the local governance. People who mattered in the local government were readily available for the HH staff. They were in close link with the organization's efforts towards training the community members.

The sub governors were willing to extend all possible help to HH staff for bringing about community development. The sub governor of Khulm district, Mr Ibrahim highly appreciated the HH activities especially as they empowered the women from the remote villages. The project was not only an attempt towards capacity building but geared towards societal development. He was appreciative of the efforts by HH especially in their attempts at forming groups within the cultural set up.

The sub governor of Nahr-e-Shahi, Mr Syed Abrar was of the opinion that more job opportunities needs to be created in terms of poultry farming and livestock, given the resource availability in the region. He supported HH organization whole heartedly. He stated that "We were a witness to the distribution of the loan money to community members......"

Mr Abrar stated that the women were the main sufferers who face three evils – poverty, joblessness and illiteracy. At least some elementary adult education could be provided to the people. Under the District Development Authority (DDA), such concerns were being addressed in 38 villages by dividing them into clusters. He stated that "India is our friend and we are hopeful it will come forward and tell us how to do capacity building".



Sub governor of Khulm, Mr Ibrahim



Fig. No. 3.13

Eng Mohd Humayoon Ajam, was the Provincial Manager of the Provincial Managerial Unit (PMU),

National Solidarity Programme (NSP) under the Ministry of Rural, Rehabilitation and Development (MRRD), Government of Afghanistan. According to him Balkh province had 216 CDCs. Mohd Ajam was of the opinion that the CDC had common women members who were members of the Hand in Hand Savings Credit Groups (SCG). The goal of NSP was building the capacity of CDCs which is in line with the HH's goals. He believed HH in collaboration with CDCs would certainly be able to bring much relief among the community members in developing mass mobilization and capacity building.



Fig. No 3.14

In addition to the local government, HH had close links with other NGO such as the Swedish Committee of Afghanistan (SCA). The SCA is a 15-year old organization working in Afghanistan.

HH had imparted training to the women's association through SCA. The trainees were teachers from two schools located in Sholgara district (Khoja Sikandar School and Bibi Zainab School) and one was the women's association registered under the name of Rabia Balkhi. Each of these training was of three days covering subjects related to Book Keeping and other Capacity Building programmes. A total of 9 days training were imparted in all. The major change that came about post training was the learning capabilities on how to activate the registered association and make it alive. They learnt about savings and other capacity build up measures. Some of the beneficiaries are now the staff of SCA. They have been transferring the training to other supervisory staff and also to almost 54 people from the field.

However the consultant could not meet the officials from the department of women and child in Balkh province due to their prior engagements.

3.2.3 EFFICIENCY

Finding No 7: HIHAO's organizational structure, managerial support and coordination mechanisms proved to be enabling for effective delivery of the programme in the field

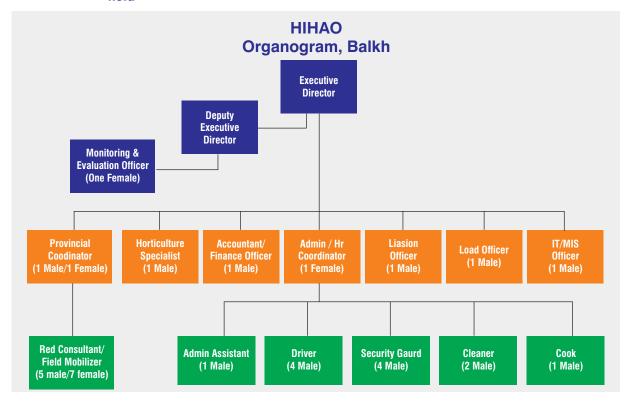


Fig. No. 3.15

The office staff at 'Hand in Hand' had the necessary gender balance consisting of qualified and trained members with more than 15 core members. The human resource utilized for the interventions/activities had the requisite capacity, skills and gender balance. Some of the field coordinators had a long experience with other projects and were aware of community development activities. The staff in general seemed to be dedicated and enjoyed their work. This speaks volumes for the leadership at the top which has been able to keep its staff members bonded together like a family. The entire team seemed to know exactly what their job responsibility was and each one was engaged in contributing to the daily business. It was evident that enormous hard work and a deep vision had gone into the planning, coordination, monitoring and implementation of activities at the grass root.

Table No. 3.7 **HIHAO – Team Experience**

Gender	No of Team	Total Experience (No of Years)			
	members	< 5	5 -10	11 -20	21 -30
Male	12	2	7	2	1
Female	9	1	6	2	
Total	21	3	13	4	1

Most of the staff members in HIHAO, have more than 5 years of experience. There are 21 direct project staffs besides four security guards, 4 drivers, 1 cook and 1 cleaner.

Most of the villages were located in remote corners making it impossible to remember the lanes and by lanes. The field coordinators with the help of field mobilizers were deft enough to be able to locate their positioning at the right place from where it was easy to walk down the remaining by-lanes. It was amazing how the Hand in Hand vehicles went on going about their business in different directions in these lanes coordinating and monitoring all the group activities. Days were fixed for certain groups to meet and this field coordination seemed so easy and smooth! It was a marvel how HH drivers negotiated the tough roads and meandering lanes through their excellent driving skills.

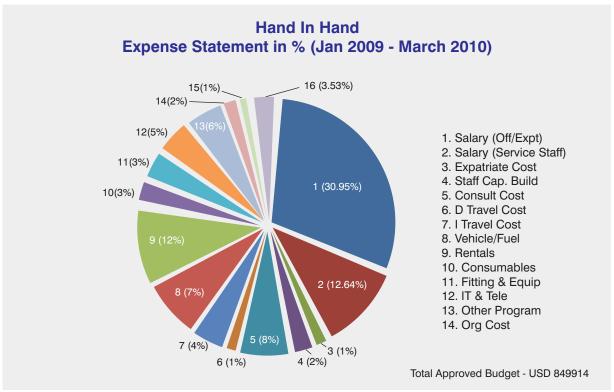
The roads in the villages were simply a maze. The coordinating mechanisms were implemented by the field coordinators who must have visited these lanes umpteen dozens of times in order to remember the places so well. They were able to guide the driver perfectly remembering every meandering lane and narrow gullies alongside the walls made of mud and straw and simultaneously coordinating with the already waiting field staff and target groups. They were so much at home in these remote villages.

Finding No 8: Allocation of financial budget for distribution of loans among the beneficiaries was insignificant limiting the coverage of the total beneficiaries

The budget head under salary (off/experts) was the highest with almost 31 percent of the fund concentration. It includes a whole list of executives, officers & experts. This category includes:

- Executive director, (Ex-pat)
- Deputy ED (Afghan)
- Project leader (ex-pat initial 3 months)
- Project manager (ex pat 3 months)
- Microfinance expert (ex-pat 3 months)
- Mobilizing & training expert (ex-pat 1 year)
- Finance officer
- · Admin & HR officer
- MIS officer
- District Coordinators (One male & one female)
- · Credit & Loan officer

In addition to the above, another 12.64 percent of the budget goes as salaries to service staff.



Data Source: HIHAO, Mazar-e-Sharief

Fig. No.3.16

What is disturbing in the budget breakup is the loan to the community, which constitutes only 3.5 percent (30000USD) of the total budget from the government of India's funding. During the field visit it was noticed that although the training programme had created a huge response but unfortunately this could not be translated into action due to the insignificant amount of loan assigned to the beneficiaries. This reflects a faulty designing of the project.

However, a dissemination of the findings was presented before the stakeholders through a workshop held on 21st Oct 2010. It was pointed out by the concerned NGO that the project's ToR did not specify any funds to be assigned as soft loans and whatever funds were offered. It was only a pilot, which was being tested for future implementation. There was no such provision stipulated in the budget nor the ToR.

Nevertheless an amount of 100 USD seems too meagre for undertaking any substantial enterprising activity given the high costing of resources and the long distance transportation of products to be brought from far flung remote areas. The limited no of soft loans available also resulted in catering to only a limited number of beneficiaries. The field visit revealed several beneficiaries who have used the Indian money for entrepreneurial activity, such as manufacturing of shoes, carpet weaving, livestock, embroidery, food processing, tailoring, etc.

During the field visit several members of the group, while appreciating the government of India's loan towards entrepreneurial activity requested for an enhancement of the loan amount from 100 USD to at least 200 USD for beginning a qualitative business entrepreneurship. They stated that this would give them

a larger opportunity for meeting the market demand and competition. It is interesting to note that there are a significant proportion of the beneficiaries who have completed the installments and has returned back 50 to 100 percent of their loans. These have been recycled to fresh beneficiaries. The current status states that a large number of beneficiaries are nearing completion of the repayment of loans.

An Uzbek group named Pamir in village Som, stated that they had to go all the way to Pakistan border to fetch the leather that they used for producing shoes. So in order to save the travelling expenses they sent one person who got material for the entire group. But due to shortage of funds they were unable to purchase the raw material in bulk. Moreover during the winter months they were unable to work in the fields outside. This was a time when they could work sitting indoors to produce the finished products and meet the demand of the summers for shoes, belts, etc. But this was not possible due to the meagre amount available for purchasing the raw material.

In addition they were also keen for some specialized training programme to make new kinds of shoes with modern design along with opportunities for marketing avenues. At present there was only one type of shoes produced. In addition they were also very keen to undertake further skill training, especially the women, who were interested to learn embroidery and other handicraft designing which would sell. They would be able to buy sewing machines and work for the local demand from home itself. They usually got work from the nearby middlemen or shops but in order to keep pace with the market they needed to learn better designing.



Finished Products!

Fig No 3.17





"I do support skill training and training for vocational activities but at the same time I feel there must be some soft loans offered to people so that they could transform the training into action based performance".

3.2.4 IMPACT

Finding No 10: HIHAO is towards gaining the confidence and trust of the communities in the accessible areas of Khulm and Nahr-e-Shahi

HH has come a long way from the days when the community would look at the NGOs with suspicion and distrust. HH have now begun to enjoy the trust and confidence of the people in the areas where they worked. This was amply displayed during the field visits.

Praises for Indian initiatives were conveyed by many members from the groups. One such group was highly appreciative of the timely help by the government of India for the activation of a deep well which had stopped working after being installed in one of the villages. Each deep well supplied water to six or seven villages. After much hesitation people decided to approach the Indian Consulate at Mazar-e-Sharief and placed their problems. The Indian Consulate promptly sent an engineer within a few days and got the tube well working. People were full of gratitude for this gesture of the Indian government!

However this is just the beginning and must not be construed as the end of the process. Given the past experiences¹³ it was witnessed that calamities like drought and domination of groups by war lords, has resulted in the fragmentation of the groups. Additionally there have been instances when the treasurer of the group has decamped with the cash collected from the group members. It was indeed reassuring to see that such a situation was not prevalent in the 12 groups that were surveyed. None of the groups portrayed any such negativity. A lot of caution needs to be exerted while SCG is being formed.

The group activities during the field visit displayed a smooth manner in which they were being performed. Every member present was ready with their contribution of 25 Af and these were being collected and recorded meticulously. Out of the 12 groups surveyed only a few members stated their inability to contribute their part but promised to pay up quickly. This too was recorded. The members expressed satisfaction in the selection of their

treasurer. They even stated that they would continue the group activities even if HH leaves. Some of the past disputes had been handled with caution by HH and these got solved amicably. HH has also been successful in removing the nuisance makers from the group. A high degree of transparency and accountability of the group activities was witnessed during the field visit. This is a crucial phase of the project when HH needs to synergize their efforts in translating the capacity and capability into firm actions.

Finding No 11: Linkages with local governance are pronounced but needs more effort

The linkages with the local governance seemed to be in place. HH organized meetings with the two district sub governors, the Provincial Managerial Unit, National Solidarity Programme, the Nahr-e-Shahi district leader of the Community Development Committee with much ease. The sub governors were aware about the HH's activity. The sub governor of Nahr-e-Shahi, Syed Abrar was of the opinion that 'Hand in Hand' has been extremely effective in solving emergency cases and in running of activities touching the lives of the poor. He stated that "India is our friend and we are hopeful it will come forward and tell us how to do capacity building". He also stated that "We are still in the first stage where opportunities and encouragements are being created and we will continue to support such activities in the future as well".

The sub governor of Khulm, Mr Ibrahim, stated that he was the first person who participated initially with 'Hand in Hand' when they started their programme. He was appreciable of their activities as they targeted in empowering women. He felt that the project was not only an attempt towards capacity building but

13. Holly Ritchie, (2009): Op Cit.

geared towards societal development as well. He was appreciative of the efforts by Hand in Hand especially in their attempts to form the SC groups which are quite difficult given the background and cultural set up. As regards the activities of HH the sub governor was of the opinion that it is crucial that "HH be supported for some more time so that the momentum that has gathered should not wither away".

Both the sub governors hoped that the Indian Embassy would help in sharing their experiences and knowledge with fellow Afghans.

The PMU of the National Solidarity Programme was familiar with the activities of 'Hand in Hand' in Balkh province. He was happy as the 'Hand in Hand' groups had common members from CDCs. He believed that HH in collaboration with CDCs would certainly be able to bring much relief among the community members in developing mass mobilization and capacity building. He stated that the main training programme of the CDC was focused on carpet weaving, Embroidery, handicrafts, tailoring etc. All these activities were in tune with the HH activities. More than 50 percent of the CDC members are also in the HH groups. In Balkh province there has been a total of 216 CDCs created. The PMU, Mohd Ajam stated what hardships he faced initially when he had to visit the remote areas of the Balkh province for creating CDCs. Since there were no roads they had to utilize all modes of transportation like cars, horses and walked on foot as well. After reaching the destination they realized how remote the area was, completely cut off from Balkh. People were not even aware who their president was and still believed that they were in the reign of King Zahir Shah!

HH has also developed a fair amount of linkages among the local NGOs. The evaluator had the opportunity to visit the NGO- the Swedish Committee of Afghanistan (SCA). The Hand in Hand has imparted training to the women's association through SCA.

However there is a lack of intra SCG linkages. The linkages among the HH groups need to be further developed so that the groups could extend strengths to each other. The synergy of the SC groups will usher in greater bonding and oneness among the members generating a feeling of ownership.

Finding No 12: There existed a lack of visibility for the Government of India and HIHAO

People were aware about the HH activities sponsored by the Government of India and were grateful about the Indian support. Nevertheless there was a complete absence of any logos on the walls where regular meetings were held excepting for the HH logos on the registers that were maintained by the groups. The logo of 'HH' sponsored by the 'government of India' would have added greater visibility to the activities. Currently the community members are aware that the Indian government was supporting the capacity building measures including the provision of soft loans. It is important to maintain the names of the donors for necessary ownership and identity in the long run. In fact the sub-governor of Khulm districts appreciated the idea of displaying all the logos of donor agencies in his office.

3.2.5 SUSTAINIBILITY

Finding No 14: HH has shown potential for sustainability but continued support with speed and efficiency of interventions is still required for the actual take off

The project has developed the necessary vertical and horizontal linkages imparting rich capacity building measures. In terms of transparency and accountability it has brought about much visibility. The project has created the necessary ownership and people have expressed a desire to continue even if HH discontinued their support.

Table No. 3.8

Balkh Province

Population Parameters

Districts	Total	Total	Total	Total H	H Groups (S	SCG + CI	G) Total	Benefic	ciaries
	Popn	Villages	CDCs	Male	Female	Total	M	F	Т
Khulm	120000	95	91	96	73	169	1795	1236	3031
Nahr-e- Shahi	140000	70	38	48	57	105	859	1009	1868
Balkh Province	260000	165	216/844	144	130	274	2654	2245	4899

With vast potentials for sustainability the project needs to imbibe greater efficiency and speed for introducing entrepreneurial activities. The table shows the parameters of the two districts of Balkh province. The districts of Khulm and Nahr-e-Shahi have an estimated population of 120000 and 140000 respectively. There are 95 villages in Khulm and about 70 villages in Nahr-e-Shahi. This leaves plenty of scope to do more. Linking of groups with CDCs will go a long way in covering more areas efficiently.

HH has come a long way creating 274 groups, out of which 47 percent are females. A total of 4899 beneficiaries exist. However given the ground realities in the villages, more activities imparting livelihood options need to be introduced on a war footing.

Finding No 15: The micro finance groups are developing into models that can be replicated provided it can imbibe the need based capacity building measures

As stated by the Provincial Manager of the NSP, in Afghanistan everything that one does is of crucial significance. However if one were to select according to top priority, the most crucial sectors include education, agriculture and security.

In Balkh the issue of education is being addressed through the creation of some 50 schools (Primary, Secondary and High schools). Some got newly created while some old ones got renovated. India also

contributed in rebuilding the famous Habibia High School and this has opened since Aug 2005. In Balkh province alone around 2000 projects have been initiated under the NSP in the various sectors such as

- Education (Renovation of Schools, Furniture, training courses to the CDC members, etc)
- Water (Digging of Deep Wells, special reservoirs called 'Kanda' are being created in the mountains)
- Health (Clinics)
- · Transport (roads)
- Power (solar energy, power lines)
- Rural Rehabilitation, others

The HH Savings Credit Group can become a replicable model in the region provided it imbibes some of the above demanding issues into its mass mobilization mission. Most of the villages lack piped water, electricity and roads. The programme activities must imbibe need based capacity building measures such as adult literacy programme as well as mass awareness. Entrepreneurial activities need to take into account the resource endowment of the region. Programme related awareness and literacy needs to be spread in the region which would contribute to the formation and development of Community Savings and Credit Groups (SCGs) ushering in sustainability.

4

Future Strategy Lessons Learned and Recommendations

The Indian initiatives sponsored by the government of India for the Afghan women have created an enabling atmosphere in providing a platform for the women in Afghanistan. Initiatives undertaken by the government of India and implemented by the partner organizations of SEWA and Hand in Hand unfold the enormous effort exerted by the implementing partners. Although the initiatives have been context relevant and have opened up avenues for Afghan women and the community at large, there remain gaps in the project implementation. Based on the major findings an attempt has been made to suggest recommendations for future strategy.

4.1 Future Strategy

Strengthening and mobilization through capacity building measures and skill development although have earned considerable progress, more needs to be done towards networking and forming the necessary coalitions and linkages with platforms engaged in an on-going advocacy with the national governments. Engaging in intensive advocacy is the need of the hour for influencing and generating an understanding and consensus among the various stakeholders, including all concerned ministries such as the Ministry of Labor, Ministry of Agriculture, the Ministry of Women's Affairs and others, for achieving sustainability in the programme.

The potential of such attempts by the government of India in view of its neutral and respected position among the stakeholders will go a long way in ushering in efficiency, transparency and sustainability to all such programme.

4.2 Lessons Learned

Some of the lessons learned as stated below are on the experiences from the field and the interviews with stakeholders.

Bagh-e-Khazana (BeK)

• It is important to lay out the network of linkages early in the day. Developing linkages both with the local government and other players from the civil society organizations is essential for sustainability of a programme. Knowledge gained and generated through the Bagh-e-Khazana project has not been shared and disseminated effectively with other stakeholders. This could result in reinventing the wheel all over again, wasting resources and time, which could have been effectively used for more productive outcomes. The involvement of other allied ministries in addition to the Ministry of Women's Affairs could contribute significantly towards strengthening the base of the programme activity. For example the Ministry of Labor, the Ministry of Agriculture and other allied industries ought to have been brought into the picture. At the initial stages SEWA did involve the Ministry of Agriculture to some extent but these have not been sustained and continued with the same vigor. As it is apparent that there are several actors in the field and collaborative efforts need to be envisaged. Collective sharing of information by other donor agencies working on similar projects would help in not only in joint

ventures but also in avoiding duplication for implementing an intervention among the same target groups.

• The sustainability of the programme needs not only to be conceptualized but initialized at the start of the programme. The registration process of an association could have been initiated early towards the beginning of the programme rather than at the end, when time factor was not a major constraint. This is a major activity which should be a parallel activity along with skill development and capacity building measures and the process could have been initiated along with other activities. Problems encountered as and when they came along at various levels could have been ironed out with closer coordination and monitoring. SEWA has attested the fact that the master trainers can deliver the training activity to other Afghan women with much more ease and efficiency, given their common language and cultural background. Forming an association of such women in the initial stages would have given the beneficiaries more strength and better communication for effective means of generating an increase in the visibility of their presence and generating funds for their sustainability.

Mass Mobilization into Entrepreneurship (MME)

- The formation of Saving Credit Group (SCG) groups in coordination with the Community Development Committees has been effective in involving the local government. A majority of the groups that were interviewed revealed that the imparting of skill development had been undertaken by the National Solidarity programme of the government of Afghanistan. Many from the groups are implementing the same to earn a livelihood. The HIHAO has imparted the necessary training and formation of SCGs for developing the internal mechanism which acts as a supportive cover towards this endeavor. However these groups need to complement each other's activities rather than be supplementary and competitive in their approach. The inter group linkages and activities need to be activated in order to avoid conflict and hostility among each other in the future. A linkage needs to be developed among the HIHAO groups at different levels given their geographical location. Each group need to know who are the others in this activity and interactions among them need to be encouraged for better coordination of entrepreneurship activities. The Common interest groups created address such issues to some extent.
- Training programme imparted by HIHAO need to consider making some important social activities
 inclusive within their training for the HH groups. This will enable the members to handle situations such
 as drought, literacy and other social challenges making the training more meaningful and strong.
 Meetings with the sub governors and the CDC district leader revealed that this is a dire necessity for
 the people and will be a strong base for entrepreneurship.
- The training programme will eventually need to incorporate some non-traditional skills. They need to be made more interactive and meaningful involving the group members. As members of the group revealed that they were keen to develop their skills further and their activities at present stand no chance to face a competitive market outside. Their productions were mostly catering to the local market while they were keen to go beyond. This will usher in a strong bondage among the group members and keep the group united.
- Training programme imparted need to match with an equal amount of seed money for translating the

training programme into action. A mismatch of the two will erase the training that has been earned with effort and perseverance. Efforts need to be envisaged for the generation of such resources.

4.3 Recommendations

4.3.1 Bagh-e-Khazana by SEWA

Advocacy for establishing linkages at the regional and local level needs to be activated. Cooperation for information sharing and developing joint mechanism needs to be spelt out. There is a need to engage in intensive advocacy to influence and generate an understanding and consensus among the various stakeholders, including all concerned ministries, parliamentarians, policy makers and relevant stakeholders for initiating the desired goal.

4.3.1.1 Recommendation 1

The Government of India in collaboration with all concerned stakeholders such as the Ministry of Women's Affairs, Ministry of Labor, other allied ministries, interested International donor agencies engage in finding ways and means so that the huge consignment of equipments are fully utilized and the local trained women are able to avail income generation and livelihood opportunities.

4.3.1.2 Recommendation 2

It is recommended that a strategy be developed where the Govt of India in collaboration with concerned stakeholders make conscious effort towards an immediate resumption of the training programme for livelihood options in the three identified activities of BeZ. If delayed further, besides the equipments getting rusted, the master trainers may leave in search of other livelihood options.

4.3.1.3 Recommendation 3

It is recommended that a multi - ministerial consultation of concerned ministries be developed for an understanding in seeking opportunities for commercial production and channels for marketing avenues. Such a process will ensure sustainability and long term livelihood options

4.3.1.4 Recommendation 4

An association of the beneficiaries needs to be registered urgently for a long term sustenance of the future programme. It is recommended that the key stakeholders initiate the process urgently and start building networking among the international donors.

4.3.2 Mass Mobilization into Entrepreneurship

HIHAO has already set the ball rolling as far as developing linkages with the local governance is concerned. There are well developed channels and the goals are in perfect harmony with the national and regional goals. However the inter group linkages are weak at the grass root level and are almost non-existent. It is important to develop these horizontal linkages for laying out a web, which would complement each other instead of being competitive.

4.3.2.1 Recommendation 1

It is recommended that all training of SCG members need to focus on specializing of entrepreneurship products. The number of beneficiaries may be restricted from each group, depending on the capacity and capability of the members. These members in turn may train others and focus on producing the specialized product.

4.3.2.2 Recommendation 2

Given the high costing of the raw material and the hardship in obtaining such raw material from a distance, HIHAO enhance the loan amount to at least 300 USD per person as against the present 100 USD. This will help the beneficiaries to enhance their speed and efficiency for meeting the growing market demand and at the same time maintain a larger circulation of loan flow among the beneficiaries.

4.3.3 Donor Agency

The government of Afghanistan has time and again brought forward that only a miniscule of the funds reach the people. This fact has been reflected by the several studies conducted on aid effectiveness. The UN Secretary-General Ban Ki-moon had stated at the International Conference in Kabul, that "We need to assure that aid and development programme are well-coordinated ... fully transparent ...and comply with the seven principles of good-donorship" such as compliance, governance, management, monitoring and Cooperation, etc.

4.3.3.1 Recommendation 1

Taking this further and based on the field experience it is recommended that the donor agencies design a format for submission of applications from implementing partners, such that it becomes mandatory to assign at least 20-30 percent of the total budget exclusively meant for the target group. This is essential for ushering in an equal and strong matching action oriented programme vis-à-vis the skill development imparted.

UNIC/PRESS RELEASE/72-2010, FROM THE UN SECRETARY-GENERAL, International Conference on Afghanistan, Kabul, 20 July 2010

Annexure No 1.1

List of Stakeholders contacted during Field Visit SEWA, India

Sr. No.	Name	Designation	Ahmedabad Office		
1	Reema Nanavaty	Director Economic & Rural Development	Gram Haat		
2	Uma Swaminithan	Project Coordiantor	Gram Haat		
3	Pratibha Pandya	Coordinator Admn	Gram Haat		
4	Megha Desai	Coordinator Economic Development	Gram Haat		
5	Varsha Bhatt	Field coordinator	SEWA Gram Mahila Haat, Dungarpur		
6	Barkatbhai Pathan	Senior Technician / Trainer - STFC	Gram Haat		
7	Lataben	Supervisior - STFC	Gram Haat		
8	Damyantiben Panchal	Finance Coordinator	Gram Haat		
9	Heena Patel	Administrative Officer	SEWA Trade Facilitation Centre		
10	Villu Mirza	CEO, SEWA	SEWA Trade Facilitation Centre		
List	of Beneficiaries, Baagay	Zanana, Kabul (Mariam, Kubra, Waseema,	Veda, Akla and others)		
Several riot affected widows were also interviewed through focused group discussion					

Several riot affected widows were also interviewed through focused group discussion

Ministry of Women's Affairs, Government of Afghanistan

Prof Sayeda Mojgan Mostafavi	Deputy Minister, Ministry of Women's Affairs
Ms Anjuma Naemi	Director, Ministry of Women's Affairs

Ministry of Culture and Tourism

Hand in Hand (Das te Badast)

Sr No	Name	Designation	Office
1	Ms Usha Somasundaram	Executive Director	Mazar -e-Sharief
2	Ms Manizha	Admin/HR Coordinator	Mazar -e-Sharief
3	Ms Jamila Ghorbundi	Female Provincial Field Coordinator	Mazar -e-Sharief
4	Mr Kazim Khaki	Male Provincial Field Coordinator	Mazar -e-Sharief
5	Mr Naser	Horticulture Specialist	Mazar -e-Sharief
6	Ms Razia	Field Mobilizer	Mazar -e-Sharief
7	Ms Tahmina	Field Mobilizer	Mazar -e-Sharief
8	Mr Abdul Mommin	Field Mobilizer	Mazar -e-Sharief
	Several other staff from	om the office in Mazar -e-Sharief	

Hand in Hand Groups visited during field visit (Female)

District Name	Village Name	Group Name (Total Members)	Group Members	Ethnic Groups/ Main entrepreneurial activity
Khulm	Khonaka Abul Quair	Zohra (10)	Ziagol, Rahela, Kamela,Fauzia, Habiba, Zargona, Nafiza, Shagufa, Razia, Tahmina	Tadjiks / Poultry, handicrafts, bead designing, embroidery
Khulm	Haitqulbai	Morsal (11)	Fatima, Fareba, Saudat, Nasrine, Guljan, Saidbibi, Aziza, Najeeba, Amina	Tadjiks / tailoring, embroidery, food processing like Tomato paste, jam, pickle depending up on the season
Nahr-e- Shahi	Ali Chopan (Pahin)	Etehat (12)	Zaina, Tapsira, Shaujan, Zehra, Shagul, Latifa, Zeba, Fatima, Zehra, Nadia, Zokra, Razia	Hazara / animal keeping, carpet knitting, embroidery
Nahr-e- Shahi	Alichopan (Bola)	Tamano (20)	Morjon, Zokra, Nazima, Simagul, Arifa, Najiba, Kulchera, Fatima, Zahro, Lailo, Asphia, Fatima, Seemagul, Hakima	Hazara / embroidery and stitching
Nahr-e- Shahi	Kalaihajiri	Argaon (18)	Mallika, Nooriya, Fasgul, Parveen, Mogul, Kamargul and others. Many are Shaura (CDC) memebrs	Mixed Groups (Hazara, Uzbek, Tadjik, Pashtun) / Tailoring, carpet making, shops
Nahr-e- Shahi	Kalaihajiri	Boron (19)		Mixed Groups (Hazara, Uzbek, Tadjik, Pashtun) / Tailoring, carpet making, shops
Nahr-e- Shahi	Kalaihajiri	Gulosar Surkh (20)		Mixed Groups (Hazara, Uzbek, Tadjik, Pashtun) / Tailoring, carpet making, shops

=valuation Study 2010

Groups visited during field visit (Male)

District Name	Village Name	Group Name (Total Members)	Group Members	Ethnic Groups/ Main entrepreneurial activity
Nare Shahi	Kalaimir	Navin (9)	Mohd Hadi, Ghulam Nabi, Abdul Ali, Mohd Musa, Mohd Mehdi, Hafizullah, Mohd Hassan, Sheikh Sarver, Khadim Hussain	Hazara / Metals for making heaters, jewellery for the feet, cooker equipments, animal keeping, poultry, small shops, tailor ing, carpet weaving
Khulm	Som	Pamir (13)	Ayatollah, Mohd Rajab, Abdullah, Aminullah, Hekmatullah, Abdul Sami, Abdul Wahid, Mohibullah, Zabibullah, Abdul Hafiz	Uzbek / Shoe making, belts and other leather products
Khulm	Syed Motahar Khan	Tamadun (20) (oldest group)	Syed Abdul Wahid, Rahmatullah, Syed Qubatuddin, Syed Saber, Abdul Mobin, Syed Jamel, Syed Salauddin, Syed Fazil, Syed Mukhtar	Tadjiks / livestock, Horticulture

Swedish Committee of Afghanistan(SCA), Mazar-e-Sharief

S No	Names	Designation
1	Mr Parvez Samim	Head, Community, Mobilization and Advocacy (CPM)
2	Ms Shekiba	Senior Programme Officer, Rehabilitation of Afghans with Disability (RAD)
3	Ms Rabia Balki	Cashier
4	Ms Fahima Samee	Information Officer, SCA
5	Ms Khatrea Saifi	Employment Support Officer, SCA

Embassy of India, Kabul

S No	Names	Designation
1	H E Shri Jayant Prasad	Ambassador, May 2010
2	Shri Akhilesh Misra	Deputy Chief of Mission, May 2010
3	Shri Kanakasabesan Tirunelvelis	Second Secretary

Indian Consulate, Mazar-e-Sharief

Shri Hira L Raichandani, Consul General of India, Indian Consulate, Mazar-e-Sharief, Balkh

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Annexure No 2.1

Questionnaire for Selection of Trainers

Name:	Father's na	ame:	Age:	
Phone No:	Wh	nose Phone number:		
Education:	Skills acquire	ed :	Current occup	oation:
Previous experience:		No of years:		
Widow:		_Single/Married:		
No fo family members:				
No of earning members i	n family:		Who are earni	ng:
Avg Monthly earning of fa	amily:			
No of children:				
Regular Food intake:		beef intake a	it what frequer	ncy:
House type:	No of rooms:	Own/rented:_	rei	nt amt:
Subject of interest : Eco	regeneration:	Food processing:_	Ga	ırment:
Suitable time:	morning	aftern	oon:	
House distance:				
Nature:				
Name of interviewer:		Sign		
Name of MoWA represer	itative:		Sing:	
Suitability:		Su	bject:	
Selection:		Rem	ark:	

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Annexure No 2.2

Equipments Procured by SEWA

I)		Garment & Embroidery	
	а	Cutting Department	Nos.
		" Straight Knife 8"	1
		" Labeller	1
		" Press	2
	b	Sewing Department	
		" Single Needle Lock	35
		5 th Overlock	2
	С	Finishing Department	
		" Boiler	1
		" Pressing Table	2
		" Spotting Gum	1
	d	Furniture " Cutting Table (72"X 3 Mtr) " Chairs " Shears/Cutters/Measure Tape " Side Tables in Sewing	1 40 1 15

III)	Processing Fruits & Nuts	Nos.
а	Dry Fruits & Food Grains	
	Processing	
	Pallets	8
	 Crates with lid 	25
	 Weighing machine-5kg 	1
	Weighing machine 10kg	1
	Weighing machine 100kg	1
	 Weighing machine-300kg 	1
	Sealing machine	5
	Batch stamping machineBag stitching machine	1
	Electric extension board	1
	 ♦ Vessels large size 	5
	Vessels small size	4
	 Spoons large 	4
	Spoons small	10
	 Plastic trays 	10
	 Dusting try wooden 	8
	 Sieving vessels 	4
	 Utensils large 	-
	 Utensils small 	6
	Tarpaulin sheets	8
	 Hand gloves surgical 	8
	♦ Apron	4
	♦ Caps	20
	♦ Masks	25
	 Packing material 	40
		25
		1.4

I)		sery, Plantation, Landscaping & ral Decoration	Nos.
	а	Nursery -Capital Cost	
		 Working Shade 	
		 Irrigation System 	
		 Nursery Eq uipments 	
	b	Green Glass House	
		 Green Glass House 	
		 Irrigation System 	
	С	Gardening & Landscaping	
		Sprinklers	4
		 Pergolas Artch ies & fountain 	
		with coloured lights	
	d	Flower Decoration & Gardening	
		 Cotton thread, string 	
		 Basket & chips 	
		• Thin transparent plastic sheets	
		 Cooling Chamber 	
	е	General Administrative	
		 Generator 48 KVA 	1
		♦ Generator 24KVA	1

b	Fruits & vegetables Processing	Nos.
	◆ LPG Stoves	2
	 Stainless steel utensils (different capacity) 	12
	 Stainless steel knives 12-15 cm blade 	8
	 Stainless steel spoons (various size) 	18
	 Glass jar & screw on caps (various size) 	5
	Bottle brushes	
	♦ Solar Drier	10
	 Wooden Spoons 	1
	Juice extractor	12
	◆ Pulper	1
	Crown corking machines	1
	 Pounch packing machine 	1
	 Vegetable cutting top/plate 	-
	 Food processor with 	1
	vegetables cutting attachment	5
	 Plastc trays 	1
	 Packing material (pounches) 	
		6
		1.4

Equipments Procured and Retained by SEWA					
IV) (IV) Office Equipments Nos.				
а	Computers & Printers	7			
b	Laptop	2			
С	OHP Projector (2)				
d	Telephone				
е	Xerox machine	1			
а	Camera	1			

Annexure No 3.1

MOU between MoWA & SEWA

AGREED MINUTES OF MEETING

FOR

PROVIDING TECHNICAL ASSISTANCE AND IMPLEMENTATION SUPPORT IN CONDUCTING WOMEN'S VOCATIONAL TRAININGS AT BAGH-E-ZANANA IN KABUL, AFGHANISTAN

As a part of reconstruction and redevelopment effort for Afghanistan by Government of India and fully conscious of the Afghan government's needs and priorities, the Prime Minister of India and the first lady of India announced in August, 2005 that Government of India would assist in Women's Vocational Trainings at Bagh-e-Zanana in Kabul with help of the Ministry of Women's Affairs (MoWA) of Islamic Republic of Afghanistan. Considering the work of Self Employed Women's Association (SEWA) in India and its capabilities, Government of India decided to take SEWA's help in women's vocational trainings. SEWA's commitments to the Project will be subject to and guided by MoU signed between SEWA and Ministry of External Affairs (MEA), Government of India.

A meeting was held between MoWA, led by Pohanmal (Honb'l) Saida Muzhgan Mustafawi Deputy Minister-Policy, Ministry of Women's Affairs and SEWA led by Ms Pratibha D Pandya, Senior Co-ordinator, to discuss the roles and responsibilities of both the parties on April 17th 2008 at Ministry of Women's Affairs, Kabul. The list of delegations is attached at Annex I. Agreed Minutes of the meeting are as under:

1. Roles and Responsibilities of Ministry of Women's Affairs (MoWA)

- i. MoWA will facilitate in identification of women candidate from informal sector who are needy/war widows/ destitute from Afghanistan through themselves or through local organization for training of trainers and commitment to finish training in India/Afghanistan as per prescribed criteria. If for some reason, sufficient number of trainees as per required qualification and criteria are not found through MoWA, SEWA will try to find out the trainees through other sources.
- ii. To take assurance and commitment of Afghan trainers who would be trained at India to act as master trainers for one year at Bagh-e-Zanana in Kabul.
- iii. MoWA would seek the permission from Ministry of Social Affairs of Afghanistan for .working time of regular training day from 8 a.m. to 4 p.m. for trainees and staff at Bagh-e-Zanana
- iv. MoWA will facilitate in identifying and screening of 1000 women candidates from informal sector who are needy/war widows/ destitute from Afghanistan through themselves or through local organization for training at Bagh-e-Zanana as per prescribed criteria. SEWA will impart training to deserving candidates. If for some reason, sufficient number of trainees as per required qualification and criteria are not found through MoWA, SEWA will try to find out the trainees through other sources.
- v. MoWA will facilitate in identification of Coordinator who will coordinate and communicate regularly with SEWA in India about the Project activities. The Coordinate will take care of project related activities for smooth and timely implementation of trainings of grassroot trainees at Bagh-e-Zanana in Kabul.
- vi. Provision of 4 training rooms free of cost at Bagh-e-Zanana in Kabul for one year. One room after completion of Training of trainers of Nursery, one additional room after completion of training of trainers of food and fruit processing and two more room after completion of training of trainers of garment making.
- vii. Operation and maintenance of trainings after completion of project shall be the responsibility of Islamic Republic of Afghanistan.
- viii. Water, electricity, sanitation facilities, security and basic supply of staff should be provided free of cost

- to SEWA at Bagh-e-Zanana. MoWA would coordinate with related agencies like Municipality of Kabul for this facility.
- ix. MoWA will help to recruit 34 Afghan women who would work at Bagh-e-Zanana as per required qualification.
 - a. Program coordinator locally from Kabul (1)
 - b. Assistant coordinators with expertise in specific activities area. (6)
 - c. Social workers (3)
 - Office administration (2)
 - e. Master trainers (22) (from those who have undergone training at SEWA).

If for some reason, sufficient number of candidates as per required qualification and criteria are not found through MoWA, SEWA will try to find out the candidates through other sources.

- x. MoWA shall facilitate in seeking all needed permits and documents for access to all sites and locations involved in carrying out the services.
- xi. MoWA will facilitate in expeditious customs clearance of any equipments, material, documents and supplies brought from India for the purpose of carrying out the services and which after availing exemption from duties, local taxes, excise duties, octroi, custom duties and any other taxes/duties wherever applicable in Afghanistan.
- xii. MoWA will facilitate in unrestricted movement and transportation of machinery and equipment connected with the services in the area of the operation of the project.
- xiii. MoWA will facilitate for safety, security and protection of SEWA personnel in Afghanistan.
- xiv. MoWA shall facilitate emergency evacuation and repartition of personnel and of the facilities on immediate basis; if required.
- xv. SEWA Project shall seek permission to import into Afghanistan and re-export to India on completion of the project all necessary equipment, capital goods and other items required for implementation of assignment under this contract without levy of any duties. MoWA will offer its full cooperation, support and facilitation for smooth and timely implementation of the Project.

2. Roles and Responsibilities of Self Employed Women's Association (SEWA)

- To design training curriculum in English on 1) Garment making, machine embroidery, surface ornamentation and repairing 2) Nursery Plantation, landscaping and green house 3) Food and fruit processing
- ii. Train 33 women candidates from Afghanistan as master trainers on above three vocations
- iii. Provide required training equipments for training at Bagh-e-Zanana as planned in the Project.
- iv. Oversee & facilitate the trainings at Bagh-e-Zanana for 1000 women trainees.
- v. SEWA would carry out financial management of trainings
- vi. Administrative management of the trainings would be carried out with support from MoWA.
- vii. Total 33 women who would be trained at SEWA would be provided Rs. 150 per day per trainee as stipend in India on attendance of actual training days as well as transit days for training.
- viii. Total 1000 Afghan women trainees who would be trained at Bagh-e-Zanana will be given Rs. 100 per day per trainee as stipend which includes food and transportation on attendance of actual training days.
- ix. SEWA would need 12 Afghan women to work at Bagh-e-Zanana in addition to 22 master trainers (who are trained at SEWA) for duration of the project. SEWA would follow the prescribed procedure and criteria for recruitment of these personnel. SEWA would use alternative options like advertisement, mouth of word etc if such criteria are not met by candidates provided by MoWA. Preference will be given to candidates who have undergone training at SEWA.
- x. The project would make payments of 34 Afghan women who would work at Bagh-e-Zanana. Out of 33 candidates trained as master trainer, project will recruit 22 candidates as master trainers. The project will give priority to remaining 11 candidates to work on other posts to be recruited for the project. Out of this one will be from MoWA.

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- a. Program coordinator (1)
- b. Assistant coordinators with expertise in specific activities area (6)
- c. Social workers (3)
- d. Office administration (2)
- e. Master trainers (22) (from those who have undergone training at SEWA).

The salary of all the above 34 personnel would be in range of USD 100 to USD 250 per month which includes food and travel.

- xi. The Project would retain one interpreter to communicate with MoWA. The Project would pay for salary of the interpreter.
- xii. MoWA feels that the project should have better security for this project. MoWA will facilitate in organizing services of security personal. SEWA Project will pay the salary of one security personnel.
- xiii. Two cleaner would be retained at Bagh-e-Zanana during the Project period and Salary would be paid from the Project at prevailing market rates in Kabul.
- xiv. MoWA will facilitate in organizing services of electrician, carpenter etc. The SEWA Project will pay wages at prevailing market rates in Kabul.
- xv. SEWA should be given flexibility in the operation of the activities considering the unstable situation in Afghanistan.

3. General Terms of the Project

- The duration of the Project for vocational training is one year (12 months) in Kabul. The duration of 12
 months includes implementation of grassroot training in Kabul till external evaluation; provided
 MoWA of Islamic Republic of Afghanistan complies with the basic requirements of infrastructure,
 facilities and trainees.
- 2. The above arrangements about the activities under the project will be subject to and guided by the MoU between MEA and SEWA
- 3. The span and scale of proposed activities will remain focused on the scope and opportunities offered by MoWA at Bagh-e-Zanana. Existing resource available in terms of building offered by MoWA at Bagh-e-Zanana would be used for the proposed trainings.
- 4. Any differences arising out of this agreement will be settled in friendly manner.

Signatures

Name: Pohanmal (Honb'l) Saida Muzhgan Mustafawi Deputy Minister-Policy (Ministry of Women's

Affairs-MoWA)

Address: Ministry of Women's Affairs, Cinema Zainab, Shahar-e-Nau, Kabul, Afghanistan

Signed and delivered for and behalf of Self Employed Women's Association (SEWA)

Name: Pratibha D Pandya-Senior Coordinator (SEWA) Address: Self Employed Women's Association (SEWA)

"SEWA Reception Centre" Opp. Lok Manya Tilak Baug, Bhadra, Ahmedabad-380001, Gujarat India

Dated: **April 17th, 2008** Place: Kabul, Afghanistan

Witness:

 Mr. Sandeep Kumar Charge d Áffaires, Embassy of India Kabul Afghanistan

2 Pohanmal Saida Muzhgan Mustafawi, Deputy Minister (Policy) Ministry of Women's Affairs (MoWA), Cinema Zainab, Shahar-e-Nau, Kabul, Afghanistan

Annex - I List of delegations

Ministry of Women's Affairs

- 1. Pohanmal Saida Muzhgan Mustafawi, Deputy Minister (Policy)
- 2. Ms Anjuma Naimee-Director Economic Development (MoWA)
 - 3. Ms Lailama Jaan "Formoly" Manager, Handicraft Section-MoWA
 - 4. Ms. Jawfigulhakim Parand-Senior Advisor-MoWA

Self Employed Women's Association

- 1. Ms. Pratibha D. Pandya, Senior Co-ordinator
- 2. Ms Megha Desai, Co-ordinator
- 3. Ms Uma Swaminathan, Co-ordinator

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Annexure No 3.2

MOU between MEA & SEWA

Self Employed Women's Association-SEWA

December 29th, 2008

AGREEMENT

PROVIDING TECHNICAL ASSISTANCE AND IMPLEMENTATION SUPPORT IN ESTABLISHMENT OF WOMEN'S VOCATIONAL TRAINING CENTRE AT BAGH-E-ZANANA, KABUL, AFGHANISTAN

This AGREEMENT (detailed hereinafter, together with the Articles and Appendices Annexed hereto and forming an integral part thereof, called, "THE AGREEMENT") made on the Monday of **December 29**th, **2008**

Between

The President of India represented by the Joint Secretary (PAI) of **MINISTRY OF EXTERNAL AFFAIRS**, **GOVERNMENT OF INDIA** (hereafter referred to as **MEA**) with its principal office at South Block, New Delhi on one part

and

SELF EMPLOYED WOMEN'S ASSOCIATION (hereafter referred as "**SEWA**" which expression shall include its successors and permitted assigns) a registered trade union having registration No- G.938 Registered under Trade Union Act, 1926 on 12th April 1972, having its registered office at "SEWA Reception Centre" Opp. Lok Manya Tilak Baug, Bhadra, Ahmedabad-380001, Gujarat India through its authorized representative Director (Economic and Rural Development) on the other part.

WHEREAS in response to the request made by the Islamic Republic of Afghanistan for Indian Assistance for the project of Women's Vocational Training Centre at Bagh-e-Zanana, Kabul Afghanistan in partnership with SEWA and Ministry of Women's Affairs, Islamic Republic of Afghanistan.

Now, therefore, it is agreed by and between the parties as follows:

ARTICLE 1 DEFINITIONS

Unless the context otherwise requires, the following items wherever used in the Agreement have been respective meanings:

- 1.1 "Agreement means the present contract with Articles 1 to 12 with annexure attached hereto and forming an integral part hereof into between the SEWA and MEA.
- 1.2 "MEA" means the Ministry of External Affairs, Government of India, with its principal office located at South Block, New Delhi-110011.
- 1.3 "SEWA" means Self Employed Women's Association (SEWA) having its registered office at SEWA Reception Centre, opp. Victoria Garden, Ellisbridge, Ahmedabad in the state of Gujarat.
- 1.4 "The Project" means imparting vocational trainings to 1000 Afghan women
- 1.5 "Rupees" "INR" or "Rs." Means Indian Rupees. "Dollars" or "\$" means US Dollars

- 1.6 "DAY", "WEEK", "MONTH", "YEAR" means calendar day, calendar week, calendar month, calendar year respectively according to Gregorian calendar.
- 1.7 "Total Budget" are broad cost estimates of expense (attached as per Annexure V) SEWA should be given flexibility in budget considering the Local situation in Kabul.
- 1.8 By Bagh-e-Zanana, we mean Bagh-e-Zanana, Sharara Street, Dan-e-Bagh, District number 4 of Kabul.
- 1.10 Vocational training centre includes providing technical support to Ministry of Women's Affairs and does not include construction of infrastructure for centre.
- 1.11 MEA will fund the Project money to SEWA in INR in India and USD in Kabul. SEWA needs to make payments in local currency in Afghanistan for implementation of the project. Thus, 53% of the total project fund to be released at Afghanistan and remaining 47% of the total project fund to be released in India. Month-wise cash flow has been attached as Annexure-6. SEWA will open a bank account in Punjab National Bank at Kabul in Afghanistan for the purpose of funds transfer and payments in local currency at Kabul under this grant-in-aid project. MEA will facilitate SEWA in seeking permission from RBI/Ministry of Finance/Home Ministry to open Bank account in Kabul. As there is no foreign source of funding, Foreign Contribution Regulation Act, 1976 will not be applicable to this project.

ARTICLE 2 DURATION

- 2.1 The current MoU is comprised of vocational training centre at Bagh-e-Zanana. After completion of vocational training centre, the proposal of Community Business Resource Centre (CBRC) at Bagh-e-zanana will be submitted by SEWA to MEA.
- 2.2 The duration of the Project for vocational training centre is one year (12 months) in Kabul commencing from June 2008 till external evaluation. Duration of implementation and administration of the project in India would be 18 months commencing from training of trainers till submission of final report.

ARTICLE 4 SCOPE OF ACTIVITIES

- 4.1 Preparation of modules in English on 1) garment making and management; 2) food -fruit processing and management; 3) Nursery-plantation-landscaping-gardening
- 4.2 SEWA will impart vocational training to 35 Afghani trainees under ToT at SEWA, Ahmedabad, India for durations as follows: 17 on garment making and management for 105 days; 10 on food & fruit processing and management for 45 days; 8 on Nursery-plantation-landscaping-gardening and management for one month.
- 4.3 The span and scale of proposed activities will remain focused on the scope and opportunities offered by Ministry of Women's Affairs of Afghanistan. Existing resources available in terms of building offered by Ministry of Women's Affairs at Bagh-e-Zanana would be used for the proposed training centre.
- 4.4 Ministry of Women's Affairs (MoWA) will identify and screen 1000 women trainees from informal sector who are needy/war widows/ destitute and provide it to SEWA
- 4.5 The trainers who would be trained at SEWA under ToT will ultimately train 1000 trainees at Bagh-e-Zanana in Kabul under coordination, guidance and facilitation support from resource persons of SEWA.

- 4.6 SEWA will provide technical support to Ministry of Women's Affairs of Afghanistan for one year for setting up the proposed Centre at Bagh-e-Zanana and train 1000 grassroot women trainees of informal sector of Afghanistan in Bagh-e-Zanana at Kabul on different vocations like 1) Garment making and management (450 trainees) 2) Nursery plantation gardening and landscaping and management (150 trainees) and 3) food and fruit processing and management (400 trainees). The details of trainings are attached as annexure-l
- 4.7 SEWA's role would be in
 - 4.7.1 designing training curriculum and module
 - 4.7.2 training of trainers for 35 women
 - 4.7.3 Selection of 1000 trainees
 - 4.7.4 initiate trainings
 - 4.7.5 provide resource persons for facilitation of trainings
 - 4.7.6 oversee & facilitate the trainings at Bagh-e-Zanana for 1000 trainees.
- 4.8 Refreshers training will be imparted to Afghani master trainers at Bagh-e-Zanana in Kabul at the mid of the Project.
- 4.9 SEWA will undertake overall management and administration of Training facility till the day the training will be finished under the project. MoWA shall identify coordinator for commencement of trainings on centre on completion of the project.
- 4.10 SEWA would carry out financial and administrative management of the training centre including the interaction with the Afghan Government and other related agencies. The activity include continual financial monitoring with respect to overall sanctioned amount as per the total budget mentioned in the Annexure V, regulation and release of payment, to sort out all financial and administrative issues, continual monitoring of manpower/ experts requirement for the training and corresponding time period besides day to day financial and administrative activities.

ARTICLE 5 APPROACHES AND METHODOLOGY

- 5.1 Training Infrastructure:
- 5.1.a During the ToT in Ahmedabad, SEWA and sister concern's set up including machinery/equipments and tools will be used in providing trainings to the Afghani women. Cost of their utilization has been incorporated in the proposed budget. STFC will provide their training facility to train 17 trainees for ToT; SGMH will use their facility to train 10 trainees for ToT. Other trainings will be imparted at SEWA premises and in the field.
- **5.1.b** For training 1000 trainees at Bagh-e-Zanana, Ministry of Women's Affairs will provide 4 training rooms free of cost at Bagh-e-Zanana in Kabul to impart trainings in Kabul. Accordingly no construction cost /training hall rent has been kept in budget.
- **5.1.c** Training equipment/machinery/tools to train 1000 trainees will be procured by SEWA from India/Afghanistan/abroad. Machinery procured in India/abroad will be airlifted to Kabul. MEA and Government of Afghanistan would help SEWA in waiver / Exemptions of duties, taxes, customs clearance and rate for excess baggage etc.
- 5.1.d Water would be provided free of cost by Municipality of Kabul as promised by MoWA

5.1. e Since electricity is a major constraint, MEA will approve cost of purchase, installation, running and maintenance of generators equivalent to total 72 KVA as part of the budget.

5.2 The Project Team:

- **5.2.a** 21 People from SEWA would work in Kabul a) project Coordinator (1) and senior coordinators (2); b) trainers/consultants (15) and c) project administrators (3) SEWA's team will contribute overall 300 days during the period of the project and as the training evolves the resource persons/trainers/consultants will spare the time according along with project administrators and coordinator's. The SEWA administrative team comprised of 5 persons will be enrolled for 18 months.
- **5.2.b** With aim to achieve self sustainability for Ministry of Women's Affairs, it was decided to select persons from Afghanistan who would be trained by SEWA on the job and would take over responsibility for running vocational training centre under leadership of MoWA after completion of one year. 32 Afghani people would work at Bagh-e-Zanana a) Program coordinator locally from Kabul (1) b) Assistant coordinators with expertise in specific activities area. (6) c) Social workers (3) d) Office administration (2) e) trainers (22) Afghan employees will be paid for 12 months while trainers will be given compensation based on the duration of the trainings period to train 1000 trainees. Trainers of the nursery training will continue working for 12 months with same remuneration for developing and taking care of the Bagh-e-Zanana as and green house.
- **5.2.c Selection of the Afghani project team:** SEWA will take services of Afghani team in Kabul with the help of Ministry of Women's Affairs, Islamic Republic of Afghanistan and/or through word of mouth.
- **5.2.d Administrative Aspects:** SEWA's project team will stay in furnished local UN security cleared hotel, recommended by the Indian Embassy in Kabul during feasibility study. SEWA team will hire a car for the conveyance for the SEWA's project team.

Tickets of the 35 Afghan candidates for ToT will be booked by Embassy of India in Kabul which will not be claimed by SEWA.

5.2.e Selection of the Potential grassroot women trainees for Training:

The potential Afghan grassroot women candidates for vocational trainings will be screened, identified and selected by the Ministry of women's Affairs. These would need to be in line with the prespecified criteria for each qualification.

5.3 Conduct of vocational Trainings:

Training and other development inputs will be provided by experts from the sister organizations promoted by SEWA and they are having separate registrations. SEWA will submit consolidated reimbursement claim of SEWA, SEWA Trade Facilitation Centre -STFC and SEWA Gram Mahila Haat - SGMH. Accordingly the amount released by MEA of claim submitted by STFC and Gramhaat will be transferred to STFC and SGMH by SEWA for conducting the trainings.

- **5.3.f.i** STFC for organizing trainings etc. in Garment product development, tailoring, embroidery and management.
- 5.3.f.ii SGMH for Processing and packaging of fruits, nuts, vegetables and management.
- 5.3.iii MIS system by SEWA ICT team
- **5.4** The training team from respective institutions of SEWA will impart training as per the modules developed by STFC, SGMH and SEWA's concern departments.

- **5.5** The project involves training, Assessment and Certification to be carried out by SEWA.
- **5.6** Refresher training will be conducted for Afghani Master.
- 5.7 Mid term review will be conducted jointly by SEWA, MoWA and Embassy of India.

5.8 Trainee Tools and material:

- 5.8.a List of training tools and equipments is attaché as Annexure-II.
- **5.8.b** All items (equipments/material) will be procured from India/Kabul/abroad and air lifted to Kabul based on availability and cost benefit analysis.
- **5.8.c** Selection, identification and purchase of tools/machines/equipments/furniture/fixtures for training will be done by SEWA as per the standard procedures adopted by SEWA. Priority will be given to the purchases of raw material, small equipments, other items and services required for the project from Afghanistan. Decisions will be taken as per the practical situation prevailing in Afghanistan.
- **5.8.f** In addition to the above, arrangements for periodic repair, maintenance, housekeeping of the training centre, replacement of tools due to wear and tear, generator charges and staff cost will be made by SEWA.
- **5.9** Excise duty and other taxes: The budget cost is exclusive of local taxes and other duties. All the applicable taxes as per the law will be reimbursed to SEWA as per actual. SEWA shall, however, seek necessary exemptions from payment of taxes as may be admissible from concerned authorities in India with help of MEA and Afghanistan with the help of MoWA.

5.10 Certification:

a) The project aims at certifying the candidates by SEWA.

5.11 Stipend

- **5.11.a** Total 35 women who would be trained at SEWA would be provided Rs. 150 per day per trainee as stipend in India.
- **5.12.b** Total 1000 Afghani women trainees who would be trained at Bagh-e-Zanana will be given Rs. 100 per day per trainee as stipend.

5.13 Token fees for trainees

SEWA would introduce token, nominal fees to be collected from women so that women sense a feeling of ownership that will enable the activities to become sustainable in longer run.

5.14: Shortage of candidates

SEWA reserves the right to permanently or temporarily stop the project in case there is a shortage of Afghan candidates meeting the specified criteria for commencement at the outset of any batch for one or more vocations.

ARTICLE 6 SCHEDULE OF THE TRAININGS AT BAGH-E-ZANANA

- **6.1** SEWA shall commence the services within a month after getting sanction of the project.
- **6.2** SEWA shall be deemed to have fully performed and discharged its contractual obligations stipulated in the agreement on the completion of training to impart vocational trainings to women of Afghanistan and submission of the completion report to MEA.
- 6.3 The time frame for completion of training shall be 12 months. Work plan for implementation of project

is attached as (Annexure III).

- 6.4 The above work schedules are subject to the timely provision of assistance by the MEA-Government of India/ Ministry of Women's Affairs –Islamic Republic of Afghanistan as detailed under Article-7 –Schedule of Payment and provisions under Article-11- Other Contract Provisions and exigencies created by weather and local conditions. Role of MoWA has been attached as Annexure-IV.
- **6.5** A completion report shall be submitted within two months of the scheduled completion of the Project activities as defined under Article-4. Mid Term report will be submitted by SEWA to MEA.
- **6.6** Flexibility: SEWA should be given flexibility in the operations of the project considering the unstable situation in Afghanistan.

ARTICLE 7 SCHEDULE OF PAYMENTS AND PAYMENT

- 7.1 Advance Fund: MEA will provide Rs. 1 crore (approx 20% of the total budget) as advance fund to SEWA which will be adjusted as may be decided by the Ministry so that the entire advance is settled before the final claim is paid. The requirement for further advance payment for the remaining project duration if any will be discussed in March 2009 after review of the progress of the project.
- **7.2 Invoice base reimbursement claims**: SEWA will submit reimbursement claims for purchase of equipments on invoice basis to MEA. MEA will make payment within 30 days of receipt of claim. Other reimbursement claims will be submitted on monthly basis.
- **7.3 Currency of payment:** Total cost of the project is Rs. 5,75,97,903/-. Cost estimates have been computed in Indian Rupees. Of the above estimates, SEWA will incur expenditure in Afghanistan in local currency or USD as per the practical situation in Afghanistan.
 - Details of the total budget is attached as Annexure-VI

7.4 Schedule of releasing the funds by MEA:

The funds will be released as per the following schedule:

- Payments of all reimbursement claims will be made to the SEWA within 30 working days of submission of Invoices to the SEWA in India and in Kabul. All amount budgeted are estimated cost. The amount will be reimbursed on actual basis to SEWA.
- ☑ Drop Outs: Cost incurred on trainees that drop out due to any exigency after completing more than 50% of the course will have to be reimbursed to SEWA by MEA.

7.5 Short Closure

Any expenses (example, salaries during non-usage, rent, travel, recruitment of new trainers and staff, ongoing contractual payments, etc) owing to stoppage or recommencement of the project due to shortage of candidates in one or more trades or any unforeseen eventualities will be paid to SEWA from within or outside the purview of the financial projections set-out in this MoU.

7.6 Taxes and Levies

The Project cost is exclusive of local taxes, excise duties, octroi, custom duties and any other taxes/duties wherever applicable. All the applicable taxes as per the law will be reimbursed to SEWA on actual basis.

ARTICLE 8 CHANGES, MODIFICATION OR AMENDMENT

- **8.1** The scope, period of the SEWA's implementation work and cost is subject to variation. A mid term revision will be submitted to MEA based on the first six months of the experience. The same shall be discussed and mutually agreed and shall become integral part of the project.
- **8.2** Any changes, modifications or amendments to this agreement except as specifically provided for herein, shall be made only by mutual agreement in writing between the parties hereto which shall become an integral part of this agreement and the agreement shall stand modified to that extent.

ARTICLE 9 UNDERTAKING OF SEWA

- 9.1 SEWA shall exercise all reasonable care, skill and diligence in the performance of the services under the agreement and shall carry out all its responsibilities in accordance with recognized professional standards.
- **9.2** SEWA shall severally be liable to MEA/ Government of India for performance of the work including, performance of services and of the SEWA obligations under this agreement.
- 9.3 SEWA shall act in such a way at all times as to protect the interest of MEA.
- **9.4** SEWA shall cooperate and shall provide all relevant information to MEA to review the progress of the training activities.
- **9.5** SEWA shall notify MEA/ Government of India of any material change in their status where such change would impact on performance of obligations under this agreement.
- 9.6 SEWA shall at all the times indemnify MEA/ Government of India against all claims / damages etc. by any infringement of any Intellectual Property Right (IPR) while providing the services under this agreement.
- **9.7** SEWA will handover the complete training facility to the Ministry of Women's Affairs, Islamic Republic of Afghanistan after completion of training.

ARTICLE 10 Undertaking of MEA

- **10.1** MEA shall on request by SEWA, facilitate in securing accommodation for the offices and personnel to be located at Kabul.
- 10.2 Assistance and Exemptions: MEA shall intervene with the concerned authorities on request from SEWA to facilitate the following privileges associated with the carrying out of activities, without any additional financial liability to MEA.
- **10.3** Expeditious issues of passports and visa for SEWA personnel for entry and exit and any other documents required for stay in Afghanistan and custom clearances for project related equipments.
- **10.4** Access to all sites and locations involved in carrying out the services;
- 10..5 Expeditious customs clearance of any equipments, material, documents and supplies brought from India for the purpose of carrying out the services and which after availing exemption from duties been brought into Afghanistan and would be subsequently withdrawn there from.
- 10.6 Unrestricted movement and transportation of machinery and equipment connected with the services in the area of the operation of the project.
- **10.6** Security for personnel and of the facilities on a need basis.

- 10.7 Emergency evacuation of personnel and of the facilities on a need basis.
- **10.8** Operation and maintenance of project after completion shall be the responsibility of Islamic Republic of Afghanistan.
- 10.9 MEA shall facilitate in seeking permission to import into Afghanistan and re-export to India on completion of the project all necessary equipment, capital goods and other items required for implementation of assignment under this contract without levy of any duties.

ARTICLE 11 OTHER CONTRACT PROVISIONS

- **11.1 Ruling Language:** This agreement is made in English, which shall be considered to be the "Ruling Language". All correspondence between the parties, reports, technical data, certificates and any other documents pertaining to the services and this agreement shall be in the English language.
- **11.2 Confidentiality** / **Secrecy**: All documents, reports, estimates and technical data and information shall be treated confidential and shall not without the written consent from MEA, be made available to third party.

11.3 Force Majeure, postponement and termination:

- i) By notice of MEA: MEA may by written notice to SEWA at any time give prior notice of its intention to abandon the services, in whole or in part, or to terminate this agreement. The effective date of termination of this agreement shall not be less than sixty days after receipt of such notice, or such other shorter or longer period mutually agreed between the parties.
- ii) Force Majeure: Either party shall be excused from performance of this agreement during and to the extent that performance is prevented by the occurrence of unforeseen causes beyond the control of anticipated or unforeseeable by and without the negligence of the party claiming excuse. Such causes include, without limitation, strike, go slow, other concerted acts of workmen, acts of god, war, fire, explosion, action of elements, earthquake, flood, civil disturbance and government restrictions and limitations. The party claiming excuse shall give immediate written notice thereof to the other, in any case not later than 30 days, following the occurrence of such event. If performance is held up for a continuous period of more than 4 months from the date of first notice, then the two parties shall review the situation and agree upon a course of action so as to protect their interest. A party claiming Force Majeure shall exercise reasonable diligence to seek to overcome the Force Majeure event and to mitigate the efforts thereof on the performance of its obligations under this agreement.
- iii) SEWA shall promptly notify MEA in writing, of any situation or event arising from circumstances beyond SEWA control. Upon the occurrence of such a situation or event, the services shall be deemed to be postponed for a period of time equal to that caused by the situation and a reasonable period not exceeding one month to mobilize, for the continuation of the services.

11.4 Default by MEA:

SEWA shall be entitled to terminate the agreement by written notice to MEA

- a) If MEA has not remitted payment of that part of any invoice which is not paid for within a month of submission thereof.
- b) If the services have been postponed and the period of postponement has exceeded 4 months.
- c) As per clause 7.4 of this MoU

11.5 SETTLEMENT OF DISPUTES

Any disputes or differences arising out of this agreement which cannot be amicably settled between the parties shall be referred to an adjudicator as may be agreed upon by both the parties.

ARTICLE 12 Governing Law

The agreement shall be governed by and construed according to the laws in force in India.

IN WITNESS WHEREOF THIS AGREEMENT has been executed in two originals between the parties hereto by their authorized officers on the date and the year written above.

Signed and delivered for and on behalf of The President of India

Name: Shree TCA Raghavan

Joint Secretary

Address: Ministry of External Affairs, Government of India, New Delhi

Signed and delivered for and behalf of Self Employed Women's Association (SEWA)

Name: Ms Reema Nanavaty

Director- Economic and Rural Development

Self Employed Women's Association (SEWA), Ahmedabad, India

Dated: December 29th, 2008

Witness:

1.

2.

Annexure No 3.3

List of SEWA Team for BeK, Kabul

Sr. No.	Name	Designation	Experience in SEWA (Yrs)
1	Reema Nanavaty	Director Economic & Rural Development	24 years
2	Jyotiben Macwan	General Secretary	24 years
3	Uma Swaminithan	Project Coordiantor	30 years
4	Pratibha Pandya	CoordinatorAdmn	23 years
5	Megha Desai	CoordinatorEconomicDevelopment	7 years
6	Varsha Bhatt	Field coordinator	10 years
7	Jignasha Pandya	Coordinator	13 years
8	Manisha Pandya	Technical Coordinator	6 years
9	Sunita Patel	District Coordinator	7 years
10	Dr. KG Mehata	Expert Agriculture	7 years
11	Lalita Ashokbhai Vasva	Local Coordinator Agriculture Kheda Dis.	20 years
12	Paniben Vankar	Coordinator- Agriculture & Nursury	8 years
13	Purnimaben Patel	Local Coordinator Agriculture Vadodara Dis.	12 years
14	Barkatbhai Pathan	Senior Technician / Trainer - STFC	5 years
15	Lataben	Supervisior- STFC	4 years
16	Damyantiben Panchal	Finance Coordinator	28 years
17	Geetaben Solanki	Accountanat	14 years
18	Sarita Vyas	Accountanat	15 years
19	Monika Christian	Assistant Coordinator	16 years
20	Rakshaben Modi	Assistant Coordinator	8 years
21	Niranjanaben Jadav	Assistant Coordinator	16 years
22	Rahimaben Shaikh	Ex. Secretary SEWA	32 years

ANNEXURE – A: Workshop Proceedings

As part of the dissemination process a workshop was organized on **21**st **Oct 2010**, to share the project findings among all concerned stakeholders. The workshop was held at Jawaharlal Nehru University, New Delhi. The inaugural session was chaired by Prof Ramadhikari Kumar, Special Advisor to the Vice Chancellor. The chief guest was H E Shri Gautam Mukhopadhyay, Ambassador of India to Afghanistan. Other guests of honor included Shri Jayant Prasad, former Ambassador to Afghanistan, currently Special Secretary, Diplomacy, Ministry of External Affairs and Mr Zalmai Wafamal, Head, Political Section, representing the Afghanistan Embassy in New Delhi.

The Chairperson of the Centre for South, Central, Southeast Asian & Southwest Pacific Studies welcomed the guests and Shri Jayant Prasad stated the background of the two projects (SEWA and HIHAO) of the government of India that were being implemented in Afghanistan. Mr Zalmai Wafamal talked about the close bonding between India and Afghanistan and expressed their appreciation for India's efforts. H E Gautam Mukhopadhyaya detailed out India's contribution In Afghanistan and highlighted the major projects currently being implemented. Dr Mondira Dutta, the Principal Investigator of the study delivered the vote of thanks. Prof Ramadhikari Kumar gave away the souvenirs as a gesture of gratitude to the guests.

The post tea session was chaired by Shri Jayant Prashad and the major findings of the project were presented by the Principal Investigator, Dr Mondira Dutta. The findings of the project were presented in terms of Relevance, Efficiency, Effectiveness, Outcome & Impact and Sustainability. The two projects of SEWA and HIHAO were presented separately. The power point presentation of project findings detailed out each finding with justifications depicted through data, graphs and photographs.

The post lunch session was devoted for a discussion among the concerned stakeholders and NGO partners who shared their experiences and challenges faced in the field. The session was chaired by Prof K.Warikoo of the Centre for South, Central, Southeast Asian & Southwest Pacific Studies, School of international Studies, JNU. He emphasized on the warm relation shared by Afghanistan and India and the historical and cultural bonding between the two countries. Prof Sayeda Mojgan Mostafavi, Technical and policy Deputy, Ministry of Women's Affairs (MOWA), Government of Afghanistan stated that MOWA started working with SEWA since April 2008. Their association has provided vocational training to one thousand women. Beside this many exhibitions, trade fairs have been organized by jointly by MOWA and SEWA in spite of security problems. She was categorical that MOWA was keen to work in collaboration with SEWA.

Ms Pratibha Pandya from SEWA along with Ms Sunita Patil presented a power point presentation on the various activities of SEWA. Ms Pandya stated that it was on the invitation of the Government of India in 2006, that they came forward to participate in the rebuilding process of Afghanistan. According to Ms Pandya the major objectives of SEWA are providing full employment to women in Afghanistan besides capacity building measures and developing their confidence. She emphasized the challenges that they faced especially in organizing the women who were living, coping and struggling in the war affected country. At times they were not allowed by the family members to come forward in addition to other security reasons and lack of infrastructural facilities. Despite this SEWA was able to provide 32 Afghan

master trainers, 1000 grass root trainees in garment and surface ornamentation, food processing and eco-generation programme. About 100 women were being trained in management, marketing and finance sector. Though the main focus is on building self-help enterprise groups but household labors are also encouraged. Ms Sunita Patil from SEWA informed that more demand is in the garment manufacturing sector than food processing sector.

Dr Usha Somasundaram and Mohd Kazim Khaki from 'Hand in Hand' shared their experiences. Dr Usha, the then country coordinator from HIHAO stated that the 'Hand in Hand' is an Indian organization which became established as a registered Afghan NGO in 2006 and signed MOU with the Ministry of Rural Rehabilitation and Development. The field operations started in early 2008 in the districts of Balkh and Badakhshan. The NGO aimed at organizing self help groups and initiated participatory programme for men and women separately, providing trainings for beneficiaries, developing business development services, resolving funds, providing soft loans for beneficiaries and establishing market linkages. Though there are many challenges like cultural sensitivity, natural calamities, religious restrictions, lack of infrastructure but HIHAO has been successful in forming new women's groups in Afghanistan. Many Government programme such as NSP, GTZ, CIDA, and MRLD are being planned to have facilitating partnerships.

His Excellency Shri Gautam Mukhopadhyay enquired as to whether SEWA had communicated with other NGOs and civil society organizations about their activities and how had the linkages been developed. Ms Pandya replied stating that SEWA had been communicating with other organizations and NGOs in Afghanistan and various training programme especially on food processing were being conducted according to the demand of the country. She also informed that by building linkages groups reached the local people and the civil society, creating local markets instead of going to the international markets. Dr Mondira Dutta asked about the contradictions in the documentation process between MOWA and SEWA to which Prof Sayeda Mostafavi pointed out that the lack of time and proper coordination have been the main reason for this mismatch.

H E Shri Gautam Mukhopadhyay enquired about the pilot project and the soft loans provided by Hand in Hand. Dr Usha informed that the pilot project is done to enhance the groups and soft loans are internal revolving funds that are circulated in order to sustain the groups. Dr Bupinder Zutshi, a faculty member of JNU, asked about the earning capacity of the women and the proper utilization of their trainings for livelihoods. Ms Pandya informed that a mid-term evaluation indicated that though it was risky for the women to participate in the programme but about 50% of the women participated in the various programme and were utilizing their trainings in earning a livelihood. The session ended by Dr Sayeda Mojgan Mostafavi felicitating H E Gautam Mukhopadhyay, SEWA and Dr Mondira Dutta with souvenirs on behalf of MOWA. Finally Dr Mondira Dutta gave the vote of thanks.

Evaluation Study 2010

Annexure B: Photographs

a) Workshop



















Evaluation Study 2010

b) Field Visits

















evaluation Study 2010

Annexure C: Evaluation Team

Evaluation Team

Mondira Dutta, Principal Investigator (School of International Studies, Jawaharlal Nehru University)

Research Support

Paramshree Padmakar, Research Assistant Vijay Singh, Designer and Computer Assistance

Advisory Board

Shri Jayant Prasad, Special Secretary, Public Diplomacy, MEA & Former Ambassador of India to Afghanistan

H. E. Dr. S M Raheen, Minister of Information & Culture, Islamic Republic of Afghanistan (Former Ambassador of Afghanistan to India)

Shri Y. K. Sinha, Joint Secretary, PAI, MEA

Shri I. P. Khosla, Member of India-Afghanistan Foundation & Editor in Chief, South Asian Survey Prof Amitabh Mattoo, Director, India-Afghanistan Foundation & Prof, SIS, Jawaharlal Nehru University Prof Ganganath Jha, Chairperson, CSCSEASWPS, SIS, JNU

Dr Gulshan Sachdeva, Centre for European Studies, SIS, JNU

Dr Bupinder Zutshi, Centre for the Study of Regional Development, SSS, JNU

Dr Anuradha Banerjee, Centre for the Study of Regional Development, SSS, JNU

Annexure D: Brief Profile of Principal Investigator



With more than 30 years of teaching and research experience in the University of Kashmir, Kamala Nehru College (Delhi University) and Jawaharlal Nehru University, her fields of specialization include Gender Studies, Human Security & Development with particular reference to India, Afghanistan and Central Asia. She is a member of the Governing Board of several national and international organizations and has worked as a consultant to several international organizations such as, the British Council, Ford Foundation, NOVIB (The Netherlands), the DFID, The World Bank, International Human Rights Commission, Geneva and UNIFEM. She has been the former Chairperson of the 'Gender Sensitization Committee against Sexual

Harassment' (GSCASH), Jawaharlal Nehru University in 2008.

Her recent books include "Emerging Afghanistan in the Third Millennium" and "Capturing Women's Work". She has organized several national and international conferences. Her presentations have been widely recognized both in India and abroad. Her most recent article is on "Sexual Exploitation: South Asian Concerns" published in the annual issue of 2010 of 'Defence and Security Alert'. She has just completed an evaluation study on the anti-trafficking measures of UNIFEM against human trafficking of women and children in South Asia as the team leader. Currently she is engaged in a research project sponsored by the United Nations Development Fund for Women on "Mapping the Vulnerability of Women and Girls to Trafficking in India"

Email: mondiradutta@gmail.com

