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**AFGHANISTAN**

# AGRICULTURAL CREDIT ENHANCEMENT PROGRAM PHASE II (ACE-II)

## MONITORING AND EVALUATION PLAN

**JULY 2015.**

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## **Agricultural Credit Enhancement Program Phase - II (ACE-II)**

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## LIST OF ACRONYMS

ADF	Agricultural Development Fund
ADS	Automated Directives System
ACE-II	Agricultural Credit Enhancement Phase -II
COP	Chief of Party
COR	Contracting Officer's Representative
DAB	Da Afghanistan Bank
DQA	Data Quality Assessment
FI	Financial Intermediary
GIRoA	Government of Islamic Republic of Afghanistan
GIS	Geographic Information System
IP	Implementing Partner
KM&L	Knowledge Management and Learning
MAIL	Ministry of Agriculture, Irrigation and Livestock
M&E	Monitoring and Evaluation
OAG	USAID's Office of Agriculture
PMP	Performance Monitoring Plan
PI	Private Intermediary
PIRS	Performance Indicator Reference Sheet
RF	Results Framework
TO	BPA call

## Summary

In early 2010 USAID launched a unique program aimed at capitalizing an agricultural finance fund established in collaboration with the Ministry of Agriculture, Irrigation and Livestock (MAIL). The Agricultural Development Fund (ADF) was supported by technical assistance through the Agriculture Credit Enhancement (ACE) project to oversee the fund and provide parallel value chain support. To date, the ADF has disbursed \$63 million with default rate of 3.8% while managing to engage a dozen of other Afghan financial and non-financial intermediaries into agriculture-related lending. The fund has built a comprehensive and seemingly competent lending operation with loan outstanding more than \$23 million. In mid-2014 MAIL's leadership requested USAID to continue providing technical assistance to support the transition and the consolidation of the institution.

In this context, ACE-II program has emerged as a continuation of the former ACE program with the mandate of providing technical assistance to the ADF. The program is aimed at supporting USAID in expanding access to credit for the agriculture sector in Afghanistan through facilitating the transition of the ADF into a standalone and sustainable agricultural development finance institution. The program will encourage the entry of other financial intermediaries into agricultural financial services provision in Afghanistan and expand the array of agricultural lending products.

Continued support to the ADF is necessary in order to consolidate this important source of credit for agriculture, as well as to ensure its financial sustainability. For this purpose USAID is also committed to support the ADF in attracting additional domestic and international capital to continue financing farmers and agribusinesses.

During a period of performance of three years, ACE-II will focus at meeting three main objectives:

- 1) Support the ADF to successfully transition to a sustainable lending institution in Afghanistan
- 2) Engage other Afghan (and as feasible, international) intermediaries into agriculture finance
- 3) Provide a learning and advocacy platform for advancing agricultural finance

ACE-II will ensure the necessary conditions for a fully functional and independent ADF that is adequately monitored and supervised. By increasing the availability of agricultural credit and encouraging the access of other financial intermediaries into agricultural finance, ACE-II will contribute to the Afghanistan mission objective number 1 – Sustainable, Agricultural –led Economic Growth Expanded. Through the ADF, ag-credit will enhance national and regional competitiveness of agricultural commodities, support commercial farms and agribusinesses as well as play a significant role in substituting imported raw materials. Access to capital allows local agricultural enterprises to improve their productivity by meeting their equipment; raw material and labor needs and contribute towards the growth of agricultural sector in general while creating new jobs.

## Development Hypothesis and Theory of Change

The ACE-II program operates on the following hypothesis:

The provision of credit for agriculture related activities is a necessary condition to accelerate the growth of the agriculture sector, and the growth of the rural economies, which will lead to prosperity and social stability.

The program activities are grounded in this development hypothesis and are focused squarely on the parallel “*If*” statements:

**IF** ACE-II provide decisive support to encourage the entry of financial intermediaries into agricultural lending to utilize ADF funds

**THEN** this will give rise to a dynamic agricultural finance system composed of a sustainable and growing ADF and a network of five Afghan financial intermediaries lending to 75,000 first-time agricultural clients with a range of products (both Islamic and conventional), and investment loans totaling over \$50 million.

**IF** ACE II expand access to agriculture related credit as a necessary condition for a thriving agriculture economy

**THEN** this financing system will support the modernization and expansion of Afghan agriculture—contributing to food security, import substitution, income generation, and economic growth across the country in the decades to come.

## Activity M&E Plan

Through the order, schedule and activity plan presented in this plan, ACE-II will provide USAID/Afghanistan Mission with timely reporting on achieved program progress toward BPA call Deliverables and Intermediate Results, Sub-objectives and overall Objective. As with every other M&E plans, this plan is a “living” document and will be updated periodically to reflect the changing conditions that affect program activities as well as any gaps that are identified over the course of program implementation. The ACE-II M&E Plan is characterized by:

- a) **Project management and adaptability.** The purpose of monitoring and evaluation is two-fold: 1) to update the implementing team on program progress and performance, and 2) to provide ongoing reports and information to USAID and DAI/ACE-II decision-makers on program successes, understand failures and adjust program emphasis or change implementation tactics accordingly.
- b) **Integration.** During the program implementation (2015-2018), ACE-II will integrate performance monitoring into day-to-day program activities by establishing a system of program activity tracking in collaboration with the ADF team. Data collection responsibilities will be shared among ACE-II and ADF.
- c) **Systematic Approach.** The M&E plan of ACE-II program contributes to the effectiveness of the performance monitoring system by assuring that comparable data

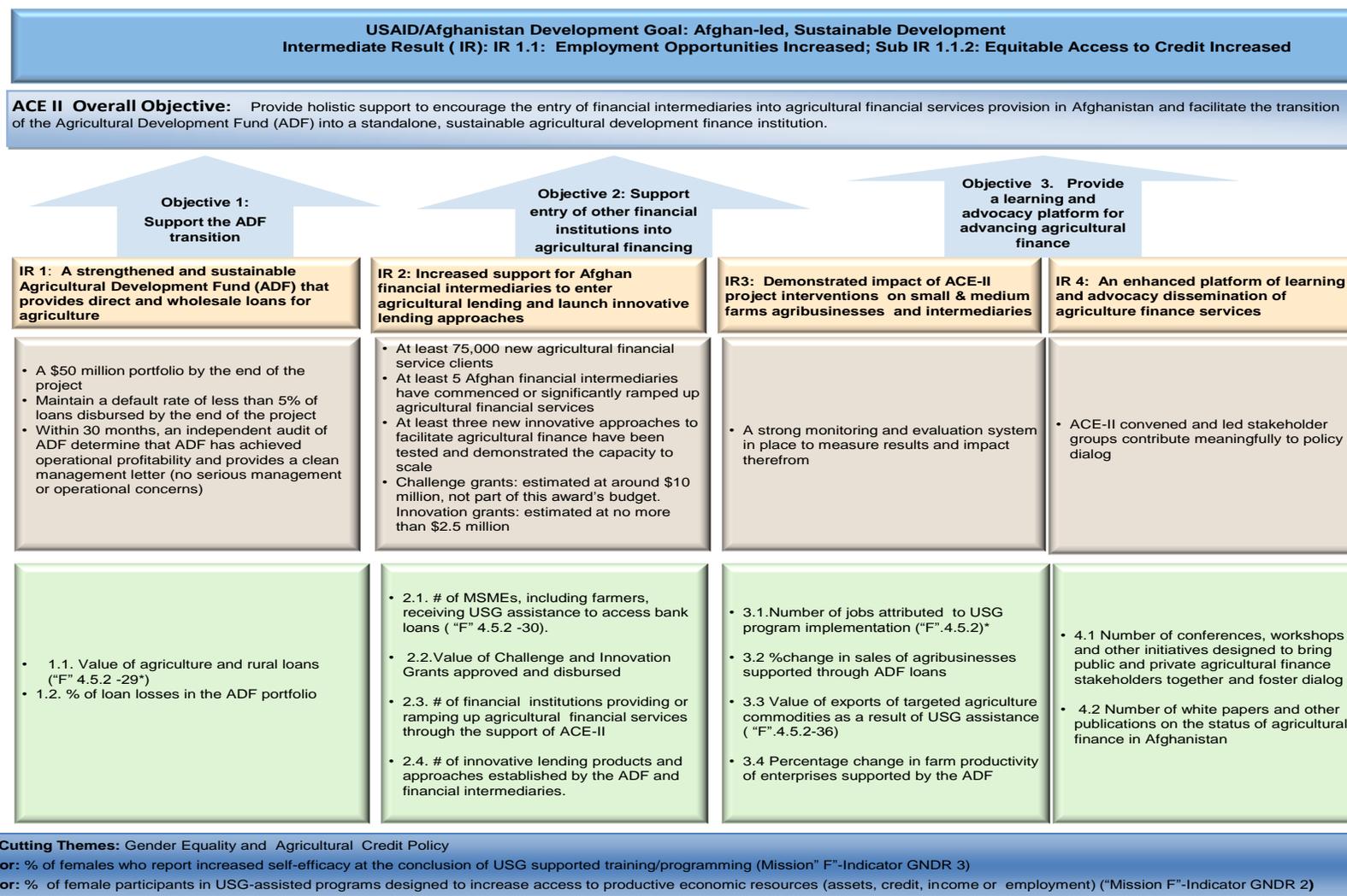
will be collected on a regular and timely basis. In addition, a systematic approach to data quality assessment will ensure validity, integrity, precision, reliability and timeliness, in order to enhance program effectiveness. This is in compliance with USAID's ADS 200 on Five Data Quality Standards.

- d) **Results Framework.** The program's framework feeds directly into USAID/Afghanistan's Strategic Objectives as well as USAID Foreign Assistance (F) indicators wherever appropriate and feasible.
- e) **Impact Measurements.** Its disaggregation of information on a variety of levels allows the M&E unit and management to examine programmatic impacts in a stratified way, including its impacts on women as well as performance reporting regional, district and village level.
- f) **Contract Deliverables.** All deliverables as outlined in the signed BPA call (TO) are linked to particular indicators, which measure their progress against the stated activity-level "results" and overall program objectives. This enables the contractor to chart progress against Contract Deliverables on an ongoing basis.

## ACE-II Results Framework

The results framework can best be described graphically as a series of objective tree displayed in Figure 1. The Results Framework is organized according to ACE-II's three objectives. Each objective feed into USAID's Objective, Intermediate Result (IR) 5.1 and Sub-IR 5.1.2. The ACE –II program has activity -level results as required by the BPA call. These results feed into the program objectives, each of which constitutes a major program component. The ACE-II indicators illustrated in the framework include both Mission and program level indicators. Indicators will track the progress toward and achievement of ACE-II results and annual targets.

**Figure 1: ACE-II Results Framework**



## Critical Assumptions

The following assumptions have been identified as being critical to the achievement of the planned results. These assumptions represent economic, political and environmental factors beyond the control of the ACE-II program

- The ADF's High Council and management team will recognize the performance targets of the ACE-II program as shared benchmarks and will contribute to their achievement.
- Access to finance is critical for modernizing agriculture development in Afghanistan and demand for finance is high.
- Financial intermediaries will have an increased appetite for agricultural related lending if they can access performance based incentives with which to mitigate risks and/or offset capital and transaction costs.
- MAIL and the ADF High Council will remain committed to expanding agricultural finance and will permit originally earmarked but unspent funds for grants to be used for Challenge and Innovation Grants as initially intended – with particular attention to financial services for farmers and small and micro agricultural enterprises.
- Methods and program approaches are approved through appropriate GIROA bodies
- The Afghan banking system remains solvent and stable
- Global economic conditions do not deteriorate to the extent that they drastically affect credit and private sector development prospects
- Security efforts target and result in improved freedom of movement so that farmers and buyers face less insecurity and fewer bribery check points in getting produce to market
- Agricultural products from Afghanistan do not face bans on exports due to agricultural pests and diseases
- An increase in sales is an adequate proxy measure for increased income

## Risk Assessment and Mitigation

Table 1 presents critical risks that were identified during DAI's in-country risk analysis exercise. They are sorted according to their sources; examples are provided of specific risks that are foreseeable in the near- to mid-term, along with possible mitigation measures. The risks included herein can impact program implementation, and therefore impact the ability of the program to meet its stated objectives and progress towards indicators set forth in this plan.

As ACE-II gets underway, new risks may emerge if previously safe areas become problematic. It will be important to anticipate risks as early as possible and develop concrete steps to mitigate or eliminate them. To identify effectively emerging risks during program implementation, we will regularly update our risk analysis. DAI will identify emerging new risks and move quickly with location-specific measures to address them. These measures will include community involvement, postponement of activities, avoidance of currently high-risk locations, and rapid revisions to ongoing programs.

**Table 1: Critical Risks and Mitigation Measures**

	<b>Risks: Types and Potential Examples</b>	<b>Mitigation Measures</b>
<b>Security</b>	<p>Drug-related conflict exacerbates insecurity in areas where program is operating</p> <p>Security continues to deteriorate—increasing activity by anti-governmental elements makes work difficult and certain areas inaccessible</p> <p>Market linkages are disrupted by insecurity, social strife, and rent seeking at checkpoints</p> <p>Criminal activity increases</p>	<p>Daily attention to security situation by Chief of Party, Country Security Director and expatriate security manager</p> <p>Engagement of security professionals to provide physical security at project locations</p> <p>A community entry strategy to build trust and credibility with local partners</p> <p>A commitment to individual Afghans’ advancement</p> <p>A local reputation for honesty and fairness</p> <p>Daily security updates, email and SMS alerts, and regular radio and phone contact with all staff</p>
<b>Natural Disasters</b>	<p>Production areas are damaged by flooding (spring), snow (winter), disease, earthquake (Northeast)</p> <p>Drought in Northeast results in crop failure and food insecurity</p>	<p>Rapid-response funds and teams</p> <p>Winterization and stockpiling activities</p> <p>Coordination with MAIL, Office of Foreign Disaster Assistance, U.S. Department of Agriculture (USDA), Food and Agriculture Organization (FAO), PRTs, and others conducting food security interventions</p> <p>Flexibility in grant funds</p>
<b>Interethnic Conflict</b>	<p>Pashtun/Uzbek/Tajik interethnic conflict is exacerbated around elections</p> <p>Community conflicts arise</p>	<p>An honest broker role and a local reputation for fairness</p>
<b>Political Governance</b>	<p>There is a dramatic change of government from democratic to more autocratic or theocratic</p> <p>MAIL is caught up in political maneuvering that negatively impacts ACE-II</p> <p>ACE-II becomes a political pawn in a highly charged pre-electoral environment</p> <p>Government corruption increases</p>	<p>Effective communication with program communities, lending intermediaries and other stakeholders</p> <p>Close coordination among MAIL and USAID Mission</p> <p>Procurement transparency and broad participation by local suppliers</p> <p>Counter/pre-emptive messaging</p> <p>Rolling analysis of political dynamics</p> <p>Political firewall: strict adherence to evenly distributed technical directed programs</p> <p>Use of memoranda of understanding whose timeframes extend beyond one political mandate</p>

	<b>Risks: Types and Potential Examples</b>	<b>Mitigation Measures</b>
<b>Program Design</b>	<p>It is difficult and time-consuming to recruit, mobilize, and retain talented staff</p> <p>Resource partners and intermediaries fail to perform</p>	<p>Culture of excellence and high standards to attract “best and brightest”</p> <p>Personnel incentives, such as medical insurance, COLAs, flexible work weeks, advancement on merit, and training opportunities, including education allowances</p> <p>Use of multiple media and communications channels to solicit candidate inquiries</p> <p>International and local recruitment systems to aid in identifying and fielding candidates rapidly</p>
<b>Capacity</b>	<p>There is insufficient local capacity to meet development objectives</p>	<p>Use of professional development and training not only for capacity building but also as a retention strategy</p> <p>Logical sequencing of ACE-II activities to align to capacity-development curve at the target location</p> <p>Phased development of projects with mentoring and training throughout</p>
<b>External Environment</b>	<p>Rapid changes in global market for crops and commodities</p> <p>Legal environment for cooperatives and SMEs prohibits their growth</p> <p>There is an adverse (or absence of) enabling legal and regulatory framework</p>	<p>Use of market information systems and updating existing subsector studies to target winners</p> <p>Regular collaboration with local authorities to ensure cooperation and support</p> <p>Work with regional and national associations and local businesses to lobby for change</p>
<b>Cultural</b>	<p>Cultural norms prohibit women’s full engagement</p> <p>Cultural norms prohibit women from participating in lending/borrowing activities</p>	<p>Coordination with local religious authorities to ensure their understanding of and support for program goals</p> <p>Ongoing partnership and cooperation with the Department of Women’s Affairs</p> <p>Sharia-compliant banking products</p>

## Monitoring and Evaluation System

The M&E system of the project is an integrated tool with the fundamental purpose of streamlining the process of: 1) planning to monitor results; 2) collecting and analyzing performance information to track progress toward planned results; 3) using performance information to influence program decision making and resource allocation; and 4) communicating results achieved. As such, the M&E plan presented here is one of the components of ACE-II program’s M&E system. This document presents a system of periodic data collection and analysis together with the sources of information and timelines.

The M&E plan is the core document that guides the monitoring and evaluation system. Yet, it does not constitute the only component of ACE’s M&E system. Each stage of the ACE-II

implementation cycle requires certain key M&E tasks to be carried out by the technical/M&E staff. The effectiveness and reliability of the M&E system itself is continuously assessed and improved throughout the life of the project.

The objectives of ACE –II M&E system are as following:

- 1) Track program progress on the main BPA call objectives as documented in the individual performance indicator reference sheets (PIRS)
- 2) Provide instruments used for data collection which are clearly understood by the M&E and the program staff
- 3) Ensure compliance with BPA call deliverables
- 4) Provide a system of feedback and learning to the management team on what is working and what is not, as well as providing information on how to adequately adjust in order to improve effectiveness and efficiency
- 5) Provide systematic and consistent information and knowledge on resource allocation
- 6) Communicate the results achieved effectively and disseminate knowledge gained

## **Approach to Monitoring and Evaluation**

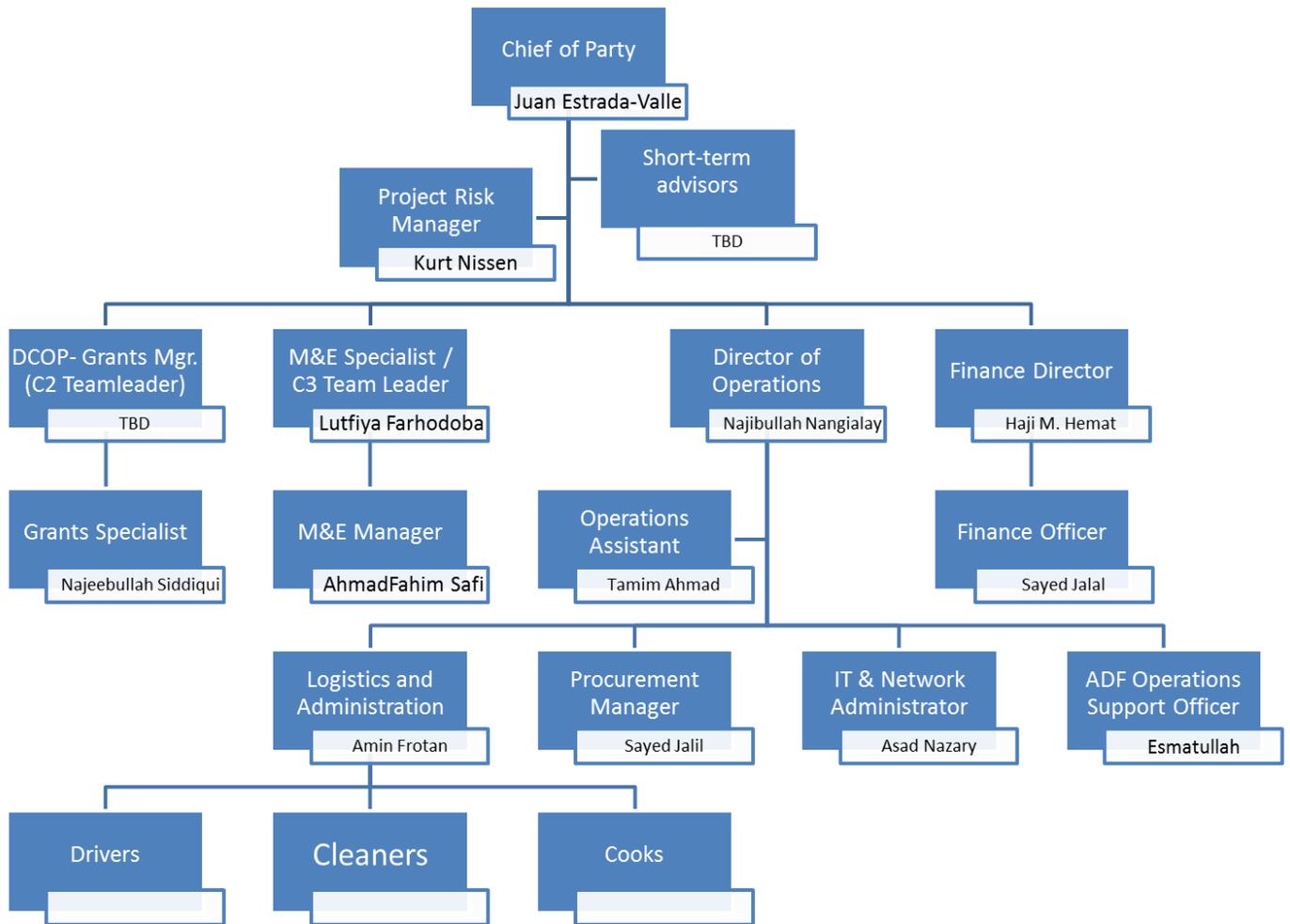
The program's approach to M&E is characterized by efficiency and inclusiveness. Wherever possible, the program will optimize data collection to ensure that it captures the maximum amount of data with the least amount of program resources and without sacrificing data quality. The entire ACE-II team will be involved, as the quality of data requires input and work of not only the M&E team, but also the technical staff and field staff. They will be responsible for routinely collecting, analyzing, ground-truthing, and using data relevant to their specific components. This approach is efficient and cost-effective since technical staff members already liaise with partners and beneficiaries as part of their regular activities.

The program's M&E approach is inclusive as illustrated in the technical team assisting in the drafting of the M&E Plan and will depend on all team members for the accurate collection of data. The results will be aggregated by the M&E Component; however, they will be shared with both the technical staff and management team as a way for both groups to receive timely feedback regarding the effectiveness of the program's activities. Technical staff will discuss (and learn from) results, whether they are positive or negative.

## **M&E Staff Structure**

The core M&E team is critical to ensuring the regular monitoring of program performance and eventual measurement of the impact of ACE-II interventions. In order to serve all stakeholders, M&E functions are closely integrated within the overall program framework. The program technical staff in conjunction with the ADF M&E team and field staff will all contribute to the collection, consolidation and analysis, ensuing data quality, use and reporting of relevant program data. The core M&E team will be mainly comprised of two personnel, M&E Specialist and M&E Coordinator. The personnel organizational chart provided below:

**Figure 2: ACE –II Organizational chart**



## Roles and Responsibilities

*M&E Specialist (Lutfiya Farhodova).* The M&E Specialist is responsible for establishing and leading the ACE-II M&E system including the development of the M&E plan during program start-up with support from the Chief of Party. The M&E Specialist coordinates M&E efforts and implements the M&E processes jointly with the ADF M&E team. The M&E Specialist develops, fine-tunes, tests, and continually improves M&E tools and processes. She will administer the surveys, impact assessments with the support of ADF M&E team, undertake statistical analysis, interpret and present data framed within economic principals. She will provide training and technical support to ACE –II and ADF M&E staff regarding sound M&E procedures and practices and ensures reliability and accuracy of program data by establishing a data quality assurance plan and incorporating feedback from data quality assessments. She will consolidate the information and write the progress reports. In addition, the M&E Specialist is responsible for updating USAID online system, Afghan Info and DAI TAMIS.

*Chief of Party (Juan Estrada – Valle)* The Chief of Party has ultimate responsibility for ensuring that the M&E system is effective, accurate, and operational. During M&E system design, he assists the M&E Specialist in leading discussions, reviews the entire M&E plan, and liaises with technical staff. During implementation of M&E processes, he will provide oversight and will lead the use of M&E data for management decisions and learning. He will support with prioritizing research topics to ensure that best practices and lessons learned from the field are documented and widely shared for informing policy decisions.

*Directors of Operations and Finance (Najibullah Nangialay), (Haji M. Hemat)* Both supports the M&E Component and technical staff providing financial information on operational expenditures on activities and assisting with arranging logistics for travel to target areas as needed.

## Overview of ACE-II Performance Indicators

In all, there are fourteen performance indicators of which eight are the program custom indicators and six are standard “F” Mission OAG indicators. Of the fourteen performance indicators, nine directly track outputs and five track the outcome, which are all quantitative.

*Disaggregation.* Per ADS 203.3.8, all people-level indicators must be sex-disaggregated so indicators measuring – (i) value of Agriculture and Rural Loans; (ii) number of MSMEs, including farmers, receiving USG assistance to access bank loans; and (iii) number of jobs attributed to USG program implementation – will be sex disaggregated (male/female/location). Additionally, there are two gender specific indicators that will enable the program to measure the results on gender equity and female empowerment:

- Percentage of females who report increased self-efficacy at the conclusion of USG supported training/programming
- Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment). The performance indicator summary table can be found in Annex III on page 53.

## Methodology for Data Collection

The M&E Specialist will have the responsibility for coordinating and supporting the collection and reporting of data on the progress and performance of ACE-II activities. The M&E Specialist and the M&E Coordinator will be working closely with ADF M&E team to collect data on performance indicators. The ADF M&E Unit will work closely with technical directors and their respective program staff and intermediary lending institutions in order to collect data in accordance with the data collection schedule using standard data collection tools.

**Data Source:** The main data source will be the intermediary lending institutions, loan contracts with borrowers, agribusinesses, beneficiaries from on-lending, grant agreements, video clips and photos (with date/time/GPS-stamp, depending on the security situation). For the full list of data sources and data collection methods for each indicator, see indicator table in Annex III on page 53.

**Data Collection Methods:** The program team will work to streamline data collection to coincide with regular program activities and, to the greatest extent possible, use program activity documents to collect relevant program M&E information. The ACE –II will rely heavily on ADF’s technical staff, particularly the M&E team who will collect and consolidate the data from the field. The ACE –II M&E Specialist will develop, test, and refine a detailed data collection protocol and tools for every performance indicator once the proposed list of indicators is approved and submit the final data collection protocol to USAID. The M&E Specialist will train the ADF M&E team and technical staff on data collection methods and usage of tools to obtain accurate and reliable data. The program will use a combination of methods to obtain primary data including document review, direct observation, survey, impact assessment, pre-/post-tests, and group discussions for obtaining primary data. Depending on performance indicator, data will be collected continuously throughout the program duration or at fixed intervals on a monthly, quarterly, and annual basis.

Following documented data collection processes, the ADF M&E team will collect data from the respective departments and check data regularly to share with the ACE –II M&E Unit for further verification, analysis, and reporting. The data for output level indicators will be collected through document review and monitoring visits. For higher level indicators the M&E staff will conduct survey and impact assessment using individual and/or group discussions to collect data from target beneficiaries. The process is interactive and informational, allowing beneficiaries to share new ideas of using data for decision-making, as well as being time and resource efficient.

In addition, GPS grids are another type of information that will be collected by ACE-II. The M&E unit will work towards establishing a database of clients’ coordinates in the Global Positioning System, which allows the results to be presented through maps and Google Earth applications.

a) Baseline and impact survey on agribusinesses and farmers

To measure the impact of loans on farmers’ and agribusinesses’ sales, productivity and jobs created, setting a baseline is fundamental. Following on ACE’s steps, the program will design and implement baseline surveys to capture the baseline income, employment and sales for the existing agribusinesses. After collecting information on the end-borrowers (direct beneficiaries) through ‘loan agreements,’ the ACE –II M&E team will select random samples from the direct beneficiary populations to measure their baseline. End-line survey will be conducted at the end of each program year to be able to compare the change over time.

## b) Special Case Studies and Research

ACE-II will make use of case studies and research for in-depth exploration of particular situations to gain comprehensive understanding or draw conclusions for topics being investigated. The Chief of Party and M&E Specialist will review the Working Group's list of priority issues and define research priorities for the ADF/ACE-II. They will define what can be done in-house and what requires hiring qualified short-term technical advisors and outside specialists who can produce white papers and research documents to attract the interest of decision makers. For external studies approved by USAID, ACE-II will issue a call for proposals to leading, highly respected institutions willing to work in Afghanistan to conduct the research and publish findings.

The program will mainly use direct counting for most of the program indicators including:

- 1.1 \*Value of Agriculture and Rural Loans (Mission PMP F-Indicator 4.5.2- 29)
- 1.2 Percentage of loan losses in the ADF portfolio
- 2.1 \*Number of MSMEs, including farmers, receiving USG assistance to access bank loans (Mission PMP F-Indicator 4.5.2 -30)
- 2.2 Value of Challenge and Innovation Grants approved and disbursed;
- 2.3 Number of financial institutions providing or ramping up agricultural financial services through the support of ACE-II;
- 2.4 Number of innovative lending products and approaches established by the ADF and financial intermediaries;
- 3.1 \*Number of jobs attributed to USG program implementation (Mission PMP F-Indicator 4.5-2);
- 3.2 Percentage change in sales of agribusinesses supported through ADF loans;
- 3.3 \*Value of exports of targeted agriculture commodities as a result of USG assistance (Mission PMP F-Indicator 4.5.2-36)
- 4.1 Number of conferences, workshops and other initiatives designed to bring public and private agricultural finance stakeholders together and foster dialog'
- 4.2 Number of white papers and other publications on the status of agricultural finance in Afghanistan;
- \*Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment) ( F- GNDR 2)

**Sampling approach.** Random sampling will be used for the following indicator:

- 3.4 Percentage change in farm productivity of enterprises supported by the ADF
- \*Percentage of females who report increased self-efficacy at the conclusion of USG supported training/programming ( F- GNDR 2)

**'Tier 2 Implementing Partner.'** In line with the Mission's multi-tier monitoring system, the program has already planned at least two methods of collecting data from various sources, to the extent possible, for each of its indicators. Further, the M&E Unit will train technical staff to program and use all cameras and video equipment with date/time-stamp as well as GPS coordinates, as security permits.

**Data collection instruments:** ACE-II will design several instruments to guide the monitoring and evaluation process, such as data collection templates, data collection protocol and other tools for data collection. These instruments will be used at different cycles and phases throughout the implementation of the project.

***Data storage and management:*** ACE-II will continue using the same data management system used during phase I. The database will be updated based on the ACE –II indicators in ACCESS- based management information system where the data will be stored, analyzed and managed. The ACE –II M&E Coordinator will enter indicator data into a pre-designed matrix created in ACCESS for reporting. The database will allow tracking project information on beneficiaries and activities at the provincial, district, and village levels.

Data will be stored in two places: on program shared drive and in the M&E hard copy files. Data will be backed up on the server daily by the IT officer. All supporting/back up documentation will be scanned and saved electronically in the shared drive by M&E Coordinator. Once scanned, documents will be filed in the hard copy files. All data reports (monthly, quarterly, and annual) will be saved electronically on the shared drive, and uploaded on the DAI TAMIS.

## **Data Quality Assurance**

It is important that in the data collection process, appropriate standards for data quality are in place for use by external users (e.g., International Agencies, the Government of Afghanistan, and the general public). Poor-quality data can create two problems: 1) providing poor information to program decision-makers; and 2) skewing information used for reporting purposes. In order to measure and attribute results accurately – for both reporting and management needs, the M&E Specialist (and supported by DAI technical experts as well as the COP) will ensure that collected data meet specific standardized evaluation criteria.

The ACE-II team will establish a system for verifying accuracy, integrity, and validity of data using three levels of quality control as data is received. The first level of this system is a review by the ADF technical team as they are best positioned to provide initial quality control for the data received from the beneficiaries based on what they know to be true given their involvement with technical activities. The technical team will perform a basic review and calculation function to identify data errors and confirm correct values with the relevant data sources. After review by the technical team, the ADF M&E team will conduct a second level of quality control to spot calculation errors and focus on the “apparent accuracy and consistency of data.” They will recalculate values for five percent of randomly selected values to check for any errors. Before the data is submitted via monthly and quarterly reports, the third and last level of quality control will be the ACE- II M&E team, and the COP’s comprehensive review.

All personnel will be trained in M&E basics and data quality standards, given tools to use in data collection, updated regularly on program progress, and mentored on an ongoing basis. Data quality training will help staff and avoid common data quality pitfalls by focusing on key questions such as whether there is a direct relationship between the activity and what is being measured.

The project will use simple but statistically sound procedures to collect the program metrics. Data collection methods will be backed by simple, user-friendly tools (such as questionnaires and simple forms) to ensure that consistent and high-quality data are collected. When program indicators are informed by multiple data sources, the M&E Specialist will critically review and compare each dataset. For results and indicators where a simple survey methodology is required, DAI’s M&E personnel will oversee the effort and provide training to ensure a standardized and statistically sound process. All data collected will be checked for integrity and accuracy. After data are entered into a program-wide database, simple validation checks built into the systems will be used to check for

missing data, outliers, or other data consistency issues. Typically, to confirm accuracy of data entry, M&E staff will check 100% of hard copies against entered and compiled data.

There is always a trade-off between cost and data quality. This tradeoff has been taken into consideration in selecting indicators and methods for data collection, and efforts were made to select the most cost-effective approaches. Consequently, to the extent possible, indicator measurement values will be derived from required data collection efforts by technical program managers and ACE-II staff, therein imposing minimal or no additional data collection requirements. Where surveys are employed, data will be collected with statistically sound methodologies, but with the resulting cost as a factor. Overall, the budget of the Monitoring and Evaluation system is expected to be around 2-3% of total program costs, well within the range cited by the ADS 200.

## Data Quality Assessment (DQA)

A DQA is required at least once every three years for any indicators reported externally (i.e., those data reported to an external stakeholder) indicators included in the Mission’s annual Performance Plan and Report (PPR) per ADS 203. Per USAID/Afghanistan’s request, the program will conduct DQAs on all program indicators (standard and custom) annually, prior to preparation of the annual report during August- September 2016. The ADS (203.11.3) does not prescribe a specific way to conduct a DQA; a variety of approaches can be used to conduct the DQAs. The program will conduct DQA to examine the data in light of the five quality standards including Validity, Precision, Reliability, Integrity and Timeliness ( see table below), reviewing the systems and approaches for collecting data and whether they are likely to produce data of an acceptable quality. The USAID DQA checklist will be employed for this process and a memorandum to the file will be produced in lieu of a formal report. The first round of DQAs will occur during August – September 2016 prior to the preparation of the annual report.

<b>DATA QUALITY STANDARDS</b>		
<b>Validity</b>	Data should clearly and adequately represent the intended result	Does the data directly and clearly measure the result statement?
<b>Reliability</b>	Data should reflect stable and consistent data collection processes and analysis methods over time	Does the data reflect stable and consistent data collection processes and analysis methods over time?
<b>Timeliness</b>	Data should be available at a useful frequency, should be current, and should be timely enough to influence management decision-making	Will the data be available when it is needed? Is the data current?
<b>Precision</b>	Data should have a sufficient level of detail to permit management Decision making, e.g., the margin of error is less than the anticipated change	Does the data have a sufficient level of detail to permit management decision-making? Is this indicator by itself enough? Does it capture enough of the result? What other indicators are needed to measure the result?
<b>Integrity</b>	Data collected should have safeguards to minimize the risk of transcription error or data manipulation	Does the data have safeguards to minimize the risk of transcription error or data manipulation?

## Data Analysis Reporting, and Communication

All collected data for the program will be compiled, consolidated, and analyzed under the direction of the ACE-II M&E Specialist. Depending on the type of indicator, some data will be analyzed by relevant ADF technical staff and submitted to ADF M&E Unit for further verification and reporting. The ADF M&E Unit with the support from ACE-II M&E Specialist will conduct the second level of analysis for reporting purposes, which the Chief of Party will then use in discussing successes and challenges with program staff in regularly scheduled reflection meetings. An ACCESS database will be used to store the program's relevant indicator information. Using ACCESS will assemble the material into easily understood graphs, charts, and other relevant data sets. This information will be reported to program management staff and USAID through monthly, quarterly and annual reports. More frequent updates will be reported as requested by USAID or program management staff.

The progress on activities and performance indicators will be reported to USAID in the following documents:

- Monthly reports: first one is due in 15 days of the following month
- Quarterly progress reports: first one is due 30 days following the end of the first full calendar quarter.
- Annual reports: first one is due 30 days following the end of the first 12-months from agreement signing.

The progress reports will provide contextual analysis when factors beyond our control affect M&E information. Further, the annual report will contain in-depth analysis of annual progress, an update of progress on life-of-program targets, discussions of successes and hurdles, and a presentation of lessons learned. In addition to providing quantitative data, the program will also make written narratives available covering major achievements during the reporting period and/or major obstacles that hampered progress. In addition, the progress on the program results will be reported on USAID online system "Afghan Info".

## Baselines and Targets

In ACE-II's case, one of the standard "F" and one of the custom indicators started with a baseline value of zero as these are new indicators and data was not collected during phase one and the targets were set based on anticipated numbers, the realistic timing of activities, and the available human and financial resources of the program. For most of ACE-II performance indicators the baseline data is available as the data was extracted from the ACE-I and ADF progress reports. The targets for most of these indicators were determined by the Contractor. However, for some other indicators the targets were set based on the ACE-I results. The targets for three indicators will be determined through baseline survey. Table 2 presents the summary of baseline and targets data. Annex III on page 53 illustrates the target rationale for each performance indicator.

The M&E Specialist, together with the Chief of Party, will facilitate the review of targets annually to determine if they continue to be realistic, and if not, propose adjustments to USAID accordingly.

**Table 2: Indicator Summary Table and Targets**

	<b>ACE-II PERFORMANCE INDICATORS</b>	<b>Baseline</b>	<b>Target FY'16</b>	<b>Target FY'17</b>	<b>Target FY'18</b>
1.1	*Value of Agriculture and Rural Loans ( F- 4.5.2- 29)	\$60,673,219 ( disbursed)	\$75,673,219	\$90,673,219	\$110,673,219
1.2	Percentage of loan losses in the ADF portfolio	3.59%	<5%	<5%	<5%
2.1	*Number of MSMEs, including farmers, receiving USG assistance to access bank loans (“F” 4.5.2 -30).	31,013	51,013	<b>81,013</b>	<b>106,013</b>
2.2	Value of Challenge and Innovation Grants approved and disbursed	\$937,358	\$3,937,358	\$8,937,358	\$13,437,358
2.3	Number of financial institutions providing or ramping up agricultural financial services through the support of ACE-II.	116	118	120	121
2.4	Number of innovative lending products and approaches established by the ADF and financial intermediaries	10	11	12	13
3.1	*Number of jobs attributed to USG program implementation ( F- 4.5-2)	4,016	6,016	13,016	19,016
3.2	Percentage change in sales of agribusinesses supported through ADF loans	TBD	10%	10%	10%
3.3	*Value of exports of targeted agriculture commodities as a result of USG assistance (F- 4.5.2-36)	TBD	10% of BL value	10% of BL value	10% of BL value
3.4	Percentage change in farm productivity of enterprises supported by the ADF*	TBD	30%	30%	30%
4.1	Number of conferences, workshops and other initiatives designed to bring public and private agricultural finance stakeholders together and foster dialog	19	23	27	31
4.2	Number of white papers and other publications on the status of agricultural finance in Afghanistan	0	2	5	9
Cross cutting themes (Gender)	* Percentage of females who report increased self-efficacy at the conclusion of USG supported training/programming ( F- GNDR 2)	0	20%	30%	40%
	*Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment) ( F- GNDR 2)	2%	7%	9%	12%

## Program Evaluation

The end of project evaluation will take place during spring of 2018 to review program impact, analyze sustainability of results and determine whether the program has achieved its immediate objectives, and contributed towards the overall development objectives. The ACE-II M&E staff will support the contextualization of evaluation methodology as needed, and will ensure quality control measures are being properly implemented by the evaluation contractor.

## Knowledge Management and Learning Plan

Effective knowledge management will be essential to the success of ACE-II, because data and learning will be used for cultivating new Agricultural Development Fund (ADF) customers, and educating new financial intermediaries is central to ensuring the sustainability of the ADF as an organization. The Knowledge Management and Learning (KM&L) plan demonstrates how farmers and financial institutions will gain access to timely, relevant, and accurate information and how accumulated knowledge, such as lessons learned and results, will help replicate the success of the ADF across sectors, countries and donor programming—and conversely how missteps will inform rapid and seamless programmatic shifts.

ACE maintained a robust monitoring and evaluation (M&E) system that succeeded in capturing significant project results and impacts. Under ACE-II, the team will be conducting rigorous research, producing white papers and impact assessments based on sound economic development theory, and sharing the results with the broader development community. The ACE-II program will assist the ADF in becoming a leader in the financial community in Afghanistan, establishing a platform for policy dialogue, conducting thorough policy analysis, and structuring and advancing policy proposals. DAI's focus on knowledge management within ACE-II and the ADF will foster an environment of sharing, learning, and collaboration to ensure that institutional memory is sustained long after ACE-II has come to an end.

**Objectives:** There are three objectives for ACE-II's KM&L plan: To enable ACE-II and USAID to measure project impact and increase the understanding and knowledge surrounding agricultural credit and financing in Afghanistan; to bridge the impact results from ACE with additional data collected under ACE-II in order to put the ADF at the forefront of the policy dialogue and build its capacity to conduct policy analysis and play a leading role in policy advocacy; and to target specific audiences in innovative ways, share the success of ACE-II components 1 and 2, and increase ADF's customer base. These objectives advance traditional and existing M&E, while also moving toward the generation and dissemination of new knowledge to inform future development interventions.

**Capacity:** ADF has two full-time M&E staff, all of whom transferred from the ACE program. These individuals are trained in data analysis and effective communication of project results and impacts. These staff will complement the ACE-II Chief of Party & M&E Specialist in effective implementation of the KM&L plan. This joint ACE-II/ADF team combines the institutional memory of the ACE project with a fresh take on validating project results, identifying solutions to development challenges, and disseminating those solutions. The team will be further complemented by short-term economic analysis experts who will provide assistance as needed.

**Activities:** The table below presents sample timing of activities to be implemented under the KM&L

plan.

Partners	Startup tasks	Implementation tasks	Close down tasks
<b>Defining/developing knowledge bases/assets</b>			
USAID	Finalize ACE-II's learning agenda; formally link agenda to the reporting commonly done in the financial sector; formally link agenda to the M&E plan and systems of ACE-II	Orchestrate learning events at USAID/Afghanistan	Encourage ADF to continue the practice of hosting learning events with USAID and other interested donors
USAID/Stakeholders	Release calls for proposals financial research that identified the factors affecting growth of agricultural finance	Work with institutions to conduct research and publish findings; equip ADF staff to conduct research; ensure materials produced are shared with financial institutions, policy makers and the development community and are housed on PAYWAND, as appropriate	Ensure research institution relationships are handed over to the ADF; ensure the ADF devotes resources to continue financial research
Stakeholders	Introduce ACE-II's M&E and learning system and reporting requirements	Organize working group on agricultural financing to crowd source issues and solutions	Ensure that the ADF continues to play a leading role in technical working groups
Stakeholders	Host roundtable to gather primary information on weaknesses in financial information	Conduct ongoing primary research on financial topics; make economic research part of the institutional culture of the ADF	Ensure ADF has access to any necessary tools and resources for conducting research
<b>Capturing/organizing/translating knowledge</b>			
USAID	Agree on the structure of the database to track progress in the provision of agriculture	Track volume/value of agricultural financing by product, intermediary, and end-market; facilitate publication series focused	Ensure that the ADF's M&E team continues tracking the growth of agricultural financial services and their impact as

	credit to the sector	on annual results	a way to inform business decisions
Stakeholders	Identify the overlap between ACE- II's knowledge interests and those of other stakeholders as a basis for producing a joint KM agenda on agricultural finance	Host radio show and quarterly symposiums. Implement short messaging service (SMS) and website outreach. Lead organization of the event and co-finance it, progressively leaving Afghan financial institutions in charge	Ensure the ADF has adequate capacity, relationships, and tools to continue reading research and policy advocacy in partnership with the financial sector.
<b>Sharing knowledge</b>			
USAID	Produce an agenda of priority topics for dissemination, including via online forums, to development organizations and professional and industry associations	Share program results and success stories with relevant USAID programs and KM platforms such as SEGIR FS, Program Net, Learning labs, and DEC	No further action needed; information safely stored in DEC and other KM platforms
Stakeholders	Develop location- and audience-specific innovative communication tactics	Host radio show and quarterly symposiums. Implement short messaging service (SMS) and website outreach	Ensure knowledge and product transfer to ADF and other financial stakeholders
Stakeholders	Set up an industry committee to launch the Afghanistan Annual Agricultural Finance Convention	Lead organization of the event and co-finance it, progressively leaving Afghan financial institutions in charge	Enable ADF to lead the industry committee that will continue hosting the event on an annual basis
<b>Enriching/applying knowledge</b>			
	Agree on the focus, depth, and target audience for different KM products	Analyze micro, meso, and macro (firm/industry/national economy) impact of different agricultural products/services	Distill best practices; define lessons learned

	Identify and prioritize the areas of concern preventing financial institutions from engaging in agricultural finance	Study lessons learned in rolling out new agricultural financial products/services; feed results into next forums	Circulate reports on proven agricultural financing tools and techniques
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During start-up, the ACE-II M&E Specialist will initiate an in-depth analysis on impacts and lessons learned from ACE, hold a series of roundtables with stakeholders, consult with implementing partners, and conduct primary research on the highest-priority topics. Once priority topics are identified, DAI will issue a call for proposals to leading, highly respected institutions willing to work in Afghanistan to conduct the research and publish findings. This will allow ACE-II the flexibility of defining research priorities and then having an international call for proposals. We will also work with students from the American University School of Economics on developing theses on research topics relevant to ACE-II/ADF, so they can participate in the research and gain valuable practical field experience at the same time.

## Audience

An essential aspect of effective KM&L is an understanding of the intended audience. ACE-II will customize information presentation, and use innovative communication tactics to have the most effective impact. For lending consumers or customers of the ADF, the goal is to increase their understanding of available financial products.

*Consumers* will be targeted through easily accessible channels, such as radio and SMS updates. Financial intermediaries need up-to-date information about best practices in managing financial products, a deeper understanding of consumer financial health and information, and guidance on navigating policy constraints and new financial products.

*Financial intermediaries* will be targeted primarily through professional association publications, symposiums, best practice flyers, and conferences.

*USAID and other implementing partners* are also a key audience under ACE-II. The project will maintain a distinction between project result reporting and the larger knowledge and best practice information to contribute to project design and donor involvement. USAID and implementing partners need information on the constraints facing borrowers, lenders, and policy makers, married with best practices and success stories to combat those constraints. ACE-II will target this audience through success stories, lessons learned, white papers, and conferences.

*MAIL* is the final audience for ACE-II. This group needs information on policy barriers that are in place, and how those can be mitigated to better serve the Afghan population. ACE-II will address this audience via white papers, conferences, and training sessions.

## Annex I - Calendar of Tasks

<b>B=Baseline Data; E=End –line Data; X=Collect; V=Review; A=Analyze, Q=Assessing data quality, R=Report.</b>													
<b>PERFORMANCE MANAGEMENT TASKS</b>	<b>Year 2015</b>		<b>Year 2016</b>				<b>Year 2017</b>				<b>Year 2018</b>		<b>Responsibilities</b>
	<b>3</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>2</b>	
<b>COLLECT PERFORMANCE DATA: RESULTS-LEVEL INDICATORS</b>													
<b>Objective 1: Support the ADF transition. IR 1: A strengthened and sustainable Agricultural Development Fund ( ADF) that provides direct and wholesale loans for agriculture</b>													
1.1 *Value of Agriculture and Rural Loans ( F- 4.5.2- 29)	B X V R	X V R				X V R				X V R			M&E Specialist and M&E Coordinator
1.2 Percentage of loan losses in the ADF portfolio	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	M&E Specialist and M&E Coordinator
<b>Objective 2: Support entry of other financial institutions into agricultural financing. IR 2: Increased support for Afghan financial intermediaries to enter agricultural lending and launch innovative lending approaches</b>													
2.1 Number of MSMEs, including farmers, receiving USG assistance to access bank loans (“F” 4.5.2 - 30).	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	M&E Specialist and M&E Coordinator
2.1. Value of Challenge and Innovation Grants approved and disbursed	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	M&E Specialist and M&E Coordinator
2.3. Number of financial institutions providing or ramping up agricultural financial services through the support of ACE-II.	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	M&E Specialist and M&E Coordinator
2.4. Number of innovative lending	X	X	X	X	X	X	X	X	X	X	X	X	M&E specialist and M&E

**B=Baseline Data; E=End –line Data; X=Collect; V=Review; A=Analyze, Q=Assessing data quality, R=Report.**

PERFORMANCE MANAGEMENT TASKS	Year 2015		Year 2016				Year 2017				Year 2018		Responsibilities
	3	4	1	2	3	4	1	2	3	4	1	2	
	products and approaches established by the ADF and financial intermediaries	V R	V R	V R	V R	V R	V R	V R	V R	V R	V R	V R	

**Objective 3: Provide a learning and advocacy platform for advancing agricultural finance. IR 3: Demonstrated impact of ACE-II project interventions on small and medium farms, agribusinesses and intermediaries**

3.1.*Number of jobs attributed to USG program implementation ( F-4.5-2)	B X V R	X V R				X V R				X V R		X V R	M&E Specialist and M&E Coordinator
3.2.Percentage change in sales of agribusinesses supported through ADF loans	B X V R	X V R				X V R				X V R		X V R	M&E Specialist and M&E Coordinator
3.3.*Value of exports of targeted agriculture commodities as a result of USG assistance ( F- 4.5.2-36)	B X V R	X V R				X V R				X V R		X V R	M&E Specialist and M&E Coordinator
3.4.Percentage change in farm productivity of enterprises supported by the ADF*	B X V R	X V R				X V R				X V R		X V R	M&E Specialist and M&E Coordinator

**IR 4: An enhanced platform of leaning and advocacy dissemination of agriculture finance services**

**B=Baseline Data; E=End –line Data; X=Collect; V=Review; A=Analyze, Q=Assessing data quality, R=Report.**

PERFORMANCE MANAGEMENT TASKS	Year 2015		Year 2016				Year 2017				Year 2018		Responsibilities
	3	4	1	2	3	4	1	2	3	4	1	2	
	4.1.Number of conferences, workshops and other initiatives designed to bring public and private agricultural finance stakeholders together and foster dialog	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	
4.2. Number of white papers and other publications on the status of agricultural finance in Afghanistan	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	X V R	M&E Specialist and M&E Coordinator
Percentage of females who report increased self-efficacy at the conclusion of USG supported training/programming ( GNDR - 3)		X V R				X V R				X V R		X V R	M&E Specialist and M&E Coordinator
Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment) (GNDR - 2)	B X V R	E X V R	B X V R			E X V R	B X V R			E X V R	B X V R	E X V R	M&E Specialist and M&E Coordinator
<b>Review Performance Information</b>													
Review overall activity data collected	V	V	V	V	V	V	V	V	V	V	V	V	
<b>Report Performance Results</b>													
Quarterly Reports	R	R	R		R	R	R		R	R	R		
Annual Reports				R				R				R	
<b>Assess Data Quality</b>													
DQA for all program indicators				Q				Q				Q	M&E Unit/External consultant
<b>Conduct Evaluations</b>													

**B=Baseline Data; E=End -line Data; X=Collect; V=Review; A=Analyze, Q=Assessing data quality, R=Report.**

PERFORMANCE MANAGEMENT TASKS	Year 2015		Year 2016				Year 2017				Year 2018		Responsibilities
	3	4	1	2	3	4	1	2	3	4	1	2	
	Mid-term evaluation								E				
<b>Review and Update M&amp;E Plan</b>													
Review and update M&E Plan as needed						V				V			M&E Director/COP

## Annex II - Performance Indicator Reference Sheets

PERFORMANCE INDICATOR REFERENCE SHEET 1
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Value of Agriculture and Rural Loans (1.1)
<b>Is this an F-indicator?</b> Yes, F.4.5.2-29
<b>Is this a Mission PMP Indicator?</b> Yes, 5.1.2b
DESCRIPTION
<b>Precise Definition(s):</b> This indicator sums cash loans made (i.e. disbursed) during the reporting year to direct beneficiary producers (farmers, fishers, etc.), input suppliers, transporters, processors, and loans to other MSMEs in rural areas that are in a targeted agricultural value chain, as a result of USG assistance. The indicator counts loans disbursed to the recipient, not loans merely made (e.g. in process, but not yet available to the recipient). The loans can be made by any size financial institution from micro-credit through national commercial bank, and includes any type of micro-finance institution, such as an NGO. This indicator only counts cash loans; do not include in-kind loans. It also only counts loans made by financial institutions, and not informal groups such as village savings and loan groups that are not formally registered as a financial institutions.
<b>Unit of Measure:</b> \$USD.
<b>Calculation:</b> \$USD. If money is in a currency other than dollars, the prevailing exchange rate will be used at the time of reporting. Source: Daily Exchange Rate as provided by Da Afghanistan Bank.
<b>Disaggregated by:</b> Type of loan recipient: producers, local traders/assemblers, wholesalers/processors, others. Sex of recipient: --Male --Female --Joint --n/a For producers, the sex of the loan recipient should be used. For firms, if the enterprise is a single proprietorship, the sex of the proprietor should be used for classification. For larger enterprises, the majority ownership should be used. When this cannot be ascertained, the majority of the senior management should be used. If this cannot be ascertained, use n/a (not available)
<b>Rationale or Justification for indicator:</b> Measuring the total value of finance accessed through lending will quantify increased capital/investment in agricultural sector, thus contributing to increased jobs, improved access to finance and therefore improved production capacity/productivity
PLAN FOR DATA ACQUISITION BY ACE-II
<b>Data Source:</b> ACE Credit Administration Unit
<b>Method of data collection and construction:</b> Review of loan contacts, interviews with ADF credit unit staff, monitoring visits
<b>Reporting frequency:</b> Annual
<b>Specific Dates when data will be reported:</b> Data will be reported on monthly reports, on the 10 <sup>th</sup> of each month.

<b>Estimated Cost of Data Acquisition:</b> minimal				
<b>Individual responsible at ACE:</b> M&E Specialist				
<b>Individuals responsible for providing data to ACE:</b> Lending team, field M&E team and implementing partners				
<b>Location of Data Storage:</b> Lending team records, electronic records stored in M&E database				
<b>DATA QUALITY ISSUES</b>				
<b>Date of Initial Data Quality Assessment:</b> End of first year				
<b>Known Data Limitations and Significance (if any):</b>				
<b>Actions Taken or Planned to Address Data Limitations:</b>				
<b>Date of Future Data Quality Assessments:</b> Annually with reporting				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist, Chief of Party				
<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Specialist				
<b>Reporting of Data:</b> Monthly and Quarterly reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets:</b> For ACE, the baseline value is zero				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	\$60,673,219 (d)	\$75,673,219		
2017		90,673,219		
2018		\$110,673,219		
LOP Target		\$110,673,219		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 2</b>				
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded				
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased				
<b>Indicator:</b> Percentage of loan losses in the ADF loan portfolio (1.2)				
<b>Is this an F indicator?</b> No				
<b>Is this a Mission PMP indicator?</b> No				
<b>DESCRIPTION</b>				
<b>Precise Definition(s):</b> This is a percentage of defaulted loans. A loan is considered defaulted when the repayment plan set in place is missed by 180 days or more. The percentage of defaulted loans can be reduced as a result of effective collection method.				
<b>Unit of Measure:</b> Percentage				
<b>Calculation:</b> A calculation of the defaulted loans, expressed as a percentage of the overall total amount of late loans by 180 days or more and portfolio outstanding. Outstanding is equal to disbursed loan amount minus repaid amount.				
<b>Disaggregated by:</b> Location: province, district				

<b>Justification &amp; Management Utility:</b> The percentage of loan losses will determine the sustainability of the fund.				
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>				
<b>Data Source:</b> Repayment documents and reports backed up by ADF's financial software				
<b>Data collection method:</b> Documents review, interviews with intermediary institutions				
<b>Frequency and timing of data Acquisition:</b> Monthly				
<b>Specific Dates when data will be reported:</b> Data will be reported on the 10 <sup>th</sup> of each month in the ACE-II Monthly Reports to USAID.				
<b>Estimated Cost of Data Acquisition:</b> No cost to ACE-II; financial software is owned by the ADF.				
<b>Individual responsible at ACE:</b> M&E Specialist				
<b>Individuals responsible for providing data to ACE:</b> ADF M&E team				
<b>DATA QUALITY ISSUES</b>				
<b>Date of Initial Data Quality Assessment:</b> End of first annual report				
<b>Known Data Limitations and Significance (if any):</b>				
<b>Actions Taken or Planned to Address Data Limitations:</b>				
<b>Date of Future Data Quality Assessments:</b> Annually with reporting				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist				
<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Specialist, quarterly by COP				
<b>Reporting of Data:</b> Monthly and Quarterly reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	3.59%	<5%		
2017		<5%		
2018		<5%		
LOP Target		<5%		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 3</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of MSMEs, including farmers, receiving USG assistance to access bank loans
<b>Is this an F-Indicator?</b> Yes ( 4.5.2-30)
<b>Is this a Mission PMP Indicator?</b> Yes
<b>DESCRIPTION</b>
<p><b>Precise Definition(s):</b> Total number of micro (1-10) small (11-50) and medium (51-100) (parenthesis = number of employees) enterprises (MSMEs). Number of employees refers to full time-equivalent workers during the previous month. MSMEs include producers (farmers). Producers should be classified as micro, small or medium-enterprise based on the number of FTE workers hired (permanent and/or seasonal) during the previous 12 months. If a producer does not hire any permanent or seasonal labor, s/he should be considered a micro-enterprise. To be counted an MSME must have received USG assistance which resulted in a loan from any financial institution, formal or informal, including MFIs, commercial banks, or informal lenders, as well as from in-kind lenders of equipment (e.g. tractor, plow) or other agricultural inputs (e.g., fertilizer or seeds), or transport, with repayment in cash or in kind. USG assistance may include partial loan guarantee programs or any support facilitating the receipt of a loan.</p> <p>The indicator does not measure the value of the loans, but the number of MSMEs that received USG assistance and accessed loans. Only count the MSME once per reporting year, even if multiple loans are accessed.</p>
<b>Unit of Measure:</b> Number
<b>Calculation:</b> Addition
<b>Disaggregated by:</b> Gender: Male owners of MSMEs, female owners of MSMEs; Micro enterprise (1-5 employees) small enterprises (6-50 employees); medium enterprises (51-100 employees); jointly held MSMEs.
<b>Justification &amp; Management Utility:</b> The lack of access to financial capital is frequently cited as a major impediment to the development of MSMEs, thus helping MSMEs access finances is likely to increase investment and the value of output (production in the case of farmers, value added for agricultural processing). This will directly contribute to the expansion of markets, increased agricultural productivity, and the reduction of poverty.
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Loan contracts with borrowers, data on beneficiaries from the on-lenders
<b>Data collection method:</b> Review copies of loan contracts/agreements (loans slips) signed/fingerprinted by the benefiting farmers.
<b>Frequency and timing of data Acquisition:</b> Annual
<b>Specific Dates when data will be reported:</b> Data will be reported on the 10 <sup>th</sup> of each month in the ACE-II Monthly Reports to USAID.
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE-II:</b> ADF M&E team
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>

**Date of Future Data Quality Assessments:** Annually with reporting

**Procedures for Future Data Quality Assessments:** ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team

**PLAN FOR DATA ANALYSIS, REVIEW, & REPORTING**

**Data Analysis:** M&E Specialist

**Presentation of Data:** Tables, loan contracts,

**Review of Data:** Ongoing by M&E Specialist and COP

**Reporting of Data:** Quarterly reports to USAID containing gender-disaggregated data

**OTHER NOTES**

**Notes on Baselines/Targets:** For ACE, the baseline value is zero

<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	31,013	51,013		
2017		81,013		
2018		106,013		
LOP Target		106,013		

**THIS SHEET LAST UPDATED ON JULY 31, 2015**

<b>PERFORMANCE INDICATOR REFERENCE SHEET 4</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Value of challenge and innovation grants approved and disbursed (2.2)
<b>Is this an F indicator?</b> No
<b>Is this a Mission PMP indicator?</b> No
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> Total value of capital provided to agriculture-related enterprises supported by USG interventions. Innovation grants 1) new as yet -- unused--products, services in Afghanistan to service new borrower groups, and 2) new, as yet little used, mechanisms/tools that facilitate the growth of agricultural financing. Challenge Grants: agricultural financing in Afghanistan, to include 1) the start-up of new agricultural credit departments, and 2) the roll-out of proven agricultural financing products.
<b>Unit of Measure:</b> \$USD
<b>Calculation:</b> \$USD amount. If grants are issued in another currency, the prevailing exchange rate at the time of issuance of the grants will be used
<b>Disaggregated by:</b> Location: province, district, type of grant; grant approved and disbursed; gender of the recipient
<b>Justification &amp; Management Utility:</b> Measuring the total value of USAID facilitated grants will demonstrate increased investment in the agricultural sector, which, in turn, contributes to increased employment and production.
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Grant documents with check-box for challenge and innovation grants. Challenge grants will be tracked by the ADF credit administration unit
<b>Data collection method:</b> Review of documents
<b>Frequency and timing of data Acquisition:</b> Quarterly
<b>Specific Dates when data will be reported:</b> Data will be reported by the 30th day after the conclusion of the quarter.
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> ADF M&E team
<b>Location of Data Storage:</b> Lending team records, electronic records stored in M&E database
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>
<b>Date of Future Data Quality Assessments:</b> Annually with reporting
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>
<b>Data Analysis:</b> M&E Specialist

<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Specialist and COP				
<b>Reporting of Data:</b> Quarterly reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	\$937,358	\$3, 937,358		
2017		\$8, 937,358		
2018		\$13,437,358		
LOP Target		\$13,437,358		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 5</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of financial institutions providing or ramping up agricultural financial services through the support of ACE-II. (2.3)
<b>Is this an F indicator?</b> No
<b>Is this a Mission PMP indicator?</b> No
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> This is a count of distinct organizations that have established agricultural lending units, launched new agricultural lending products or have revamped existing financial services to cater to the agricultural sector through the support of ACE-II or ADF.
<b>Unit of Measure:</b> Number
<b>Calculation:</b> Addition
<b>Disaggregated by:</b> Location: province, district, type of institution, type of financial service provided
<b>Justification &amp; Management Utility:</b> Data for this indicator shows the increase in number of channels to make lending to the agricultural sector available.
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Loan documents proving the existence of an institution and its on-lending
<b>Data collection method:</b> Review Loan or grant contracts/agreements, description of launched financial services and products
<b>Frequency and timing of data Acquisition:</b> Quarterly
<b>Specific Dates when data will be reported:</b> data will be reported by the 30 <sup>th</sup> day after the conclusion of the quarter, for inclusion in a quarterly report, due 30 days after the conclusion of each quarter.
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> ADF M&E team
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>
<b>Date of Future Data Quality Assessments:</b> Annually with reporting
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>
<b>Data Analysis:</b> M&E Specialist and Chief of Party
<b>Presentation of Data:</b> Tables, lists
<b>Review of Data:</b> Ongoing by M&E Specialist, quarterly by COP
<b>Reporting of Data:</b> Quarterly reports to USAID

<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	116	118		
2017		120		
2018		121		
LOP Target		121		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 6</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of innovative lending products and approaches established by the ADF and financial intermediaries (2.4)
<b>Is this an F indicator?</b> No
<b>Is this a Mission PMP indicator?</b> No
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> This is a count of the number of innovative lending products established by the ADF with the support of ACE-II and participating intermediaries. Innovative lending products are mechanisms for the disbursement of loans, tailored to the specific needs of end-borrowers involved in the agricultural sector in Afghanistan. Lending products refer to the end products/lending type or the means or processes by which lending is done in the context of ACE-II/ADF.
<b>Unit of Measure:</b> Number
<b>Calculation:</b> Addition
<b>Disaggregated by:</b> Location: province, district, type of lending product or approach
<b>Justification &amp; Management Utility:</b> Increased demand for agricultural credit derived by the availability of Islamic financial products and increased repayment rate and demand for credit derived by making the financial product fit to the agricultural calendar.
<b>Geographic Coverage:</b> National
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Loan agreements, loan documents interviews with intermediaries, other physical reports from lending institutions as evidence of lending products
<b>Data collection method:</b> M&E staff will review and analyze lending products of intermediary institutions and identify those considered innovative, and include this review and report with M&E program documents
<b>Frequency and timing of data Acquisition:</b> Quarterly
<b>Specific Dates when data will be reported:</b> Data will be reported by the 30th day after the conclusion of the quarter, for inclusion in a quarterly report, due 30 days after the conclusion of each quarter.
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> ADF technical team
<b>Location of Data Storage:</b> Electronic records and reports
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b> The term “innovative” can be subjective. Additionally, ACE staff is making judgments about what is “innovative” for a target they must meet.
<b>Actions Taken or Planned to Address Data Limitations:</b>
<b>Date of Future Data Quality Assessments:</b> Annually with reporting

**Procedures for Future Data Quality Assessments:** ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team

**PLAN FOR DATA ANALYSIS, REVIEW, & REPORTING**

**Data Analysis:** M&E Specialist

**Presentation of Data:** Tables

**Review of Data:** Ongoing by M&E Specialist, quarterly by COP

**Reporting of Data:** Quarterly reports to USAID

**OTHER NOTES**

**Notes on Baselines/Targets: For ACE, the baseline value is zero**

<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	10	11		
2017		12		
2018		13		
LOP Target		13		

**THIS SHEET LAST UPDATED ON JULY 31, 2015**

<b>PERFORMANCE INDICATOR REFERENCE SHEET 7</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of jobs attributed to USG program implementation (3.1)
<b>Is this an F indicator?</b> Yes (1.4.2-5)
<b>Is this a Mission PMP indicator?</b> Yes, (5.1a)
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> Jobs are all types of employment opportunities created during the reporting year in agriculture- or rural-related enterprises (including paid on-farm/fishery employment). Jobs lasting less than one month are not counted in order to emphasize those jobs that provide more stability through length. Jobs should be converted to full-time equivalents (FTE). One FTE equal 260 days or 12 months. Thus a job that lasts 4 months should be counted as 1/3 FTE and a job that last for 130 days should be counted as 1/2 FTE. Number of hours worked per day or per week is not restricted as work hours may vary greatly. “Attributed to FTF implementation” includes farming and non-farm jobs where Feed the Future investments were intentional in assisting in any way to expand (or contract) jobs and where a program objective of the Feed the Future investment was job creation.
<b>Unit of Measure:</b> Number
<b>Disaggregated by:</b> Location: Urban, rural Duration: New, Continuing: --New= this is the first time the person holds a job created by Feed the Future --Continuing = the person continues to hold a job from a previous fiscal year created by FTF Sex of job-holder: Male, Female (if one FTE is evenly split by a male and a female, then it would be 0.5 FTE for females and 0.5 FTE for males)
<b>Justification &amp; Management Utility:</b> This is a direct measure of improved livelihoods, as it measures creation of employment and related income. However, Feed the Future is concerned about creation of sustainable employment, not temporary employment (of short duration such as a period of less than one month).
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Baseline and impact surveys and other client documentation, where applicable.
<b>Data collection method:</b> Baseline surveys and copies of loan contracts with reported FTEs will be collected. Each quarter, agribusiness will report the data on full-time employment. Assisted agribusinesses will be followed up with at annual intervals through field M&E team.
<b>Frequency and timing of data Acquisition:</b> Annually
<b>Specific Dates when data will be reported:</b> October 31 of each year
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> ADF M&E team
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>

<b>Date of Future Data Quality Assessments:</b> Annually with reporting				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist				
<b>Presentation of Data:</b> Tables, Charts				
<b>Review of Data:</b> Ongoing by M&E Manager and annually COP				
<b>Reporting of Data:</b> Annual reports to USAID containing gender-disaggregated data				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets:</b> For ACE, the baseline value is zero				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	4,016	6,016		
2017		13,016		
2018		19,016		
LOP Target		19,016		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				
<b>PERFORMANCE INDICATOR REFERENCE SHEET 8</b>				
<b>Assistance Objective:</b> A Sustainable, Thriving Agricultural Economy (5)				
<b>Intermediate Result:</b> Increased commercial viability of small and medium farms and agribusinesses (5.1.2)				
<b>Indicator:</b> Percentage change in sales of agribusinesses supported through ADF loans (3.2)				
<b>Is this an F indicator?</b> No				
<b>Is this a Mission PMP indicator?</b> No				
<b>DESCRIPTION</b>				
<b>Precise Definition(s):</b> This indicator will measure the percent change in in USD equivalent sales of agribusinesses/ firms supported though ADF loans in a given year				
<b>Unit of Measure:</b> Percentage				
<b>Calculation:</b> A calculation will be made of an increase or decrease over a baseline number, and the resulting % change in dollar value equivalent in a given year				
<b>Disaggregated by:</b> Location: province, district, type of commodity, sales value				
<b>Justification &amp; Management Utility:</b> Data for this indicator shows the impact of ADF lending and ACE-II support on agribusiness expansion				
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>				
<b>Data Source:</b> Agribusinesses, firms				
<b>Data collection method:</b> Baseline and impact survey instruments. Assisted agribusinesses will be followed up with at annual intervals through field M&E team				
<b>Frequency and timing of data Acquisition:</b> Annually				

<b>Specific Dates when data will be reported:</b> October 31 <sup>st</sup> of each year				
<b>Individual responsible at ACE:</b> M&E Specialist				
<b>Individuals responsible for providing data to ACE:</b> M&E unit				
<b>DATA QUALITY ISSUES</b>				
<b>Date of Initial Data Quality Assessment:</b> End of first year				
<b>Known Data Limitations and Significance (if any):</b>				
<b>Actions Taken or Planned to Address Data Limitations:</b>				
<b>Date of Future Data Quality Assessments:</b> Annually with reporting				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist				
<b>Presentation of Data:</b> tables, graphs, charts				
<b>Review of Data:</b> Ongoing by M&E Specialist and annually by COP				
<b>Reporting of Data:</b> Annual reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	TBD	10%		Targets are expressed in annual net
2017		10%		
2018		10%		
LOP Target				
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 9</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Value of exports of targeted agriculture commodities as a result of USG assistance (4.4.2-36)
<b>Is this an F indicator?</b> Yes
<b>Is this a Mission PMP indicator?</b> Yes
<b>DESCRIPTION</b>
<p><b>Precise Definitions:</b> This indicator will measure the value of regional and non-regional exports in USD attributable to USG assistance. Exports should be counted against the baseline of existing export levels from the previous year (existing exports before USG intervention for the first year, or additional exports for subsequent years). Exports can include those within and outside of neighboring regions, so as to avoid loss of counter-seasonal exports, which often leave the proximate region. The commodities to be counted are those that are targeted in the work plans and/or contracts of the implementing partners. Note that these within-region exports could also be counted in indicator #4.5.2-35, which is intended to measure overall regional trade in certain commodities, even beyond USG attribution. In summary, indicator #4.5.2-35 collects trade ONLY within a region, but more than USG attributable, while #4.5.2-36 collects all trade within and outside of a region, but ONLY that which is USG-attributable.</p>
<b>Unit of Measure:</b> \$ US dollar
<p><b>Disaggregated by:</b></p> <ul style="list-style-type: none"> <li><b>Horticulture</b></li> <li><b>Animal Products</b></li> <li><b>Cereals</b></li> <li><b>Oilseed</b></li> <li><b>Dry Grain Pulses &amp; Legumes</b></li> <li><b>Roots, Tubers, &amp; Other Staples</b></li> <li><b>Other</b></li> <li><b>Regional Trade</b></li> <li><b>Non-Regional Trade</b></li> </ul> <ul style="list-style-type: none"> <li>-Regional (value of exports sent within the region),</li> <li>-Outside of Region (value of exports going outside of region)</li> </ul>
<b>Justification &amp; Management Utility:</b> Increased agricultural trade is one of the end results of efficient markets.
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Agribusinesses
<b>Data collection method:</b> Survey
<b>Frequency and timing of data Acquisition:</b> Annually
<b>Specific Dates when data will be reported:</b> October 31 <sup>st</sup> of each year
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> M&E unit
<b>DATA QUALITY ISSUES</b>

<b>Date of Initial Data Quality Assessment:</b> End of first year				
<b>Known Data Limitations and Significance (if any):</b>				
<b>Actions Taken or Planned to Address Data Limitations:</b>				
<b>Date of Future Data Quality Assessments:</b> Annually with reporting				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist , COP				
<b>Presentation of Data:</b> Tables and graphs				
<b>Review of Data:</b> Ongoing by M&E Manager, quarterly by COP				
<b>Reporting of Data:</b> Value of sales will be reported on a quarterly basis, whereas % change will be reported annually				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	TBD	10% of BL value		The targets will be set based on the results of the BL data
2017		10% of BL value		
2018		10% of BL value		
LOP Target				
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 10</b>				
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded				
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased				
<b>Indicator:</b> Percentage change in farm productivity of enterprises supported by the ADF (3.4)				
<b>Is this an F indicator?</b> No				
<b>Is this a Mission PMP indicator?</b> No				
<b>DESCRIPTION</b>				
<b>Precise Definition(s):</b> This indicator will measure the percentage change in productivity of enterprises including farmers supported by ADF.				
<b>Unit of Measure:</b> Change in \$US value of output to input ratio of agricultural products expressed in percentage				
<b>Calculation:</b> A calculation will be made of an increase or decrease over a baseline number, and the resulting % change in dollar value equivalent in a given year				
<b>Disaggregated by:</b> Location: province, district type of product				
<b>Justification &amp; Management Utility:</b> This is an indicator that reflects the impact of agricultural credit on improved agricultural productivity				
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>				
<b>Data collection method:</b> baseline and impact surveys				
<b>Data Source:</b> ADF direct beneficiaries/farmers				
<b>Frequency and timing of data Acquisition:</b> Annual				
<b>Specific Dates when data will be reported:</b> with the annual report on October 31 <sup>st</sup>				
<b>Individual responsible at ACE:</b> M&E Manager				
<b>Individuals responsible for providing data to ACE:</b> M&E team				
<b>DATA QUALITY ISSUES</b>				
<b>Date of Initial Data Quality Assessment:</b> End of first year				
<b>Known Data Limitations and Significance (if any):</b> Expected problems with the margin of error when recalling agricultural inputs for a wide variety of crops.				
<b>Actions Taken or Planned to Address Data Limitations:</b>				
<b>Date of Future Data Quality Assessments: annually with reporting :</b>				
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team				
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist , COP				
<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Manager, annually by COP				
<b>Reporting of Data:</b> Annual reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets: For ACE, the baseline value is zero</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	TBD	30%		Targets are expressed in annual net
2017		30%		
2018		30%		
LOP Target		30%		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 11</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of conferences, workshops and other initiatives designed to bring public and private agricultural finance stakeholders together and foster dialog (4.1)
<b>Is this a standard USAID indicator?</b> No
<b>Is this a Mission PMP indicator?</b> No
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> Conferences, workshops and other activities organized by ACE-II and ADF to bring financial institutions and agricultural sector players together to discuss agricultural finance policy, financial products, etc.
<b>Unit of Measure:</b> Number
<b>Calculation:</b> Count of conferences, workshops and other initiatives
<b>Disaggregated by:</b> Location: province, district; Type of initiative
<b>Justification &amp; Management Utility:</b> The assumption here is that such activities will encourage financial institutions to provide credit to the agricultural sector and will improve policy dialog
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Program technical staff
<b>Data collection method:</b> Document review, agenda of the activity, objective, sign-in sheets
<b>Frequency and timing of data Acquisition:</b> Quarterly
<b>Specific Dates when data will be reported:</b> Data will be reported by the 30th day after the conclusion of the quarter, for inclusion in a quarterly report.
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> M&E unit
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>
<b>Date of Future Data Quality Assessments:</b> Annually with reporting
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>
<b>Data Analysis:</b> M&E Specialist, COP
<b>Presentation of Data:</b> Tables, Charts
<b>Review of Data:</b> Ongoing by M&E Specialist , quarterly by COP
<b>Reporting of Data:</b> Quarterly reports to USAID
<b>OTHER NOTES</b>
<b>Notes on Baselines/Targets:</b> For ACE, the baseline value is zero

<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	19	23		
2017		27		
2018		31		
LOP Target		31		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 12</b>
<b>Assistance Objective:</b> Sustainable, Agricultural –led Economic Growth Expanded
<b>Intermediate Result:</b> IR 1.1 Employment opportunities Increased
<b>Indicator:</b> Number of white papers and other publications on the status of agricultural finance in Afghanistan (4.2)
<b>Is this a standard USAID indicator?</b> No
<b>Is this a Mission PMP indicator?</b> No
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> A count of white papers, articles and other documents published nationally or internationally on the status of agricultural finance. A paper can be counted only once even if published in multiple sources.
<b>Unit of Measure:</b> Number
<b>Calculation:</b> A count of publications
<b>Disaggregated by:</b> Type of publication (i.e. white paper, journal article, etc.,)
<b>Justification &amp; Management Utility:</b> To foster ag. finance policy dialog, disseminate achievements and status of ag. finance status
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Copies of publications and evidence of the source where published. Screenshots of magazine, journals or newspapers.
<b>Data collection method:</b> Document review, M&E unit will receive copies of publications from the technical team.
<b>Frequency and timing of data Acquisition:</b> Quarterly
<b>Specific Dates when data will be reported:</b> For quarterly reports, data must be reported 30 days following the conclusion of the quarterly reporting period
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> Program technical staff
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b>
<b>Actions Taken or Planned to Address Data Limitations:</b>
<b>Date of Future Data Quality Assessments:</b> Annually with reporting
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team
<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>
<b>Data Analysis:</b> M&E Specialist, Chief of Party
<b>Presentation of Data:</b> Tables
<b>Review of Data:</b> Ongoing by M&E Specialist, quarterly by COP

<b>Reporting of Data:</b> Quarterly reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets:</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	0	2		
2017		5		
2018		9		
LOP Target		9		
<b>THIS SHEET LAST UPDATED ON JULY 31, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 13</b>
<b>Indicator:</b> Percentage of females who report increased self-efficacy at the conclusion of USG supported training/programming (GNDR -3)
<b>Is this a standard USAID indicator?</b> Yes
<b>Is this a Mission PMP indicator?</b> Yes
<b>DESCRIPTION</b>
<p><b>Precise Definition(s):</b> Feelings of self-efficacy refer to people’s beliefs in their capacity to produce actions that are necessary for achieving desired outcomes/attainments. For the purposes of this indicator, self-efficacy is measured via the Generalized Self-Efficacy survey (see Data Source below for survey instructions) administered in conjunction with training or programs in any sector which include goals related to women’s empowerment. Trainings of at least a full day duration or longer should be counted. This would include programs/training in the following areas among others: leadership skills, youth development, civil society advocacy skills, conflict resolution or mediation skills, entrepreneurship, development of women’s business associations or other forms of networking, etc.</p> <p><b>Numerator</b> = the number of women whose survey scores have improved over time</p> <p><b>Denominator</b> = the total number of women who participated in the relevant training/programming For example, if the number of females whose scores improved over time divided by the total number of female participants in the training/program yields a value of .60, the number 60 should be the reported result for this indicator.</p> <p><b>The numerator and denominator must also be reported as disaggregates.</b></p>
<b>Unit of Measure:</b> The unit of measure will be a percentage expressed as a whole number.
<b>Disaggregated by:</b> Numerator, Denominator/ Age 10-29, Age 30 and over
<b>Justification &amp; Management Utility:</b> This indicator will be used to gauge the effectiveness of efforts to empower women through programming across a wide variety of sectors
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>

**Data Source:** Data for this indicator will be collected by survey, once at the start of relevant USG-funded training/programming and a second time at the end of the training/programming. The survey may be read to program beneficiaries who are illiterate. Each COR or AOR would be responsible for ensuring that implementers collect these data. The measure that will be used is the Generalized Self-Efficacy or GSE (Judge, Locke, Durham, & Kluger, 1998\*), which includes the following items:

- I am strong enough to overcome life's struggles.
- At root, I am a weak person. (r)
- I can handle the situations that life brings.
- I usually feel that I am an unsuccessful person. (r)
- I often feel that there is nothing that I can do well. (r)
- I feel competent to deal effectively with the real world.
- I often feel like a failure. (r)
- I usually feel I can handle the typical problems that come up in life.

Respondents will be asked to indicate the extent of their agreement with each item, using the following scale:

-2 = Strongly Disagree

-1 = Disagree

0 = Neither Agree nor Disagree

+1 = Agree

+2 = Strongly Agree

Items with an “r” are to be reverse-scored. In other words, those items followed by an “r” that have a score of -2 should be recoded as a score of +2, -1 should be recoded as +1, +1 as -1 and +2 as -2. For example, for item 2 (“At root, I am a weak person), a response of ‘strongly agree’ is scored as “- 2” and a response of ‘strongly disagree’ is scored as “+2.” Responses on each item should be added to yield a score between 16 and +16. A higher score indicates more positive feelings of self-efficacy.

\*Judge, T. T., Locke, E. A., Durham, C. C., & Kluger, A. N. (1998). *Dispositional Effects on Job and Life Satisfaction: The Role of Core Evaluations. Journal of Applied Psychology, 83, 17-34.*

**Data collection method:** Survey administration

**Frequency and timing of data Acquisition:** Annually

**Specific Dates when data will be reported:** October 31<sup>st</sup> of each year

**Estimated Cost of Data Acquisition:** Minimal

**Individual responsible at ACE:** M&E Specialist

**Individuals responsible for providing data to ACE:** M&E unit

**DATA QUALITY ISSUES**

**Date of Initial Data Quality Assessment:** End of first year

**Known Data Limitations and Significance (if any):** This scale has been widely used in the psychology literature and has been shown to have good validity and reliability

**Actions Taken or Planned to Address Data Limitations:**

**Date of Future Data Quality Assessments:** Annually with reporting

**Procedures for Future Data Quality Assessments:** ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team

**PLAN FOR DATA ANALYSIS, REVIEW, & REPORTING**

**Data Analysis:** M&E Specialist, Chief of Party

<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Specialist, annually by COP				
<b>Reporting of Data:</b> Annually reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets:</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	0	20%		
2017		30%		
2018		40%		
LOP Target		40%		
<b>THIS SHEET LAST UPDATED ON AUGUST 15, 2015</b>				

<b>PERFORMANCE INDICATOR REFERENCE SHEET 14</b>
<b>Indicator:</b> Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment (GNDR - 2)
<b>Is this a standard USAID indicator?</b> Yes
<b>Is this a Mission PMP indicator?</b> Yes
<b>DESCRIPTION</b>
<b>Precise Definition(s):</b> Productive economic resources include: assets - land, housing, businesses, livestock or financial assets such as savings; credit; wage or self-employment; and income. Programs include micro, small, and medium enterprise programs; workforce development programs that have job placement activities; programs that build assets (such as land redistribution or titling; housing titling; agricultural programs that provide assets such as livestock; programs designed to help adolescent females and young women set up savings accounts). This indicator does NOT track access to services – such as business development services or stand-alone employment training (e.g., that does not also include job placement following the training). Indicator narratives should specify type of assets. The unit of measure will be a proportion, expressed in the format of X/Y, where X is the number of females from program participants and Y is the total number of male and female participants in the programs illustrated above (e.g., micro, small, and medium enterprise programs; workforce development programs that have job placement activities; programs that build assets (land redistribution or titling; housing titling; agricultural programs that provide assets such as livestock).
<b>Unit of Measure:</b> The unit of measure will be a percentage expressed as a whole number.
<b>Disaggregated by:</b> Numerator, Denominator/ Age 10-29, Age 30 and over/
<b>Justification &amp; Management Utility:</b> This indicator will be used to gauge the effectiveness of efforts to empower women through programming across a wide variety of sectors.
<b>PLAN FOR DATA ACQUISITION BY ACE-II</b>
<b>Data Source:</b> Data Source: Loan contracts of female borrowers
<b>Data collection method:</b> Document review, monitoring visits, interviews with female borrowers
<b>Frequency and timing of data Acquisition:</b> Annually
<b>Specific Dates when data will be reported:</b> October 31st of each year
<b>Estimated Cost of Data Acquisition:</b> Minimal
<b>Individual responsible at ACE:</b> M&E Specialist
<b>Individuals responsible for providing data to ACE:</b> M&E unit
<b>DATA QUALITY ISSUES</b>
<b>Date of Initial Data Quality Assessment:</b> End of first year
<b>Known Data Limitations and Significance (if any):</b> The limitation of this indicator is that it does not track the quality of the program or actual increases or improvements in assets, income, or returns to an enterprise.
<b>Date of Future Data Quality Assessments:</b> Annually with reporting
<b>Procedures for Future Data Quality Assessments:</b> ADS 203 Data Quality Assessment Tool & Spot Checks by M&E Team

<b>PLAN FOR DATA ANALYSIS, REVIEW, &amp; REPORTING</b>				
<b>Data Analysis:</b> M&E Specialist, Chief of Party				
<b>Presentation of Data:</b> Tables				
<b>Review of Data:</b> Ongoing by M&E Specialist, annually by COP				
<b>Reporting of Data:</b> Annually reports to USAID				
<b>OTHER NOTES</b>				
<b>Notes on Baselines/Targets:</b>				
<b>Year (FY)</b>	<b>Baseline</b>	<b>Targets</b>	<b>Actual</b>	<b>Remarks/Notes</b>
2016	2%	7%		
2017		9%		
2018		12%		
LOP Target		12%		
<b>THIS SHEET LAST UPDATED ON AUGUST 15, 2015</b>				

