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# REPORT ON U.S. GOVERNMENT WOMEN'S EARMARK IN AFGHANISTAN FOR FISCAL YEAR 2008

May 2009

This publication was produced for review by the United States Agency for International Development. It was prepared by DevTech Systems, Inc. for the STTA&T project, task order number GEW-I-01-02-00019-00.

# **REPORT ON U.S. GOVERNMENT WOMEN'S EARMARK IN AFGHANISTAN FOR FISCAL YEAR 2008**



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## **DISCLAIMER**

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## ACRONYMS

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ACBAR	Agency Coordinating Body for Afghan Relief
ADP/E	Alternative Development Program in Eastern Afghanistan
AED	Academy for Educational Development
ARIES	Agriculture, Rural Investment & Enterprise Strengthening
CDCs	Community Development Councils
CEPPS	Consortium for Electoral and Political Process Strengthening
CRS	Catholic Relief Services
CSOs	Civil Society Organizations
DAI	Development Alternatives Inc.
DFA	Department of Foreign Affairs
EDC	Education Development Center
EEC	Election Education Center
FAO	Food and Agriculture Organization, United Nations
FSNs	Foreign Service Nationals
HACCP	U.S. Department of Defense and Hazard Analysis Critical Control Point
HEP	Higher Education Project
IEC	International Election Commission
IFES	The International Foundation for Electoral Systems
IIFCs	Islamic Investment & Finance Cooperatives
IPs	Implementing Partners
I-PACS	Initiative to Promote Afghan Civil Society
LCEP2	Learning for Community Empowerment Program
MADRAC	Microfinance Agency for Development & Rehabilitation of Afghan Communities
MISFA	Microfinance Investment Support Facility of Afghanistan
NGOs	Non-governmental Organization
NLP	National Literacy Program
PDCs	Professional Development Centers
RPG	Rocket-propelled grenade
SHG	CRS-supported Self Help Groups
SHLG	Self Help Literacy Group
SME	Small and Medium Enterprises
STTA&T	Short-Term Technical Assistance & Training
STEP	Support to the Electoral Process
UNEP	United Nations Environmental Program
USAID	United States Agency for International Development
VCC	Village Collection Center
WASSA	Women Activities and Social Services Association
WOCCU	World Council of Credit Unions

## **1. REPORTING REQUIREMENT: CONSOLIDATED APPROPRIATIONS ACT**

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*Directive from Senate Report 110-128:* As in past years, the Committee has provided funding to address the critical needs of Afghan women and girls, including support for women-led Afghan non-government organizations (NGOs). The Committee directs the Department of Foreign Affairs (DFA) to submit a report by May 1, 2008, detailing the uses of funds appropriated for these purposes for each year since fiscal year 2002. The Committee directs that the report assess the impacts of this assistance on healthcare, education and training, protection, and women-led organizations and to recommend new approaches that could better address the growing and unique needs, vulnerabilities, and potential of girls in Afghanistan. Additionally, the Committee directs the DFA to report on best practices or programs currently being implemented in Afghanistan for women and girls which could be replicated in other countries in the region.

## **2. PURPOSE AND SCOPE OF REPORT**

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The primary purpose of this Short-Term Technical Assistance and Training Task Order assignment, "Report on U.S. Government Women's Earmark in Afghanistan for Fiscal Year 2008," was to undertake field visits to select USAID programs in Afghanistan supported by FY08 funds attributed to the FY08 Women's Earmark and collect data on the activities and activity components. The data were to be used as the basis for the Mission's report on the use and results of FY08-supported activities that directly benefit Afghan girls and women. A copy of the Scope of Work is attached as an annex.

In consultation with Technical Offices in the Mission, representatives of the Mission's Gender Team, and USAID Implementing Partners, the consultant team met women beneficiaries at each site, in addition to the international (prime) and national (usually sub) implementing partners. Sites were selected in consultation with the USAID Mission in Afghanistan. Sectors reviewed included agriculture, alternative development, democracy and governance, microfinance, and education. Travel was to secure areas of Kabul, Jalalabad and Herat from February 28 to March 16, 2009. The consultant team followed the security regulations of the implementing partners of the programs visited, and was not subject to USAID security restrictions.

*Clarifications of Scope:* The consultant team was limited to two-and-a-half weeks in-country. The consultant team focused on site visits to women's activities or components of activities funded with earmark funds, not entire programs. Also, programs with a recent comprehensive evaluation (Provincial Reconstruction Team activities, including primary education and health) were not reviewed as part of this assignment since information was already available to the Mission<sup>1</sup>. The original scope for the assignment indicated that USAID foreign service national staff would accompany the consultant team outside of Kabul. This was subsequently deemed not feasible.

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<sup>1</sup> Due to the compressed TDY schedule, programs for which the Mission believed it had sufficient information were not sampled.

### 3. FIELD VISITS

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Kabul: February 28 – March 2, 2009

Jalalabad: March 3-5, 2009

Herat: March 8-12, 2009

Kabul: March 14-16, 2009

### 4. KEY FINDINGS AND RECOMMENDATIONS

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Based on interviews with USAID's implementing partners, international and Afghan, and program beneficiaries, most of whom were female, the consultant team identified seven significant findings based on of the site visits.

- **Finding 1:** Identifying and understanding the activities to which to attribute the FY08 women's earmark was imprecise due to the cumulative impact of activities from previous years. The consultant team could confirm that activities were on-going, though the specific impact of FY08 funds on activities could not be ascertained. Importantly, since the team was taken on visits to on-going projects, no failed or discontinued projects were reviewed. Lessons for improvement and best practice can be found in this review.

The women's activities that seemed most sustainable seemed to gain their success from being embedded in broader programs that targeted both men and women. Without a detailed financial audit, however, it would be difficult to know how much of the earmarked funds were spent for women's programs. Moreover, earmarks did not provide specific targets against which to measure results. In some cases, program funds were attributed retroactively, while in other cases, programs seem to be 'under-earmarked.' For example, 53.3 percent of literacy program beneficiaries are female; however, the attribution for women's programming is \$2 million of a \$38 million program total – or 5 percent. Implementing partners may be unaware of earmark funding details and instead may dedicate a portion of programming to women's activities.

**Recommendation 1:** The way that the women's earmark is currently applied to programs does not offer a useful framework in which to review women's activities. Programs should set specific targets for female participation and support those targets with dedicated funding/earmarks. This would aid in better defining support for women's programs, by making the measurement of results more meaningful and improving accountability.

- **Finding 2:** Women and girls are eager for new knowledge and skills, especially if these enable them to earn money and increase household income -- even if it means working in new fields. Women are disadvantaged because their education, at all levels, has been disrupted repeatedly over a long period of time. They lag behind men in capacity development and because of cultural restrictions. However, the results of investments made in building women's capacity are starting to show results. With alternative development activities, for example, women are able to generate income as a result of

training in business activities, such as operating greenhouses, setting up bakeries, and forming cooperatives to make and sell jams, pickles and vegetable pastes.

**Recommendation 2:** Previous investments in women’s programming have gained momentum, and women frequently reported the benefits of cumulative learning. Although programming for women may have additional costs,<sup>2</sup> the benefits are visible. The key in the coming years is to scale up and replicate successful programming to continuously reach more and more women. Possibilities include increased and innovative micro-credit lending and agri-business activities that include business skills training.

- **Finding 3:** Support to women’s programs accomplishes a number of objectives including: building the confidence of women and improving their ability to interact within and outside the family, helping develop professional and social networks, raising self awareness, improving workplace hygiene and hygiene knowledge, and broadening perspectives on income generating opportunities. Women and men reported that, even if initially reluctant, men supported women’s activities, especially if they increased household incomes. Men and women also worked in partnership in several activities, bringing women in contact with a wider world.

**Recommendation 3:** Continue to take measured, culturally appropriate risks in women’s programming, engage male family members, and invest in long-term relationships with communities where such actions build trust and encourage positive behavior change. Activities in which the family can be involved appear to be the most successful, thus partnerships, collaboration, defined roles for family members, and shared decision-making are examples of best practices. For example, dairy activities involve several family members and provide clear role definition -- women milked the family cows, husbands and sons took the milk to the Village Collection Center, and all were responsible for improved product hygiene.

- **Finding 4:** There are numerous similarities in women’s program activities across sectors. The consultant team’s review included site visits to women’s agriculture, livelihoods, and microfinance programs—many of which were nearly identical. It was unclear if programming for men is equally homogenous across sectors.

**Recommendation 4:** It is unclear if the lack of diversity in activities for women is specific to women’s programs or common to all USAID-funded agriculture, livelihoods and microfinance programs in Afghanistan regardless of gender. The scope of this report did not cover reviews of entire programs, thus it would be useful to combine the findings of this report with those of larger program evaluations to understand the diversity – or lack thereof – in programming.

- **Finding 5:** Security was a major concern for all implementing partners. Several partners reported scaling back activities in outlying areas in 2008, relocating offices as a result of attacks and purchasing armored vehicles, all of which resulted in a significant increase in program funds being allocated to non-program activities. All reported that insecurity affected women’s programming disproportionately, since women’s programs have

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<sup>2</sup> For example, the costs of accommodating accompanying family members, providing secure transport and operating separate facilities.

become targets of Taliban aggression and the movement of Afghan woman is restricted by cultural and family considerations.

For example, it was reported that in Kandahar there is high interest by women in literacy classes offered through the Learning for Community Empowerment Program, but attacks on facilities aiding females have discouraged women from participating. In Herat, it is becoming more difficult to target women borrowers in some districts, since female staff cannot freely travel, and in Nuristan it is so difficult to work that female trainees for a handicrafts project were brought to Jalalabad.

**Recommendation 5:** Resolving the complicated and increasingly dangerous security situation in Afghanistan is beyond the scope of USAID activities. What is not desirable, however, is a greater, or more heavily armed, American presence around development activities. Participants in literacy programs in southern Afghanistan even requested that the logos of USAID, UN-HABITAT and the Ministry of Education be removed from literacy materials due to book burnings by the Taliban.

What seems to be the most acceptable solution to supporting women in Afghanistan is increased programming that involves family members, women's networks, and Afghan NGOs and organizations, since they are able to move more freely in less secure areas. While men were sometimes initially reluctant for women to participate in programs, once they accepted women's participation—particularly when women worked in or close to home—security was not raised as an issue to limit women's participation in programming.

- **Finding 6:** Implementing partners are passionate about the USAID programs with which they work. Some Afghan staff has even left better paying jobs to lead local organizations because they are committed to working towards a better future for their country.

**Recommendation 6:** Continue to build the capacity of local implementing partners, especially female staff, to ensure leadership, ownership and sustainability of the development processes set in motion.

- **Finding 7:** Two concerns were expressed by implementing partners about working with USAID in the context of women's programming. Implementing partners and communities are wary of monitoring visits by Americans<sup>3</sup> because they fear the attention that comes to their villages as a result of a heavily-armed foreign presence. Implementing partners are challenged also by the high turnover of USAID staff on one-year rotations and the changing priorities that result.

**Recommendation 7:** USAID's image is harmed by the security regulations within which it operates. USAID's international staff members rarely undertake site visits and, when they do, it is with a heavily-armed contingent. The consultant team was told on several occasions that such a presence, particularly around women's projects, harms female beneficiaries. Women are blamed for bringing the armed foreign presence to the village, which is detrimental to further women's programming. Such an armed presence also

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<sup>3</sup> The consultant team traveled with implementing partners under their security arrangements.

gives anti-Afghan government and anti-American elements ammunition to accuse villagers of being collaborators with the “enemy.”

USAID should, where possible, adapt its security requirements to the local context in Afghanistan and find ways to conduct site visits in a less obtrusive manner in more secure areas. If this is not possible for U.S. national staff, greater reliance might be placed on foreign service nationals (FSNs).

FSNs can also be called upon to carry forward long-term programmatic objectives and priorities, including high profile, cross-cutting issues such as gender. Since U.S. nationals are hired currently on short-term, one-year contracts, and cross-cutting issues in particular can get lost in these transitions, FSNs may be well placed to carry these issues forward. Alternatively, assignments longer than one year could be considered for U.S. nationals.

## 5. PROGRAMS

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### 5.1 ALTERNATIVE DEVELOPMENT PROGRAM/EAST (ADP/E)

**Program Period: February 2005–June 2009**

**Women’s FY08 Earmark: \$960,000**

**Implementing Partner: Development Alternatives Inc. (DAI)**

The Alternative Development Program in eastern Afghanistan (ADP/E), implemented by Development Alternatives Inc. (DAI), provides training, technical assistance, mentoring, and financial support to expand licit crop production and business activities and reduce unemployment. ADP/E has a component that targets women. DAI reported that it develops women’s programming once it has established trust through other programs, such as agriculture activities, in local communities. Five projects in the Jalalabad area were visited and two more were discussed in detail with project staff in a meeting with 12 DAI female staff in the Jalalabad office. The female employees assist in designing projects under the women’s component; undertake business mentoring and training for female beneficiaries; conduct follow-up visits with female beneficiaries; and administer funds and prepare paperwork. The number of female staff is impressive—considering the conservative, Pashtun area—and the women are well spoken. Some have university degrees, though many had their formal studies interrupted when the Taliban banned female education.



*Women from Nuristan taking a weaving course at the Nangarhar Handicraft Center in Jalalabad*

The basic concept for micro-enterprise development under the ADP/E program is that women are provided with a 10-day training course, up to \$500 in in-kind business equipment and materials, and two months of mentoring. If women pool their resources to form a group, each is still eligible for the \$500 in-kind grant. Women are identified in partnership with government departments and through DAI's agriculture program. Some 200 women in three eastern provinces (147 Nangarhar, 22 Laghman, 8 Konar, and 23 Nuristan) have participated in the micro-enterprise development program.

Other ADP projects targeting women involve hiring women to do a particular job, such as work in a greenhouse, run a fish farm, or work in a packing facility. Since project inception, the greenhouses have laid off female staff and the projects have been dependent upon continued ADP input. It appears that these activities build the skills of women, but may be less sustainable than the micro-enterprise projects in which women must rely upon their own efforts – rather than a salary – to gain income.

It is difficult to point to specific accomplishments in the ADP/E program solely in FY2008, because the program has been on-going since 2006. Therefore, the results below should be seen in the context of the end stages of a three-year program in which lessons were learned and applied along the way.

#### *5.1.a Nangarhar Handicrafts Center*

The Nangarhar Handicrafts Center is a training center and retail outlet for clothing and handicrafts produced by women. The retail shop accepts items for sale from any woman and offers a range of medium to high-quality products. The shop takes a ten percent administration fee from the sale to cover expenses. The shop and training center are managed by an Afghan man who has worked for several years with women's handicraft products.

The lead trainer at the handicrafts center is an Afghan woman who works with other trainers to provide hands-on training in carpet weaving, beading, sewing and decorative knotting.

At the time of the visit, 14 women from Nuristan were participating in a two-week program on basic business skills, carpet weaving, and decorative knotting. DAI worked with Nuristan's Department of Women's Affairs (based in Kabul, not Nuristan) and the provincial Department of Agriculture to identify women who could participate in a handicrafts training program in Jalalabad. The implementing partner staff was particularly pleased that they had succeeded in bringing such a large group of women to the center, since Nuristani women rarely travel beyond their villages and Nuristan is a difficult place in which to work.

In this case, the key to the women's participation was DAI's willingness to cover the costs of the travel for the women, their husbands, and their small children – all of whom were accommodated in quarters at the rear of the workshop building. The men looked after the children while the women were in training. The trip also provided an opportunity for the men to conduct business in Jalalabad and network with the other husbands, whom they had not met before.

The Nuristani women, strangers until recently, were seen working well together on two decorative knotting projects. However, the women were too shy to respond, even through translation, to questions from the consultant team. (Such reticence is not uncommon among rural Afghan women.) The exception was one young girl, who spoke the Nuristani language

Pashai, as well as Pashto, who responded animatedly that she liked the training and she learned the tasks quickly.

The men who had accompanied the women spoke proudly of their wives' participation in the training. Since the families came from different Nuristani districts, however, they worried that the women might forget some of their newly-developed skills once back in their home villages and far from the other program participants. They asked if there could be a follow-on activity for the same women in six months' time. (Follow-on training is recommended, though there were no concrete plans at the time of the site visit.)

The consultant team was not sure why small looms were not being provided to the women to take home with them, though a husband of one of the women, a carpenter, reported that he could provide looms for all of the women. This was identified as a gap in planning for and thinking about post-training follow-on.

The handicrafts program is not unique for Afghanistan, though it was notable that women from such a conservative area were participating in a training session. In such cases, it may be useful to attempt a longer-term program targeting these women (and men) who are now willing to engage in new types of activities, particularly as there appears to be a market for their goods in Jalalabad at the center, as well as in their local region.

### *5.1.b Surkh Rod Vegetable Packing Facility*

The Surkh Rod Vegetable Packing Facility is reported to be the only U.S. Department of Defense and Hazard Analysis Critical Control Point (HACCP)-certified packing facility in Afghanistan. The facility opened in October 2006 for vegetable sorting, washing, packing and storage. Goods are shipped through two wholesalers in Jalalabad to embassies and high-end supermarkets in Kabul and marketed under the brand name "Pride of the Eastern Region." The facility employs 16 women, three men and six guards. The women are paid the equivalent of nine dollars per day (regardless of the number of hours worked) which is considered a high salary for labor in Afghanistan since government workers earn around fifty dollars per month.

At the time of the visit, the facility was closing for the day (around two o'clock). The women stated that they wanted to work more, but there were no more orders to be filled. DAI's project manager stated that with current fixed costs, the facility was losing about \$4,000 per month (an amount determined through a separate USAID evaluation). As a result, DAI is now trying to renegotiate the facility's contracts with the Jalalabad vegetable wholesalers and improve product marketing in Kabul.

In 2008, the facility filled shipments for Dubai and India, but, as of March 2009, no international orders had been placed. High transport costs apparently played a role in the non-renewal of orders. DAI stated that its marketing team was seeking to address these issues.



*Surkh Rod Vegetable Packing Facility*

In terms of facility operation, the work area was clean, sanitizing chemicals were present, and the women wore uniforms, head covers and clean slippers. The cold storage facilities worked and the on-site facility generator appeared to be well-maintained.

The women stated that they enjoyed their work, they did not find it difficult, and they were willing to do more. They used their earnings to send children to school and pay household expenses. Transport to work was by walking or public vehicle. A guard was posted at the gate and a wall surrounded the compound, ensuring privacy for the women and protection for facility assets.

The women demonstrated competence and pride in their work. The packing facility provided an excellent example of women working in a non-traditional field<sup>4</sup> in a conservative, Pashtun, province in Afghanistan. The women were not shy to speak to the consultant team and could serve as a model for other women.

With respect to sustainability, it is understood that the challenges of under capacity and high expenses are being addressed through an improved marketing plan. From the point of view of the consultant team, it seems reasonable to provide additional financial support in the early stages for projects supporting women; however, it is unrealistic to continue such support indefinitely. It is also important to avoid the perception that women's projects are not sustainable or are failures because women are working in them. In this case, the shortcomings appear to arise as a result of an ill-conceived marketing plan (a process and strategy in which the women are not involved), not the efforts of the women.

### 5.1.c Sisters Bakery

Sisters Bakery is run by six teenage girls on a part-time basis. The young women, all but one of whom is in school,<sup>5</sup> sell their cookies, cakes and breads through shopkeepers in Jalalabad. The young women bake twice a week—once on Friday, the local holiday, and once on Monday, a school day. They have permission from their teacher to miss class that day.

The bakery is in the courtyard of one of the girls' homes, thus the environment is a culturally acceptable place for the young—unmarried—women to work. To set up the bakery, each girl received the equivalent of \$500, to be provided in equipment and



*Sales of baked goods augment women's household income*

<sup>4</sup> The work in the facility is described as non-traditional, however, it should be noted that women in Afghanistan worked in factories in the 1960s and 1970s, so the concept is not entirely alien.

<sup>5</sup> The oldest girl, in tenth grade, indicated that one girl had dropped out of school due to some sort of psychological or mental challenge.

baking materials, for a total of \$3,000. At the time of the visit, five of the six young women were available to show the well-maintained stove, grinding machine, industrial blender, and dry goods store. The women also had clean uniforms, hair covers and face masks. Clean cookie boxes printed with the brand “Sisters Bakery” were also seen.

The young women were led by a tenth-[grade] student who had taken at least one other business training course from an NGO. She spoke of the challenges faced when the price of flour rose considerably, and their decision to cut back production during this period. She stated that they tried to buy ingredients when the prices were low. The young women demonstrated business savvy and, as a result, beamed when they announced that each of them earned about Afs. 2,000 to 3,000 per month (\$40 to 60 per month). The money was used primarily to support their families’ household expenses; however the women indicated discretely that they were able to keep a small portion for themselves.

The women seem well aware of business demands and expressed confidence that with care and thoughtful decision making, their business would continue and even expand. In addition to the baked goods, the women were considering adding the production of local snacks. It appears that Sisters Bakery is a sustainable venture and ADP support has provided six women with the means necessary to develop their skills and earn income.

#### *5.1.d Greenhouses*

The consultant team visited two greenhouses in the Jalalabad area. One was run by three women and the other was run by two men. The tables in the female-run greenhouse were only about one-quarter full of vegetable seedlings. The women explained that they had two types of seedlings—those grown in Canadian soil and those grown in Afghan soil. Both soils were prepared by the women who mixed them with fertilizer. The women received salaries from the ADP program. Ten women used to work at the facility, but due to a lack of demand for services, the number here and at other nurseries had been reduced to three. It is unclear why the demand has declined, although the program marketing team is attempting to address the issue.

The women explained that they received a monthly salary from DAI and additional money was made by: 1) raising seedlings and marketing them to farmers, and 2) receiving seedlings from farmers and raising them in the controlled temperatures of the greenhouse for a fee. At the time of the consultant team’s visit, the greenhouse seedlings had been given to the women to raise on an experimental basis to test the soils. After the results were checked, the women sold the seedlings and kept the profits.

The women knew how to monitor the temperature in the greenhouse and adjust the plastic covering to raise or lower the temperature. One of the women, a former teacher, was also able to read and write. She was responsible for dealing directly with farmers who requested greenhouse services. She was also responsible for keeping the accounts. An elderly woman also worked in the greenhouse. She responded that she owned the land upon which the greenhouse had been constructed. Both women, as well as a young women who assisted the other two, said they enjoyed the work, though they stated that they had developed skin rashes which they blamed on working with the Afghan soil. (The consultant team reported this to DAI for action.)

The greenhouse run by the men contained palm tree seedlings donated by the Government of Saudi Arabia to the Government of Afghanistan. The Afghan government paid a fee to the

greenhouse for seedling maintenance. The men did not know for how long they would be responsible for the young trees. Similar to the women's situation, one of the men owned the land upon which the greenhouse had been constructed. The men's salaries were also paid by the ADP program.

With respect to the women-run greenhouse, it is unclear whether the project, as it is currently run, is sustainable. The location of the greenhouse is culturally acceptable to the women who work there, but the marketing of the services may be inadequate and the location of the greenhouse may be too far from regular traffic to become known. The women, with varying literacy skills, speak knowledgeably about their work, however, so some modification of the existing project structure may be required. It is possible that the kitchen garden greenhouse model seen in Herat would be more beneficial.

#### *5.1.e Pickle and Jam Preserves*

Five women, two of whom were available at the time of the consultant team visit, operate a small pickle and jam canning operation. The room in which the women work is in the compound of one of the women's families. On display in the rooms are labeled jars of vegetable pickles, jam and vinegar.

In-kind grants of \$500 each from the ADP program provided the women with vegetable cutting boards, chopping knives, plastic containers, a table, uniforms, and fruits and vegetables. The food area was clean and the women demonstrated their knowledge of hygiene and vegetable chopping skills for the team. The women were trained through the ADP program in making pickles, jam and vinegar. They now work about three to four days a week, but winter months are busier for them. The women explained that foods deteriorate quickly during hot Jalalabad summers, and foods preserved in plastic containers lose their freshness. The women suggested that they be assisted in purchasing glass containers and proper sealing equipment to better preserve the food, however, the higher costs of these inputs are factors in responding to this request.

The women stated that with the income from their work, they could send their children to school rather than to the streets to pick up paper for recycling. One woman also stated that she enjoyed this work because it was in a clean and safe environment—as previous work had included more difficult manual labor such as harvesting corn and recycling trash.

The sustainability of the project in its current state is unknown, however, the women demonstrated new skills (they did not know how to make preserves until the training), maintained a level of cleanliness uncommon in Afghan kitchens, and expressed enthusiasm for their work.

#### *5.1.f Spin Ghar Cheese*

The consultant team did not visit the Spin Ghar Cheese production facilities, but a DAI staff member reported on the project and the consultants were able to taste the locally-produced cheese. The cheese is sold in Kabul and Jalalabad with assistance from ADP's marketing unit.

According to the DAI staff member, there are seven locations in Nangarhar, Konar and Laghman in which the cheese is produced. Some 202 women work in these locations and produce nearly 200 kilograms (440 pounds) of cheese each week.<sup>6</sup> Inputs from ADP included a \$500 per person in-kind start-up fund of cheese making materials and a cheese production building. ADP still provides packing materials for the cheese—attractive baskets, labels and ribbons—and animal feed during the winter months to ensure milk production. Women working in the facilities provide milk from their own animals to the production facility, thus their income is proportionate to the amount of milk provided. According to DAI, the monthly income is about Afs. 750 (\$15) per participant.

It was also reported that each center has a savings system whereby each woman contributes Afs. 20 per month for raw materials to keep the centers running. Each center also has at least one woman who is literate and can maintain records and accounts.

Since the consultant team did not visit the facilities, it is difficult to comment further on the activity other than to say that the cheese was very good and the packaging was attractive. However, incomes averaging \$15 per month seem low. It is also unclear how many days per week the women work.

### *5.1.g Commercial Fish Farms*

Due to time constraints, the consultant team was able to obtain only written and verbal information on twenty female-run commercial fish farms that were established under ADP/E. The farms had to be established on private land and be run by two women. Each farm was provided with 2,000 fingerlings and feed. Women were required to train in fingerling care. It was reported that each farm netted about Afs. 50,000 per year (\$1,000), though the women needed assistance with marketing the grown fish.

As the consultant team was unable to visit any fish farms, further information is not available. GPS coordinates are available for each location, however, and about half have telephone contact information. Based on the reports of the field staff, the fish farms and/or women may require additional support and/or training to make the ventures viable for the long-term.

## **5.2 GLOBAL DEVELOPMENT ALLIANCE**

**Program Period: April 2007–December 2010**

**Women's FY08 Earmark: \$450,000**

**Implementing Partner: Catholic Relief Services (CRS)**

Catholic Relief Services (CRS) is the implementing partner for the Global Development Alliance, an agriculture/livelihoods program in central and western Afghanistan. The consultant team visited CRS's Herat office and undertook site visits to four projects with female beneficiaries in villages surrounding Herat city.

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<sup>6</sup> One center in Kama recently opened with 25 women. They are included in the report as project beneficiaries, though their center's output is still listed as zero.

### 5.2.a Milk Production and Marketing

Some 585 farmer households participate in seven dairy clusters that collect, store and deliver milk. At the Nawin Sufleh Village Collection Center (VCC), boys and men were seen bringing the morning's milk to be tested and then collected in a steel storage container. Milk buckets were covered, as required, and the VCC was in a cool and clean plastered mud room on a small side street. The log book of milk collection and payments appeared to be up-to-date, testing equipment was working, and VCC board members—all volunteers—supervised the operation. The milk collector's salary is paid from the milk sales. The milk collector and accounts manager are males nominated by the VCC board and trained by CRS program staff. Board members, selected by the community, were trained to understand their responsibilities, organize meetings, market their dairy products, and day-to-day management.



*Women milking a cow in her home stable*

The stables of a nearby home participating in the dairy cluster were visited. Animals were separated into small stables and a woman from the family demonstrated hygienic milking techniques—washing hands, washing the cow's udder, and maintaining the cleanliness of the milk bucket. A female team leader, who had completed tenth grade, also met with the consultant team. She stated that she held bi-monthly meetings for the women, monitored the stables, reported to the CRS office, gave extension messages from CRS and the provincial agriculture office to farmers, and maintained the savings box where small amounts were saved by each household. She received about twenty dollars per month from CRS. The male board members reported that initially her brother had not wanted her to lead the women, but they convinced him that this work was good work and suitable for her.

The men reported that the greatest benefits of the program were that they now received about 30 percent more money for their milk, since it was hygienic, and they had more time to work in the fields, since they did not have to travel to the city independently to try to sell their milk. They also began to improve the hygiene of their families as they noticed that their cows benefited from more hygienic living conditions—living in stables cleaned regularly as opposed to co-existing with the family in the compound. It was reported that the concept of separate stables for livestock has now been copied by other farmers who noticed that animals in stables are better able to survive a harsh winter and improved hygiene improved incomes and health.

During the visit of the consultant team, CRS was requested to provide improved fodder and additional veterinary services to the VCC. CRS stated that they tried to avoid handouts and would look into the possibility of working with the community to get a grinding mill and silo to produce concentrated feed. CRS reported to the VCC that they had handed over the list of the seven VCCs to the government and stated that VCCs should receive priority treatment for any feed assistance programs. The status of this request is unclear, although the government was expected to make a decision in the short term. In the event that priority assistance was

not received from the government, CRS indicated that they would work in collaboration with the VCC to explore other options. CRS also stated that their veterinary services for the VCCs would also be phased out, since VCCs are now making money and can pay for services.

### *5.2.b Women's Enterprise and Self Help Groups*

Self Help Groups (SHG) have been implemented by CRS since 2004. They consist of a group of 12-20 women from the same village who meet for internal savings and lending activities and also to receive support for enterprise development. Enterprise development may include agricultural production, food processing, making handicrafts or even selling phone credit cards. CRS stated that the idea for self help groups came from India, in which women form a group and establish a savings mechanism from which they can borrow money and repay the group with an additional administrative fee. They put money into a fund, maintain records, conduct regular meetings, and manage the lending and repayment of funds borrowed. The consultant team met with women from a self help group that had been established for five months. The consultant team also saw the savings in their cash box, which was a substantial amount. A treasurer was in charge of bookkeeping and the group leader was responsible for convening and chairing meetings, held at least once a month, and more often as required.

Women from Jaghartan village heard about the concept from a CRS staff member so they requested permission from the local women's *shura* to establish their own SHG. The SHG was formed with 15 women, who then established a general store within a member's compound that everyone and the neighboring community can access. The shopkeeper is paid Afs. 200 (\$4) per month from SHG funds to manage the business. The store sells cakes, snacks, tea, soup, household items, exercise books, pens and "everything." The shop is in competition with other shops in the vicinity, operated by men, so the women are "trying to work better than the men." Therefore, their shop aims to have a wide variety of items in order to compete. It is unclear how the men feel about this as they were not available for comment.

Another group of women within the SHG were gabion weaving (making wire fences). The fences are used in canals to stop debris from getting into the water supply. The wire is thick and strong and the weaving is of high quality. The consultant team witnessed a group of men making a canal further along the fields and hence saw that there was a market for the gabion fences. The women said that there were no men in the community making such fences and that was the reason for choosing the business.



*Gabion weaving for canal debris filtering*

From the two businesses, the SHG is making "a lot" of money. CRS provides no financial assistance to establish the SHG or any start-up capital. CRS provides literacy, numeracy and bookkeeping classes by paying the trainers' salaries and facilitating the training. CRS also monitors the meetings and money management of the group through regular follow-up. When asked how much money CRS provides in assistance, they said "they bring us conversations and meetings where we

share ideas” and they were overwhelmingly excited by this. They were so excited that they were talking rapidly over one another in an attempt to articulate the immensely positive impact it had on their lives. It was clear from the consultants’ visit that the women were exceptionally enthusiastic about the group “togetherness” and the way they were working together to improve the lives of individuals and the group as a whole.

CRS supports each SHG for two years and may provide one matching grant to each SHG to support them if required. For such limited financial support, the self help groups appear to have a significant impact. Women are enthused by networking and establishing individual or group enterprises that have the support of the entire group due to their common interest. Women support each other to conceive of enterprises in demand by the community, and then to establish a viable approach to operating the enterprise in order for it to succeed. The micro-lending ability that the group provides is a safe and trustworthy environment by which the women can improve their income and lifestyle.

### *5.2.c Food Processing Center*

The Kabibiyān village food processing center opened in December 2005. Sixteen<sup>7</sup> women, ages 12 to 60, process and package fruits and vegetables in two rooms attached to a home. Equipment in the facility included two industrial tomato grinders—one of which strains out seeds and skins, large pots and a gas burner for boiling fruits to make jam, knives and boards to chop vegetables for pickles, and stirring utensils. CRS reported that their partner, the Welfare and Development Organization for Afghanistan, provided the materials. CRS stated that it supports ten food processing centers in and around Herat city.

Preserves are packed in plastic containers, though the women recently purchased - with their profits - a machine from Pakistan that seals containers in another layer of plastic. It was reported that products with the additional seal are in high demand by local shopkeepers who have asked the women if they could provide this packing service for other items. The women also reported selling Afs. 25,000 (about \$500) worth of items at an exhibition in celebration of International Women’s Day.

Men from the women’s families assist them by going to the local market to purchase fruits and vegetables, taking preserves to market, and refilling the gas cylinder used for cooking. The women reported that the men were pleased with the women’s work and the generated income.

The women stated that at times they worked around-the-clock when certain vegetables were in season. They stated that this was by choice, since they preferred to keep the gas cooker going rather than turning it off and letting it cool down—thus wasting



*Sorting berries for food processing*

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<sup>7</sup> Four women left the group when they married and moved away.

energy when having to heat the cooker again. When asked if their overall workload was excessive, the women responded that they enjoyed making preserves and this work was not an additional burden, since most had daughters and daughters-in-law at home to take care of household chores. They also had slower months, such as January and February, when they could rest. One widow in particular was said to be especially active and the motivator of the others.

The women reported saving a portion of their earnings which they reinvested in the cooperative business. In 2008, the women had saved enough money to rent a grape orchard. They hired men to tend the grapes which were later sold in the local market. They also began purchasing vegetable seeds which they give to men with land. The men plant and tend the gardens. When the vegetables are sold, the women retain 40 percent of the profit and the men keep the other 60 percent.

The savings box is also used to help families in need. One man with a sick wife had asked for assistance. They helped pay for her medical treatment and, in return, received tomatoes from the man as repayment a few months later.

The women stated that as a result of their work and the training they had received in group work, savings, and bookkeeping, they could now conduct meetings among themselves and with outsiders in a way they had not imagined previously. They also had taken literacy classes and enjoyed learning new concepts and ideas. They were proud that they were able to boost family incomes and felt confident since they had the full support of their families for their work.

#### *5.2.d Kitchen Gardens and Greenhouses*

CRS currently has 150 greenhouse activities under a variety of models with a range of production techniques and varieties of seeds. The CRS team has worked with women farmers for the past three years to improve the quantity and quality of household agricultural production that can improve household nutrition, as well as provide an income at a sustainable level for the family.

The consultant team visited a greenhouse in Ghibatan village owned by a woman, whose father-in-law had given her some family land because she had the idea to grow vegetables. She heard of CRS support when a CRS staff member came to her village. CRS provided her with training on vegetable production, seasonal growing periods, and how to prepare the soil, amongst many other subjects. She knew none of these techniques before CRS and was pleased that she now has “so much knowledge.”

The greenhouse was in its first year of operation and she has two women working with her. They generally work 2-3 hours a day, which they like because it gives them time to tend to their household but still earn a living. They grow a range of herbs, such as coriander, parsley, watercress, basil, parsley - with parsley being their top selling item. They also grow cucumber, radish and leeks. Every day her son takes goods to a shopkeeper in the market and gets “good money.” Before the CRS training and support, they were earning nothing. Now they each earn Afs. 5,000 (\$100) a month.

CRS still provides seeds and training, and conducts follow-ups, she said. Recently, CRS advised her to prepare tomato, eggplant and green pepper seedlings so she did. She requested that CRS continues to teach her when to plant vegetables and herbs. She likes the fact that the

greenhouse is on her father-in-law's land and that she can eat some vegetables and sell some vegetables.

Hanifa also has a kitchen garden and a demonstration wheat garden, provided by CRS. She said she learned "a lot of things" from the project. She indicated that the two major lessons were: 1) that weeding improves production; and 2) that irrigation is critical to growth. She irrigates every sixth day, and not every day as she had initially thought, with water from the nearby stream. She is now learning to grow improved wheat crops. The kitchen garden is two years old and she has planted cotton, sesame, onion, spinach, eggplant, garlic and okra.

She sells seeds, seedlings, and vegetables that one of her sons takes to a shopkeeper in the market. Her other two sons do not work in the garden. She also has two daughters; one is a teacher and the other is working in vegetable oil production. A year ago she also commenced oil production for sesame and almond oils. She already has made Afs. 10,000 (\$200) in six months just from the almond oil. Her plans for the future include making almond cream—to relieve pain—as well as almond hair oil and other almond products, with the help of CRS, she says.

She also takes literacy classes provided by CRS in a group with other women, which she enjoys. They discuss vegetable gardens and learn a lot from each other. They also discuss the differing methods of cultivation and effectiveness of demonstration farms. These conversations are conveyed to CRS which is currently preparing a model for kitchen garden cultivation that can then be applied and tested with 120 new households in 2009.

With thoughtful planning and the training of relevant skills, women can sustainably provide nutrition for their family and gain an income through the sale of marketable herbs and vegetables. Follow-up training in agricultural production should be continuous to extend to a few seasons in order to ensure that women are familiar with planting cycles, as well as market cycles.

### ***5.3 AGRICULTURE, RURAL INVESTMENT & ENTERPRISE STRENGTHENING (ARIES)***

**Program Period: 2006–September 2009**

**Women's FY08 Earmark: \$4.8 million**

**Implementing Partner: Academy for Educational Development**

ARIES is a rural finance and development initiative aimed at reviving the economy, creating jobs and promoting economic growth. ARIES provides loans to men and women for micro-enterprises (households and smallholder farmers) and small and medium enterprises (SME). Program targets include the disbursement of over \$150 million in loans; creating over 200,000 jobs; creating 20 sustainable Islamic Investment & Finance Cooperatives (IIFCs) with 50,000 members; and expanding lending for an additional 100,000 borrowers. ARIES implementing partners include: WOCCU (to establish IIFCs), FINCA (to expand village banking and create jobs), Shorebank, and ACDI-VOCA (to provide financing for industrial-level development, private agribusiness and rural SMEs). ARIES reports, to date, that it has established a total outstanding loan portfolio of \$22 million and reached 75,000 active borrowers in 20 of Afghanistan's 34 provinces. Fifty-two percent of ARIES active borrowers are women.

### 5.3.a World Council of Credit Unions (WOCCU), Jalalabad

WOCCU's role is to establish Islamic Investment & Finance Cooperatives (IIFCs) which are membership-based organizations, based on a franchise model, that offer communities a range of financial services. WOCCU has currently established four IIFCs; two in Nangarhar, one in Laghman, and one in Konar. The Konar IIFC was established in September 2008. WOCCU has awarded only two loans for SMEs; these were to males for medical enterprises. All other loans were for micro-enterprises.

The concept of banking was new to rural Afghanistan, despite there being 13 licensed banks and 13 micro-finance institutions in 2005 across 20 of the 34 provinces. Before that, there were no banks in rural areas. The aim of ARIES is to facilitate communities to establish and "own" a bank, i.e. an IIFC, to help the rural business sector to expand their agricultural base and production. Hence, small business owners were invited to be part of a cooperative with three aims: 1) to provide access to credit for rural communities; 2) improve the quality of life for rural communities; and 3) provide loans for income generation activities and businesses.

The IIFCs are compliant with Islamic principles, i.e. Sharia law that prohibits the payment of interest (*riba*). Islamic finance stresses the importance of economic activity, savings and investment, rather than excessive debt. In addition, there is an egalitarian approach to micro-lending, because it is open to all customers without setting restrictions. IIFCs accommodate the Islamic legal regulations through the following means:

1. **Members:** members own a share of the investment accounts (*mudaraba*). The IIFC purchases goods at the request of the borrower and then sells the goods to the borrower for a fee to cover administrative costs, with repayments in installments. In this way, IIFCs pay shareholders a positive return.
2. **Lending:** IIFCs offer a leasing model (*injara*) in which the IIFC buys an asset and leases it to clients under an installment plan.

The marketing and establishment of IIFCs was conducted by WOCCU through their community development projects. WOCCU staff stated that the concept of IIFCs are "easy to sell" because farmers are generally familiar with cooperatives (patterned on Indian rural cooperatives). The community *shura* selects community members to attend information sessions on IIFCs provided by WOCCU in collaboration with the Nangarhar Department of Agriculture. After orientation, individuals can decide whether to become members of the cooperative. There is a synergistic relationship between WOCCU's projects. For example, the community development projects were the springboard to promote the IIFCs and once the cooperatives are formed, funds (*zakat*) are put aside for community development projects.

**Women Members.** WOCCU approached the Department of Women's Affairs in Nangarhar to assist them to encourage women to be on the board of the IIFCs. One woman on the Board of an IIFC said that she initially knew nothing about cooperatives. She said that, not only was she taught about the functions of a cooperative, but she was also taught about responsibilities, such as making re-payments, the role of members, and how to sustain the IIFC. Part of her role as a board member is to promote the advantage of IIFCs to women through "pre-loan orientation meetings." Women comprise 25 percent of board of directors and 17 percent of all IIFC staff.

**Women Borrowers.** In the four IIFCs there are 5,600 borrowers; 300 (5 percent) of them are women. WOCCU indicated that they intend to focus on marketing efforts to increase the number of women borrowers. Most of the women were refugees in Pakistan, some for up to 12 years. They often received tailoring training in Pakistan. However, it was noted that the women from Pakistan appeared to be more open-minded to new ideas, optimistic about the future, and more confident than the women who had not left Afghanistan.

Typically, a woman borrows Afs. 25,000 (\$500) and has 6 months to repay. She holds a passbook to record the repayments and a WOCCU female loan office collects the repayment monthly. She is required to have a photo taken during the loan application. Women borrowers stated that they were initially reluctant to have their photo taken and to put their thumbprint as a signature, but eventually agreed as it was a stipulation of the loan procedure. The application, they said, is easy to complete and takes about five days for approval.

***Woman Borrower 1 (Jalalabad): Diesel Fuel Business***

She borrowed Afs. 25,000 (\$500) in 2008 to pay for diesel fuel to start her own business in partnership with a friend. They sell small containers of fuel to shopkeepers and passersby along the road. She repaid the loan on time and has now borrowed an additional Afs. 75,000 (\$1,500) to support her son's business. Regarding the impact on her relationship with her son, she responded "I have to trust him because I am responsible to pay back the loan, but he also feels the responsibility to work hard."

***Woman Borrower 2 (Jalalabad): House Investor***

During the Taliban period, a teacher kept cows and chickens and made Afs. 40,000 (\$800) a year selling eggs. She used the money to rent a house. After the Taliban were ousted, she worked as a teacher for Afs. 5,000 (\$100) a month. Her husband also worked. In 2006, she borrowed Afs. 40,000 from an IIFC to buy a house for Afs. 120,000 (\$2,400). She estimates that the house is now worth Afs. 250,000 (\$5,000). She plans to continue buying land as an investment. She said, "the happiest day of my life will be when relatives see my house and that I am not poor but a good business-woman."

***Woman Borrower 3 (Laghman): Shawl Business***

A woman came to her and told her about IIFCs but she was afraid to go there. She didn't want to have her photo taken. But she went to the IIFC because she wanted Afs. 10,000 (\$200) to buy material for 20 rupees per meter in Pakistan. She planned to embroider the material and resell it. She now has her two daughters (14 years and 18 years) working for her and a contract with a shopkeeper to buy her shawls. One shawl takes a day to embroider. The shopkeeper advises her on the designs that sell because she now has the trust of the shopkeeper to provide him with the required number of shawls. The shopkeeper says her shawls are very popular.

***Woman Borrower 4 (Jalalabad): General Store***

Her husband was jobless, so she borrowed Afs. 5,000 (\$100) for him. He did not apply personally because they thought he would not get the loan as he had no means to repay it. He now has a general store and is making enough money to support the family.

***Woman Borrower 5 (Jalalabad): University Study***

Her husband went to Germany and never came back. He left her with their two children. She borrowed Afs. 10,000 (\$200) to put her son in university and he is now in the second year of an engineering course. The loan won't cover the entire 5-year university course, but her daughter's income may help to continue his education. Her daughter graduated from secondary school and is now teaching.

WOCCU revealed that the default rate (for men and women) in Laghman (a remote rural area) was only 1 percent. However, the default rate in Jalalabad is 43 percent which WOCCU staff said was "a real problem." The high default rate is due to a number of reasons: 1) the global financial crisis has significantly affected the exchange rate (in Jalalabad, women borrow in afghanis and change them into Pakistani rupees because they go to Pakistan to buy cheap goods, food and other items); 2) there is less "pressure" from other borrowers in the city to encourage them to repay the loan; and 3) it is easy to "escape" to Pakistan. The impact of the global financial crisis has increased the price of essential items. For example, flour was Afs. 800 per sack and now is Afs. 2,000 per sack. Their solution is to spend less, or to plant vegetables for their own use, grow their own herbs and generally monitor the prices of everyday goods.

Becoming a member of an IIFC, borrowing money and meeting other women have brought women together around common goals. Women said that this was one of the most important aspects of the project and that the groups provided a "family feeling" in which they were all "sisters." The women borrowers were able to support themselves and their families and this has "taken a weight from their shoulders." They also said that they felt empowered because they could assist their sons, husbands, and families. Some daughters benefited by working for or with their mothers to support the family's income generation.

ARIES provides a technical grant to establish IIFCs and supports their operating expenses and staff salaries for 18 months. After that time, they are expected to have the funds to support themselves, with follow-up by WOCCU. WOCCU is planning to assist in the formation of an IIFC association in order for them to be sustainable on completion of the ARIES project.

***5.3.b Microfinance Agency for Development & Rehabilitation of Afghan Communities (MADRAC), Herat***

AED is providing technical assistance to the Microfinance Investment Support Facility of Afghanistan (MISFA), and other implementing partners. The ARIES project aims to establish

a regional network of sustainable local financial institutions, such as cooperatives and village banks.

In Herat, MADRAC, an Afghan NGO, supports and reports to MISFA. MADRAC has five offices in Herat Province, with 40 percent female staff. One office was in Guzara but this office has relocated to Herat due to security concerns. The loan officers were threatened and there were three attacks on the office at night: one attack was the result of an RPG and there were two grenade attacks. After the relocation of the office, repayments ceased until it was safe for MADRAC loan officers to return to Guzara. The borrowers remain in the community and MADRAC loan officers travel to them to promote micro-credit, collect loan money, and maintain a relationship with all borrowers. Two years ago, there were 150 active borrowers in the Guzara branch. This has now grown to 1,700 active borrowers.

Currently, there are 9,000 active borrowers with 4,050 women borrowers (45 percent). Of the women borrowers, 25 percent borrow money for themselves, generally to start a business. A further 10 percent borrow money on behalf of their sons and husbands, while 10 percent use the money for family reasons. In Herat, the following funding amounts can be borrowed:

Cycle 1: Afs. 10,000 (\$200) for 6 months @10% administrative fee (interest)<sup>8</sup>

Cycle 2: Afs. 15,000 (\$300) for 12 months @ 20% fee

Cycle 3: Afs. 25,000 (\$500) for 12 months @ 20% fee

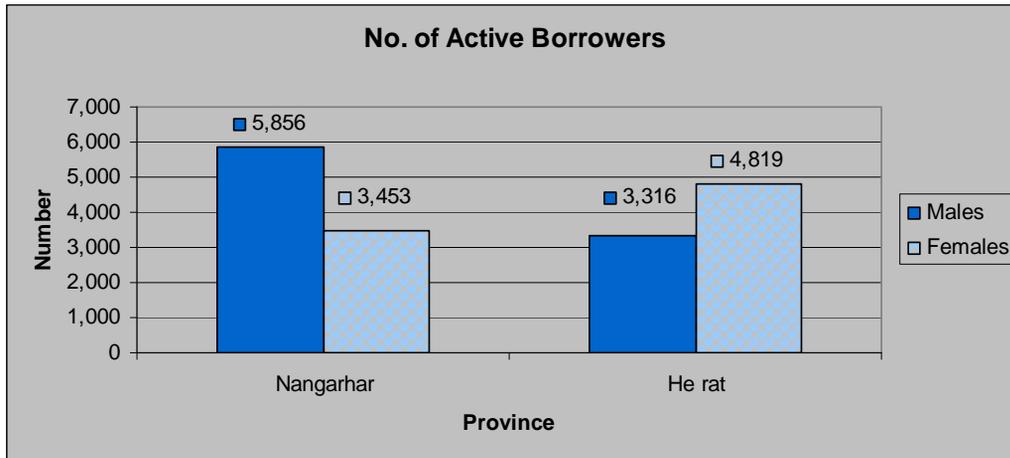
The loan disbursement as of October 2008 is Afs. 219,695,000 (\$4.4 million). The loan collection is Afs. 157,399,222 (\$3.1 million) with Afs. 62,295,778 (\$1.2 million) outstanding; 45 percent of the outstanding continuing funds are currently with women.

**Comparison between Herat and Nangarhar.** Unlike in Nangarbar, Herati women are not required to have their photograph taken for the loan application. The number of default loans is significantly lower in rural areas. In Herat, the default loan rate was regarded as "negligible" and in rural Lagham in Nangarhar Province the default rate was one per cent. Loan officers were able to keep in continuous contact with rural borrowers. By comparison, urban Jalalabad in Nangarhar Province recorded a default rate of 43 percent. Also, by comparison, the consultant team spoke to more women borrowers in Jalalabad because they were brought into the city to meet with the consultant team. In Herat, the consultant team visited businesses of three women borrowers.

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<sup>8</sup> Ten percent for half of a year equals a twenty percent annual fee. The administrative fees contribute to the pool of funds available for borrowing.

**Cumulative Number of Borrowers in ARIES Program in Nangarhar and Herat Provinces (January 2009)**



**NOTES:**

The number of loans to males in Nangarhar is the highest across all provinces

The number of loans to females in Herat is the second highest across all provinces (Kunduz is highest)

***Woman Borrower 1 (Herat): Shopkeeper***

A woman shopkeeper borrowed Afs. 10,000 (\$200) for six months to open a store at the front of her house in Herat. She repaid the money on time and has just borrowed an additional Afs. 15,000 (\$300) to purchase household items for the store. According to her passbook, she has made one repayment on her second loan. Three times a week, she goes to the market to buy goods. She knows what to buy because she takes note of the fastest-selling items in her store and the requests of her customers. She is not literate but remembers everything “in her head.” Her best-selling items are washing powder, milk, soap, and cream. Her only son assists with the cost of household expenses so she puts her income from the store back into the business. Currently, she makes Afs. 10,000-12,000 (\$200-\$240) per month. Previously she made nothing and depended upon money from her son and her husband. She plans to expand her shop in the future. She likes this system of lending because she says other places lend money at a higher price.

***Woman Borrower 2 (Herat): Garment Maker***

She borrowed Afs. 10,000 (\$200) to establish a garment making business in her own home. She bought a sewing machine, threads, and materials. She repaid the loan and has borrowed an additional Afs. 15,000 (\$300) to buy an embroidery (*zardosi*) sewing machine. She was previously not earning any money, and now she earns Afs. 4,200 (\$84) per month on average. Her teenage daughter also works for her. Women can come to her home to place an order for an item of clothing, and she also takes clothes to the market.

***Woman Borrower 3 (Herat): Beauty Salon***

The hairdresser is a young woman who studied in Iran for a year to be a beautician. She borrowed Afs. 10,000 (\$200) to establish a beauty salon to pay for goods and the rent of the rooms. She has repaid the loan and has borrowed an additional Afs. 15,000 (\$300) to purchase more equipment. She conducts hairdressing training courses and has ten students. She also does manicures and rents wedding dresses and accessories. The dresses, hair pieces, and accessories were on display in her salon. She said she's happy because she makes a lot of money.<sup>9</sup>



*The owner of the beauty salon  
shaping a client's eyebrows*

Micro-financing opportunities for women remain a viable way to kick-start a business and support family's activities—provided current business training, bookkeeping, basic literacy and numeracy are included. Continuous follow-up and rapport building is critical for reducing the default rate, particularly in urban areas. Micro-financing entities, such as IIFCs, also enable women to become members of an investment cooperative and to reach roles as board members in order to fulfill their decision-making and advocacy capabilities.

#### **5.4 HIGHER EDUCATION PROJECT (HEP)**

**Program Period: January 2006–January 2010**

**Women's FY08 Earmark: \$1.5 million**

**Implementing Partner: Academy for Educational Development**

The Higher Education Project (HEP) aims to strengthen tertiary education through the establishment of Professional Development Centers (PDCs). AED works with the Faculty of Education in existing Afghan universities and the Ministry of Higher Education to establish PDCs. The PDCs are essentially computer laboratories for short-term training of university professors and are a means to strengthening education faculties to deliver quality education for future secondary school teachers. Ten PDCs are currently operational and a further six are planned.

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<sup>9</sup> The hairdresser did not reveal her monthly earnings because there were customers in the salon.

#### 5.4.a Professional Development Center, Nangarhar University, Jalalabad

**Opened:** 10 February 2009

**Purpose of PDC:** To provide computer facilities, training, and English language training to university professors in the Faculty of Education of Nangarhar University.

**No. of Professors:**

- 49 (44 males and 5 female professors)\*
- They lecture to 1,248 students (54 are females)
- NOTE: There were only two additional female professors in the Nangarhar University medical faculty.



*Professors in the computing laboratory of the PDC at Nangarhar University, Jalalabad*

**AED Support:**

- Established PDC (rehabilitation of 2 rooms within the Faculty of Education: 1 computer laboratory and 1 English language training room)
- 14 computers, server, printer, internet capabilities, mounted projector and screen; computer desks, chairs, and photocopier
- IT technicians to install computer equipment for laboratory
- Pedagogy training
- Salary for 1 PDC Coordinator/Computer Trainer and 1 English Language Trainer
- 7 module computer training course
- Train the Trainers

**Nangarhar University Support:**

- Space within the university faculties of education to establish a PDC under agreement
- 2 existing staff to assume roles and responsibilities of PDC Coordinator/Computer Trainer and English Language Trainer

**PDC Hours:** 8:00 am to 4:30 pm daily

**Computer Training Schedule:**

- All computer training is voluntary
- 4 classes per day from Sunday to Thursday @ one hour each (10:00; 11:00; 2:00; 3:00)
- Components of training: web browsing; email; documents (i.e. MS Word, Excel etc); searching; Skype communications, etc.
- Computer laboratory is available to all professors in their free time in non-training hours

**English Language Schedule:**

- All English language training is voluntary
- 3 classes per day from Sunday to Thursday @ one hour each (11:00; 2:00; 3:00)
- Components of training: reading, writing, listening, and speaking; grammar and word skills

The Nangarhar Professional Development Center, the tenth center, was opened on February 10, 2009. It comprises two rooms: the computing laboratory and the English language training room. Both rooms are large, well lit, and well rehabilitated with the highest quality equipment and flat-screen computers. All computers and equipment are functioning with the PDC coordinator confirming no technical problems to date. The Dean of Faculty was present. He was overwhelmingly in support of the PDC and proud that his faculty was the recipient of support. He was also proud that the Faculty of Education had the highest number of female professors in the university—five.

Over the two-hour site visit, the computer laboratory was utilized by two women professors and eight male professors. They sent emails, conducted research and did online computer skills training. Some had previous computing experience, while others were new to the technology. The PDC Coordinator said that professors were “too happy” to come to the computer laboratory and this was evident in discussions with the professors, particularly as they said that there was no waiting time when they wanted to use a computer. None of the professors currently had their own laptop computer. One professor indicated that he visited the PDC three to four times each week, and another said he went every day. The two women felt comfortable among the male professors when using the computer equipment. The women had not previously used computers before the center was established. They now used them freely, opening up access to new information.

Some were initially reluctant to use the computers. The PDC Coordinator, however, encouraged professors to attend the training. One professor, a Mullah, viewed computing negatively, thinking that it was used “for evil purposes.” The PDC Coordinator showed him how he could search for religious information. He now sees value in having computer skills and attends training regularly. He was present in the PDC during the consultant team’s visit, working in collaboration with another professor to access information.

One innovation the professors enjoyed was Skype. They used the program to communicate with other professors across the country and some were contacting professors internationally.

Professors were not yet aware that they could use their computing skills to communicate with students and provide assistance to them. Nor had they considered receiving assignments electronically. They did not appear keen to follow through with this methodology until they had conceptually understood how to implement such a “radically new” method of lecturing. As their computing confidence and awareness increases, and as students demand, there is potential to expand their technology skills and usage to include more electronic interactions with students.

Computer training is conducted in a semi-circle with the trainer in the middle, projecting the image on his computer monitor to a large wall screen. They can also see the image on their own computers. The professors agreed that this was an excellent way of teaching and learning. They all greatly appreciated the computer training and asked the PDC Coordinator for training in typing skills because most were using only two fingers. Lessons are currently being offered to improve typing speeds.

Some professors also went to English language training, particularly to improve speaking skills. In addition, prior to the PDC opening, professors attended other HEP professional development workshops and training in Kabul in the following areas: syllabus design, critical thinking, lesson planning, and a “Women in Higher Education” workshop.

AED also conducted overseas study tours. As of December 2008, six women from the Faculty of Education in universities across Afghanistan attended study tours. Five women attended a six-month intensive English language training in Singapore and one woman attended a master of education program study tour to the United States. By comparison, 72 men had attended study tours overseas; these were typically in institutional development and leadership. It was reported that women face challenges in applying for and accepting overseas study due to family commitments.

In summary, HEP is facilitating the following:

- Computer, professional development and English language training
- Access to computers and office equipment (a printer and photocopier)
- An avenue for cross-country and global networking
- Confidence in technology skills that are familiar to their students, but not to them
- A means to improve the quality of secondary school teacher training
- Self confidence to pursue knowledge and information not previously available to them.

## **5.5 LEARNING FOR COMMUNITY EMPOWERMENT PROGRAM (LCEP2)**

**Program Period: January 2008–January 2013**

**Women’s FY08 Earmark: \$2 million**

**Implementing Partner: UN-HABITAT**

### **5.5.a National Literacy Program, Kabul**

UN-HABITAT and the Education Development Center (EDC) jointly implemented the pilot LCEP-1 from 2005 to 2006. LCEP-2 builds upon the predecessor program as the National Literacy Program (NLP). LCEP-2 aims to integrate literacy education with productive skills to alleviate poverty, promote lifelong learning, and provide career opportunities through business skills training. LCEP-2’s target is to train 312,000 students in 3,120 communities, with a target of 60 percent women. The four project components are: 1) literacy classes; 2) develop NLP community-based materials for literacy and productive skills programs; 3) develop a low-cost scale-up model; and (4) facilitate linkages with other national literacy and productive skills programs actors. A budget revision at the end of the first year reflected additional costs to expand the program from 10 provinces to 20 provinces, increase facilitators’ salaries, provide additional security measures, and issue grants for productive skills. Hence, the number of beneficiaries has been reduced from 312,000 to 242,000.



*Literacy class in Kabul District #13  
Learning Center*

LCEP-2 has already achieved its FY2008 target of 54,275 enrollments, and its targeted enrollment of 33,058 girls. These students (cohort 1) are expected to complete the course in February 2010 and receive a certificate equivalent to grade 3.

Community Development Councils (CDCs) are the entry point at the grassroots level. The CDC’s role is to establish space in an existing school or community center to accommodate a Learning Center. Participants for the NLP are selected by the CDCs on the basis of need to receive LCEP-2 support to participate in an 18-month course in reading, writing, numeracy and critical thinking as well as a range of vocational and productive skills determined by a market feasibility survey. The productive skills can generally be categorized as follows:

1. agri-based technical skills (such as primary production and processing);
2. weaving, embroidery and tailoring;
3. demand-driven geographically-specific skills (such as beekeeping); and
4. raw material production (such as wool for weaving).

LCEP-2 has already determined that it will not focus on weaving, embroidery and tailoring skills due to the extensive coverage of NGOs already providing training and support to this industry.

In addition LCEP-2 recruited 569 female village facilitators<sup>10</sup>, selected in consultation with village CDCs, who will be trained by LCEP-2 trainers for 35 days in literacy, numeracy and productive skills over a period of 18 months. Currently, 53 percent of village trainers are female. Contrary to LCEP-2's expectation, it was easy to recruit female village facilitators and more females applied than men. The average age of all trainers is 28 years, with females at 23 years and males at 33 years. So far they have received three training sessions.

The consultant team attended a training session for female village facilitators in district #13 of Kabul, presented by the LCEP-2 Provincial Trainer and the District Manager. Participants were from 12 villages. They appreciated learning together, information-sharing, and working toward helping their own communities under a shared vision.

LCEP-2 indicated that 99.5 percent of all village facilitators actually worked in their own village. This was a critical aspect of the program's success because they gained the trust of their community, particularly women. One woman trainer said: "my family allowed me to be a village facilitator and they are happy that I work outside of the house. At the mosque, my father tells people what I do and they give thanks that I am helping others. My mother is a learner in my class and when I am absent she takes the class because she is the best learner."

Each village facilitator has a class of 25 adult learners. Learning is contextual with local experiences and stories that are related to the community. Phonetics and grammar are also taught. A total of 12 chapters will be produced. The first four chapters are: 1) group dynamics; 2) savings; 3) lending; and 4) productive skills. Further chapters relate to self help literacy groups (SHLG); how to form groups; group dynamics; the roles and responsibilities of the group; how to save money; how to borrow money; and basic bookkeeping. The remaining chapters are yet to be produced and will be responsive to the skills needed by learners. The materials include information on the roles of men and women, and human rights. LCEP-2 will coordinate with FAO and UNEP for chapters on productive skills and environmental issues. Hence, the productive and vocational skills will be embedded into literacy learning, with the model containing three essential stages:

1. the text;
2. the learning class; and
3. putting learning into practice.

The LCEP-2 Materials Development & Training team<sup>11</sup> (50 percent are women) prepares the teaching and learning material in Pashto and Dari that includes: 1) Village Facilitators

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<sup>10</sup> More village facilitators will be recruited in 2009 and with each new cohort of learners as required.

<sup>11</sup> There are 10 Material Developers and Trainers; 5 are female and 5 are male.

Guide; 2) an alphabet book with accompanying flashcards; and 3) a learner's exercise book.<sup>12</sup> All books were noted by the consultant team to be of exceptionally high quality, and well illustrated with clear, large print.

LCEP-2 staff indicated that 48 Learning Centers, all for women, were in district #13 of Kabul. The consultant team visited a Learning Center in district #13 and noted that all 25 learners were present. The Learning Center was cheerfully decorated with the work of the learners. The women said that they had been undertaking the classes for about six months. Initially some women were not permitted by their family to attend the class, but they insisted on attending. Although some families were not fully agreeable, they reluctantly accepted their daughter's attendance. One older woman, estimated to be in her 60s, said that her husband and son were illiterate and did not want her to attend. However, she attends regularly and is beaming with pride that she can now read and write. Most participants indicated that they enjoyed the program because it was more than literacy; they wanted to learn productive skills to earn an income. To date, they had formed a savings group, but had not yet begun learning productive skills.

Current success appeared to be due to the quality of the literacy material, the dedication of village facilitators and the fact that they worked in their own villages, and the commitment of learners. The proximity of the Learning Centers to the learners' households was also a critical factor in their success.

In 2009 LCEP-2 will continue to enroll students who are expected to form more than 7,000 self help literacy groups and 250 community banks (microfinance institutions) that will be owned and managed by the saving and credit group members. The community banks will provide financial services to the learners who will be trained in marketable skills by LCEP-2. The learners will use the loans to start small businesses in their community.

For sustainability, the CDCs will be expected to take over the payment of village facilitator salaries upon termination of LCEP-2 support. However, LCEP-2 staff said that the maturity of the CDCs currently varies widely in different communities. The CDCs will need to be monitored closely in order for the handover and continuation of the Learning Centers to be successful.

## **5.6 INITIATIVE TO PROMOTE AFGHAN CIVIL SOCIETY (I-PACS)**

**Program Period: January 2005–September 2010 (extended)**

**Women's FY08 Earmark: \$700,000**

**Implementing Partner: Counterpart International**

### **5.6.a Women Activities and Social Services Association (WASSA)**

The Initiative to Promote Afghan Civil Society (I-PACS) helps build the capacity of Afghan civil society organizations (CSOs) nationwide to carry out their missions that include improving their ability to provide social and cultural programming, and advocate for human rights, women's rights, and democracy. In western Afghanistan, the Herat-based Women

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<sup>12</sup> Learners and village facilitators are provided basic stationery such as pencils, pens, notebooks, erasers, sharpeners, rulers, marker pens, plastic folders, chalk, paper, blackboard, duster, calculator, and a metal box for storage.

Activities and Social Services Association (WASSA) is Counterpart's main I-PACS implementing partner. The consultant team traveled to Herat and met with WASSA and two of its civil society organization partners.

Under I-PACS, WASSA works with a network of 25 Afghan organizations in five provinces.<sup>13</sup> The partners were initially chosen in 2006 in conjunction with Counterpart and the Agency Coordinating Body for Afghan Relief (ACBAR), Herat. In 2008 the list was revised to purge four inactive members and replace them with more active organizations. Current civil society organizations forming WASSA's I-PACS target group include organizations assisting street children, the disabled, women, and youth; and those providing educational, health, peace building, income generation and cultural services.

WASSA offers training to civil society organizations to build their capacity in a range of areas. The purpose of the trainings is to improve skills related to general organizational development, as well as specific civil society organization-related information. According to WASSA, they conducted 10 I-PACS-related training sessions for 358 participants from 2006 to March 11, 2009. Since they work continuously with the same 25 partners, some people have attended several sessions. For calendar year 2008, four trainings were conducted with a total of 115 participants, 31 of whom were female. WASSA's full menu of I-PACS training comprises sessions on:

- CSO and community relations
- Community appraisal and planning
- Project design and proposal writing (basic and intermediate)
- Women's rights in Islam
- Introduction to advocacy
- Human rights.

Two I-PACs CSOs were visited – the Turkaman Youth Association (aiding street children) and the Health and Rehabilitation Program for Afghanistan (providing vocational training and social services and the only female-headed I-PACS CSO partner).

The CSOs provided similar comments on the training. Both:

- Confirmed participation in several WASSA-conducted training sessions
- Reported staff learning as a result of training
- Stated that networking with other CSO staff attending the training was a key benefit of the sessions.

**Turkaman Youth Association.** Specifically, Turkaman Youth Association staff reported learning proposal writing and advocacy message development in 2007 and 2008. They also

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<sup>13</sup> Herat – 15; Badghis – 4; Farah – 4; Nimroz – 1; Ghor – 1.

attended a March 2009 human rights training. Staff was pleased with the skills they learned and repeated key themes from the advocacy training. The director of the organization was also pleased that he could send two staff members for training, and those people could return to the organization and replicate the training for other staff members. The director also stated that he now shared information with other CSOs about the areas in which the Turkaman Youth Association worked and this minimized overlap. When asked what training would be useful for his organization in the future, he responded that he was interested in strategic planning. (WASSA stated that they expect to offer strategic planning for organizations sometime in 2009. It seems the director had heard about this and was looking forward to it.)

**Health and Rehabilitation Program for Afghanistan.** The director and deputy director of the Health and Rehabilitation Program for Afghanistan made similar statements about the I-PACS training and were enthusiastic about sending staff to the various sessions. The director stated that when trainings were offered, she sent the staff working on that particular topic to the training. She and her deputy attended the advocacy trainings and they stated that the sessions provided them with the vocabulary to describe the advocacy work they had been doing, but had not been recognized as advocacy. She also stated that she looked forward to sending her staff on future trainings, and she found it useful to network with other CSO members.

WASSA added that the 25 I-PACS partner organizations now meet twice a year to share experiences, lessons learned, and geographical areas of work—to minimize overlap.

WASSA has what appears to be a well-run operation with energetic staff (55 total, 23 female) and a large resource library open to the public. According to staff members, the strong female presence enables them to reach female and male staff members of civil society organizations. WASSA was established in 2002 by Nilofar Sakhi, a notable Afghan leader. She was succeeded by another woman who has now been succeeded by a man. WASSA is looking forward to being a partner in USAID's upcoming STEP project.

## **5.7 SUPPORT TO THE ELECTORAL PROCESS (STEP)**

**Program Period: July 2008–2010**

**Women's FY08 Earmark: \$1 million**

**Implementing Partner: International Foundation for Electoral Systems**

The Support to the Electoral Process (STEP) program was signed in fiscal year 2008, though activities under the program were just getting underway<sup>14</sup> in March 2009. The International Foundation for Electoral Systems (IFES) is the main implementing partner for a range of activities including working with the International Election Commission (IEC), logistics and support for women in the elections process. These activities included women's voter registration, building the capacity of women candidates and developing public outreach materials targeting women. The Afghan election law was passed in late 2008. Presidential and provincial elections are scheduled for August 2009 with parliamentary and district elections scheduled for 2010. In addition to IFES, Counterpart International plays a significant role in STEP, and STEP complements the USAID-supported Consortium for Electoral and Political Process Strengthening (CEPPS) program.

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<sup>14</sup> Due to a lack of time, representatives from CEPPS were not interviewed.

According to Counterpart staff, democracy and governance programs are supported primarily by the international community that tends to increase its support during election periods. Following the last election in 2005, therefore, there has been little to no international or Afghan-government supported civic education. Civic education is not yet included in national education curricula. Also, knowledge of voting rights, reasons for voting and the roles of elected officials vis-à-vis the voting public are not well understood. It was also reported that many female parliamentarians will not run again for office because they find it difficult to live far from their families, who remain in their home provinces, and the lives of numerous female leaders have been threatened. As a result, it is believed that fewer women will be willing to run for elected office.

In October 2008, IFES opened the Election Education Center (EEC) within the Independent Election Commission. According to IFES, EEC activities will target youth, since they will be Afghanistan's future voters, and those under 25 make up some 60 percent of the population.

As noted earlier, activities under this program are just getting underway. However, the need for a structured and continuous civic education program was highlighted as a key need to improve democratic institutions.

# ANNEX 1: INTERVIEWS

## KABUL

Name	Position	Organization
Mr. Greg Olson	Chief of Party, Alternative Development Program – North/West	ARD
Mr. Bahram Barzin	Senior Program Manager, Agriculture Rural Investment & Enterprise Strengthening (ARIES)	AED
Mr. Don Henry	Chief of Party Afghan Secure Futures Program/Senior Program Director, ARIES	AED
Mr. Richard Waugh	Chief of Party, Higher Education Project	AED
Mr. Michael Blundell	Deputy Chief of Party, Higher Education Project	AED
Mr. Jonathon Greenham	Chief of Party, Alternative Development Program – East	DAI
Ms. Anita Anastacio	Chief of Party, Partnership for Advancing Community Education (PACE)	CARE International
Ms. Elizabeth Dvorak-Little	Gender Specialist, ADP North/West	ARD
Mr. Iqbal Halimi	USAID/OSSD CTO	USAID Kabul
Ms. Amina Ahmady	Material Developer & Trainer, NLC	UN-HABITAT
Ms. Mary Anwany	Material Developer & Trainer, NLC	UN-HABITAT
Ms. Jamila Ghairat	Provincial Coordinator, Kabul & Logar, NLC	UN-HABITAT
Dr. Hamid	Institutional Development Officer	UN-HABITAT
Ms. Roshan Chitrakar	Material Developer & Trainer, NLC	UN-HABITAT
Mr. Assad	Material Developer & Trainer, NLC	UN-HABITAT
Mr. Binod Shrestha	Chief Technical Advisor	UN-HABITAT
Mr. Laila Popal	Material Developer & Trainer, NLC	UN-HABITAT

Name	Position	Organization
Ms. Vic Getz	Gender Specialist, Support to the Electoral Process (IFES)	IFES
Ms. Marina Nawabi	Gender Advisor, STEP	IFES
Ms. Reem Ersheid	Program Director, STEP	Counterpart International

## JALALABAD

Name	Position	Organization
Ms. Margaret Orwig	Communications Advisor, Alternative Development Program/East (ADP)	DAI
Ms. Zeba Noori	Deputy Manager, Gender & Micro- Enterprise (GME)	DAI
Mr. Mansoor Saidy	Executive Director	Sana Crafts (for DAI ADP)
Ms. Jamila Akhunzada	Trainer, Carpet Weaving and Embroidery	Nangarhar Handicraft Center (for DAI ADP)
Ms. Parwin Heela	Community Officer	DAI
Ms. Zarghnes Bashany	GME Program Officer	DAI
Ms. Setara	GME Program Field Cashier	DAI
Ms. Fawzia Barai	GME Program Field Cashier	DAI
Ms. Nafis Hotaki	GME Program Mentorship Coordinator	DAI
Ms. Monesa Hakimy	GME Program Mentorship Coordinator	DAI
Mr. Randy Spears	Project Director	World Council of Credit Unions (WOCCU for AED ARIES)
Ms. Renia Salinas	Manager	WOCCU (for AED ARIES)
Ms. Chona Dalumbar	Manager	WOCCU (for AED ARIES)
Ms. Mely Verano	Officer	WOCCU (for AED ARIES)
Mr. Khyber	Credit Officer, Nangarhar	WOCCU (for AED ARIES)
Mr. Abdul Ahad	Credit Officer, Laghman	WOCCU (for AED ARIES)
Ms. Shireen Taj	Loan Borrower	Laghman Islamic Investment Cooperative (IFC)
Ms. Wagma	Loan Borrower	Laghman IFC
Ms. Roshan	Loan Borrower	Laghman IFC
Ms. Rokhshana	Loan Borrower	Laghman IFC
Ms. Farzana	Loan Borrower	Nangarhar IFC
Ms. Nasreen	Loan Borrower	Nangarhar IFC
Ms. Rabia	Loan Borrower	Nangarhar IFC
Ms. Basri	Loan Borrower	Nangarhar IFC
Ms. Alia	Loan Borrower	Nangarhar IFC
Prof. Sayed Jamalladdin Sayed	Deputy Dean, Faculty of Education	Nangarhar University (AED HEP)
Mr. Shafiqullah Shafiq	Professional Development Center Coordinator/Computer Trainer	Nangarhar University (AED HEP)
Mr. Mohabat Sayeedi	English Language Trainer	Nangarhar University (AED HEP)

## HERAT

<b>Name</b>	<b>Position</b>	<b>Organization</b>
Mr. Ahmad Shahir Salehi	Director	Women's Activities and Social Services Association (Counterpart, I-PACS)
Dr. Rashed Afif	Program Manager	WASSA (Counterpart, I-PACS)
Ms. Zahra Hasanpur	I-PACS Manager	WASSA (Counterpart, I-PACS)
Ab. Manan Mohammadi	Director	Turkaman Youth Association (CSO for WASSA)
Ms. Rogia Mohammadi	Advocacy Officer	TYA (CSO for WASSA)
Mr. Sharif Mohammadi	Advocacy Officer	TYA (CSO for WASSA)
Ms. Zahra Mohammadi	Advocacy Officer	TYA (CSO for WASSA)
Nasir Ahmad	Tea Boy /Cleaner	TYA (CSO for WASSA)
Mr. Ryan Russell	ADA Program Manager	CRS, Global Development Alliance
Mr. Faridoon Bahrami	Women's Dairy Cluster Manager	CRS, GDA
Mr. Shokrieh Rahimzadeh	Women's Dairy Cluster Milk Collector	CRS, GDA
Ms. Bibi Qamar	Global Development Officer	CRS, GDA
Ms. Sima Rezai	Global Development Officer	CRS, GDA
Mr. Jawid Ganji	Regional Manager	MADRAC (for AED ARIES)
Mr. Firooz Ahmad Alcozy	Branch Manager, Guzara	MADRAC (for AED ARIES)
Ms. Lina Onid	Loan Officer	MADRAC (for AED ARIES)
Ms. Aliah	Loan Officer	MADRAC (for AED ARIES)
Ms. Hiyatol	Shopkeeper	MADRAC (for AED ARIES)

## ANNEX 2: SITE VISITS

### KABUL

Date	Site	Sector	Implementing Partner and Project
1 March	Alternative Development Program, North West	Alternative Development	ARD
2 March	ARIES	Microfinance	AED
2 March	Higher Education Project	Education	AED
2 March	Alternative Development Program, East	Alternative Development	DAI
2 March	Partnership for Advancing Community Education (PACE)	Education	CARE International
13 March	Alternative Development Program, East	Alternative Development	DAI
15 March	National Literacy Center	Education	UN-HABITAT LCEP-2
15 March	NLC Village Facilitator Workshop	Education	UN-HABITAT LCEP-2
15 March	LCEP-2 Learning Center	Education	UN-HABITAT LCEP-2
15 March	Alternative Development Program, North West	Alternative Development	ARD
16 March	Support to the Electoral Process (STEP)	Democracy & Governance	IFES & Counterpart International

## JALALABAD

Date	Site	Sector	Implementing Partner and Project
3 March	Nangarhar Handicraft Center	Alternative Development	DAI: Alternative Development Program (ADP)/East
4 March	World Council of Credit Unions (WOCCU) – Women Borrowers	Economic Growth	AED: Agriculture, Rural Investment & Enterprise Strengthening (ARIES)
4 March	Surkh Rod Vegetable Packing Facility	Alternative Development	DAI: ADP/East
4 March	Sisters Bakery	Alternative Development	DAI: ADP/East
4 March	Nursery (vegetable seedlings)	Alternative Development	DAI: ADP/East
4 March	Jam & Pickles Facility	Alternative Development	DAI: ADP/East
5 March	ADP East Office, Gender & Micro-Enterprise Project	Alternative Development	DAI: ADP/East
5 March	Professional Development Center, Nangarhar University	Education	AED: Higher Education Project
5 March	Date Palm Greenhouse	Alternative Development	DAI: ADP/East

## HERAT

Date	Site	Sector	Implementing Partner and Project
8 March	WASSA	Democracy & Governance	Counterpart: Initiative to Promote Afghan Civil Society (I-PACS)
8 March	Turkaman Youth Association	Democracy & Governance	Counterpart: I-PACS
8 March	WASSA – Celebration of International Women’s Day	Democracy & Governance	Counterpart: I-PACS
10 March	Women’s Dairy Cluster	Agriculture	CRS: Global Development Alliance (GDA)
10 March	Food Processing Center	Agriculture	CRS: GDA
10 March	Kitchen Gardens & Greenhouses	Agriculture	CRS: GDA
10 March	Women’s Self Help Group	Agriculture	CRS: GDA
10 March	CRS Office	Agriculture	CRS: GDA
10 March	MADRAC Office	Economic Growth	MADRAC: ARIES
10 March	Shopkeeper (Woman Borrower, Guzara)	Economic Growth	MADRAC: ARIES
10 March	Garment Maker (Woman Borrower)	Economic Growth	MADRAC: ARIES
10 March	Beauty Salon (Woman Borrower)	Economic Growth	MADRAC: ARIES
11 March	WASSA	Democracy & Governance	Counterpart: Initiative to Promote Afghan Civil Society (I-PACS)
11 March	Health & Rehabilitation Program for Afghanistan (HRPA)	Democracy & Governance	Counterpart: I-PACS

# ANNEX 3: SCOPE OF WORK (SOW)

## *Assessment of Activities Attributed to FY2008 Women's Earmark*

### **I. Introduction**

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USAID/Afghanistan is required to prepare a comprehensive report, due May 1, 2009, on the use and results of the Mission's \$75 million Women's Earmark for Fiscal Year 2008. To inform the report, Post requires collection of field data from selected activities attributed to the Earmark. Post also desires Afghan nationals who are members of the Mission's Gender Team to participate in the data collection as on-the-job-training. This SOW details the terms of reference for the required technical assistance from the Short-Term Technical Assistance and Training (STTAT) Task Order under the WID IQC.

### **II. Background**

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The Consolidated Appropriations Act of 2008 required submission of a comprehensive report on USAID/Afghanistan's use of funds earmarked for Afghan girls and women between 2002 and 2007, as follows:

***Directive from Senate Report 110-128:*** As in past years, the Committee has provided funding to address the critical needs of Afghan women and girls, including support for women-led Afghan NGOs. The Committee directs the DFA to submit a report by May 1, 2008, detailing the uses of funds appropriated for these purposes for each year since fiscal year 2002. The Committee directs that the report assess the impacts of this assistance on healthcare, education and training, protection, and women-led organizations and to recommend new approaches that could better address the growing and unique needs, vulnerabilities, and potential of girls in Afghanistan. Additionally, the Committee directs the DFA to report on best practices or programs currently being implemented in Afghanistan for women and girls which could be replicated in other countries in the region.

***Directive from FY 2008 Foreign Operations Appropriations Bill, H.R. 2764:*** "The Department of State is directed to provide a report as recommended in Senate Report 110-128 under the 'Development Assistance' heading. The report should describe how funds have been used since fiscal year 2002 for each sector, the amounts provided, the types of activities supported, best practices identified, and the measurable impacts on the livelihood and status of women and girls. In addition to the sectors listed in the Senate report, the following should be included: agriculture, alternative development, democracy and governance (including judicial reform), and grants or programs implemented by Provincial Reconstruction Teams."

In response, USAID prepared and submitted a comprehensive report on its programming for women during the period FY2002–FY2007 (attached). Anticipating a similar requirement for the FY07 \$75 million Women's Earmark, USAID/Afghanistan developed a spreadsheet to identify and track activities or components of activities supported with funds attributed to that earmark.

### **III. Purpose**

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The primary purpose of this STTAT Task Order is to visit selected field-based sites and collect data on the activities or components of activities attributed to the FY08 Women's Earmark. This data will be used as the basis for the mission's report on the use and results of FY08 supported activities that directly benefit Afghan girls and women.

In particular, and in consultation with Technical Offices in the Mission, representatives of the Mission's Gender Team, and the Implementing Partners, the following will be ascertained during the field visits:

- Verification of the amount of the expenditures/sub-obligations from FY08 funds attributed to Women's Earmark;
- Confirmation of the number of direct female beneficiaries;
- Assessment of the extent to which activities met targets and objectives;
- Number, name and size of Afghan NGOs with whom Implementing Partners (IPs) have worked AND the number, name and size of women-led Afghan NGOs with whom IPs have worked;
- Determination of inputs, outputs and outcomes;
- Identification of best practices and lessons learned; and
- Recommendations for new approaches that could better address the growing and unique needs, vulnerabilities and potential of girls and women in Afghanistan.

To obtain accurate information, the Consultants will meet with women beneficiaries at each site in addition to the international (prime) and national (usually sub) Implementing Partners.

A secondary purpose of the STTAT Task Order is to provide Afghan members of the Mission's Gender Team with an opportunity for learning by doing. When visiting activities, at least one but no more than two Gender Team members will accompany the Consultants and assist with data collection. In the process, they will observe the Consultants as they model the practices and processes involved in information collection and analysis. The Gender Team members will also provide translation.

### **IV. Tasks and Methodology**

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A. Review and analysis of pertinent literature and documents, including:

- Activity program descriptions and budgets
- Activity baselines, targets, benchmarks and indicators
- M&E reports on activities from implementing partners, USAID or third parties
- The 2007 report submitted to Congress

- B. Meetings and discussions with the technical offices, COTRs, Gender Team members, the Cross Cutting Issues Advisor and other relevant Mission staff to obtain essential background on activities selected for visits
- C. Developing an appropriate data collection framework
- D. Interviews with key stakeholders and implementing partners working in program intervention areas, including local NGOs and Provincial Reconstruction Teams (PRTs)
- E. Field visits to selected program sites
- F. Modeling and explanations of data collection efforts for accompanying Gender Team members, including ensuring their participation in the process
- G. Entry and exit briefings with the Cross Cutting Issues Advisor, the Program and Project Development Office, and the Front Office
- H. Presentation of the draft gender analysis and recommendations to obtain feedback from Mission staff.

## **V. Estimated Level of Effort**

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Two weeks in country (six days/week) with two travel days each way, plus two days pre-fieldwork preparation for reading and two days post fieldwork for report writing for a total of 23 days.

## **VI. Performance Period**

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Ideal performance period: February 21–March 17, 2009

## **VII. Team Qualifications**

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Two consultants, preferably women so as to ensure access to female beneficiaries, with expertise in gender analysis and M&E are needed; familiarity with Afghanistan is preferred but at least prior work experience in the region is required, as is familiarity with USAID programming procedures. Key sectors in which expertise would be useful include agriculture, alternative livelihoods, non-formal education, economic growth, and democracy and governance.

## **VIII. Deliverables**

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- A preliminary list of findings and recommendations shall be submitted to the Mission upon completion of fieldwork (one electronic copy and three hardcopies). The Mission shall provide any additional written comments electronically within 5 working days of receipt of the draft.

- A final report will be submitted to the Mission within three working days after receiving comments on the draft.
- All raw data shall be catalogued and included with the final report.