



Ministry of Rural Rehabilitation and Development

WOMEN ECONOMIC EMPOWERMENT RURAL DEVELOPMENT PROGRAM
(WEE-RDP)

ANNUAL REPORT

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1. ABBREVIATION AND ACRONYMS

A2F	Access to finance unit
BDSP	Business Development Service provider
CMID	Community mobilization and institutions development
CSOs	civil society organizations
DAB	Da Afghanistan Bank
EDML	Enterprise Development and Market Linkages
EG	Enterprise Group.
ESMF	Environmental and social management framework
FA	Facilitator partner
M&E	Monitoring and Evaluation
MAIL	Ministry of Agriculture, Irrigation & Livestock
MFI	Microfinance Institution
MIS	Management information System
MISFA	Micro-Finance Support Facility of Afghanistan
MOCI	Ministry of Commerce and Industry
MOLSAMD	Ministry of Labour, Social Affairs, Martyrs and Disabled
MOU	Memorandum of Understanding
MOWA	Ministry of Women’s Affairs
MRRD	Ministry of Rural Rehabilitation and Development
NHLP	National Horticulture and Livestock Project
PAD	Project Appraisal Document
PAs	Producer Association
PEFs	Provincial Enterprise Facilitators
SHG	Self-helping group
SIU	Safeguard implementation unit
SME	Small Medium Enterprise
SMs	Social Mobilizers
SO	Social Organizer
TORs	Term of reference
TU	Training Unit
VF	Village facilitator
VSLA	Village Saving Loan Association
WB	World Bank
POs	Producer organizations
GoIRA	Government of Islamic Republic of Afghanistan
CC	Citizen Charter
TUP	Targeting the Ultra-Poor Project
WEE-RDP	Women’s Economic Empowerment Rural Development Program
WEGs	Women enterprise groups

2. Executive Summary

Women Economic Empowerment-Rural Development Program (WEE-RDP) took its initial steps and started preparation on launching this very critical national program since, July, 2018. WEERDP became effective on 23rd October 2018 with financing agreement signed between the GoIRA and World Bank with wide media coverage. WEERDP is a good news in last two decades for rural poor women and a hope towards local economic development. It intends to increase social and economic empowerment of rural poor women in selected communities during the next five years. It will work in 5000 villages and 76 districts in 34 provinces across Afghanistan in close collaboration, partnership and coordination with various National Priority Programs (NPPs).

Following intensive work on preparation and revision of various documents, manuals, strategies and training material, WEERDP started community mobilization with provinces already covered under AREDP program and field staff were trained on two batches on characteristics and main activities of program. Communities have shown very strong interest in the new villages on establishing women Self Help Groups (SHGs) and have been cooperating with field staff. WEERDP heavily coordinates with Citizens' Charter Afghanistan Project (CCAP) both at central and field level and builds on Citizens' Charter Afghanistan Project (CCAP) community mobilization in all 34 provinces. WEERDP targets the ultra-poor families identified by Citizens' Charter Afghanistan Project (CCAP) under the vulnerability assessment in each village and have developed a specific strategy for insecure areas.

A three days' workshop was conducted for all MRRD Provincial Directors and WEERDP executive director briefed them about program activities and requested for their continued support and assistance. .

The Community Mobilization and Institution Development (CMID) Unit worked on various manuals and strategies to guide the implantation of CMID activities at the field level. The documents included: Operation Manual to promote Self-help Group and VSLA, Community Procurement Manual, High Risk Areas Implementation Strategy, VFs Recruitment Guidelines, ToRs for CMID relevant staff, Budget Plan for CMID, and Capacity building manual. CMID extended/continued the operation platform of AREDP and started mobilization in the new CDCs of AREDP districts in Parwan, Bamyán, Nangarhar, Balkh and Herat provinces and covered 181 CDCs where SHGs were formed, a total of 1,010 SHGs (790 FSHGs) are established and SHGs were able to save 872,570 Afs (674,570 Afs by women SHGs)

Building Access to Finance (A2F) component facilitated empowering of both community institutions SHGs, and VSLAs in order to develop sustainable financial institutions at the community level. During the reporting period A2F Unit developed various key documents which included Access to Finance operation manual, five years plan, design and structure of the unit and MOU for opening bank account with commercial banks through close partnership from DAB.

The Monitoring and Evaluation unit developed various key documents. The documents included the development of M&E plan, questionnaires for Kochies and newly established SHGs, indicator tracking system for WEERDP, annual work plan tracker for WEERDP units to easily track their changes and progress. Moreover, the provincial monitoring and evaluation officers and PMO M&E team conducted field visits to saving groups,

self-help groups, enterprise groups, and village savings and loan associations in Herat, Balkh, Parwan, Bamyan and Nangarhar Provinces. M&E also monitored training sessions and market linkages in the targeted provinces.

During the reporting period, the Enterprise Development and Market Linkages (EDML) unit developed tools for Business Plan considering the context of Women Enterprise Groups. The unit also created market Linkages and established forward and backward linkages between EGs, SMEs, suppliers and distributors within and outside the province, including Kabul. During the reporting period, EDML unit through BDSPs in the provinces were able to establish 201 backward and forward linkages with inclusion of contracts between rural producers, urban sellers, distributors and governmental institutions. This intervention will have significant impact on the sales in the short run and on employment and income generation in the long run.

The Social Safeguard Unit developed Environmental and Social Management Framework (ESMF) for WEE-RDP and it was also translated into local languages. In addition, strategy on addressing child labour issues was updated to make it aligned with WEERDP context. The unit also draft Pest Management Plan (PMP). The SIU conducted trainings on environmental and social safeguards aspects for program beneficiaries. These trainings were conducted in Kabul, Parwan, Bamyan, Nangarhar, Balkh and Herat provinces.

During the reporting period, WEERDP reviewed and revised its Operations Manual to best meet program needs and objectives. Mobilization Strategy and training modules were revised and simplified given rural women context of the country and various tools developed to track progress of the activities. At the same time, criteria for maturity of community groups was modified and improved in order to shorten the process of providing support to rural women on access to finance and other technical support. Overall, intensive worked have been performed to review several documents, strategies, manuals, tools, modules and handbooks to encompass changes not only for the main components but also on other functional areas of the program.

3. Key Achievements of the Program sections

3.1. Key Findings from Monitoring Observations

From July to December 2018, provincial monitoring and evaluation officers and PMO M&E team conducted 3,552 filed visits to various self-help groups enterprise groups, village savings and loan associations in Herat, Balkh, Parwan, Bamyan and Nangarhar Provinces out of the total visits 1,303 had observations of which 1,061 were addressed and resolved after coordination with regional offices and other relevant units in centre. They also monitored training sessions and market linkages in the targeted provinces.

Monitoring and evaluation BDSP officers from PMO Kabul visited program entities (SHGs, SGs EGs and VSLAs) and monitored trainings sessions and market linkages associations in the targeted provinces.

3.2. Summarize Financial Status for 2018

No	Planned Activities	Achievements (%)
1	AREDP Project Closure	100%
2	Previous Years IUFs Reconciliation	100%
3	Category wise expenditure from 2008 to 2018	100%
4	Financial Management Manual	100%
5	Reconciliation of withdrawal application form of IDA & ARTF	100%
6	ARTF 3502 Additional Financing closure	100%
7	Facilitation and support for SAO auditors for FY 2017	100%
8	Prepared DA & Funds codes for ARTF 8443 IDA 384	100%
9	MOU agreement between commercial bank for VSLAs A/C	70%
10	Clearing account for VSLAs	0%
11	Opening the salaries account for all WEE-RDP Staff in Azizi Bank	90%
12	Retroactive financing USD 1.5 Million for WEE-RDP	100%
13	Quick Book Installation	60%
14	Linkage of MIS with Finance	20%

3.3. Summarize Human Resources Status for 2018

More than 49% of the program staffs based in Kabul and regions including 7 regional managers have hired and settled in all regions, all district coordinators, district officers and district enterprise development officer are in the process of recruitment. On Dec 16,2019, WEE-RDP Orientation Workshop for newly recruited regional managers, program officers of three components and the rest of the program staffs have been organized in Kabul. In addition to presentation of the WEERDP Executive Director and Unit Heads, guests from World Bank and UN-Habitat also provided comprehensive presentations on Gender Mainstreaming and best practices in community mobilizations and following is the HR statistic:

4. Key Achievements of each Component and Unit

Key achievements of the WEERDP three components, monitoring and evaluation, MIS, ESS and the operation units will be described.

4.1. Component 1: Community Mobilization and Institution Development (CMID)

4.1.2. An Overview on the Progress

Women Economic Empowerment-Rural Development Program (WEE-RDP) intends to increase social and economic empowerment of rural poor women in selected communities during a five year project. It would work in 5000 villages and 76 districts in 34 provinces across Afghanistan in close collaboration with Citizen Charter (CC) and assuring convergence of other MRRD projects, NHLP project of MAIL, Access to Finance project (TUP) of World Bank, etc. along with close coordination with Micro Finance Institutions (MFIs) and other stakeholders.

WEE-RDP promotes self-help groups as an initial entry in rural areas. Self-help groups provide opportunities to its members to learn and practice micro savings, access credit, and invest in their micro enterprises. These SHGs are subsequently federated in to Village Savings and Loan Associations (VSLAs)) to access finance in larger volumes. Access to finance enables rural entrepreneurs to invest in their rural enterprises.

The first component of the WEE-RDP, Community Mobilization and Institution Development (CMID) aims to build sustainable community institutions through social and economic mobilization. The formation of sustainable institutions at the community level would build the social capital of women in the rural areas, which will lead to their economic empowerment. The community institutions envisaged under the project are self-help groups (SHG), which would be federated into Village Saving and Loan Association (VSLA).

4.1.3. Component 1: Community Mobilization and Institutions Development (CMID)

The objective of the component is to build sustainable community institutions through social and economic mobilization. The project will heavily draw on the mobilization efforts undertaken by Citizens' Charter program of MRRD and leverage the network of facilitating partners working with the program.

4.1.4. Sub-Component 1.1: Promotion of Self-help Groups and their Associations/Clusters

The purpose of the sub-component is to mobilize poor, socially and economically marginalized women around internal thrift and credit activities and build vibrant and self-managed community institutions in the form of Self-help groups (SHGs) and their higher-level associations i.e. village savings and loan associations (VSLAs). These federations/associations will act as community based microfinance institutions for SHGs and EGs. Through this sub-component, the project will develop a culture of savings and inter-lending among poor rural women and build a strong institutional platform for their social safety nets to cope with various health or livelihood shocks leading to consumption smoothening in the first instance and eventually economic empowerment. VSLAs will also work as higher level support institutions for SHGs by linking with CDC structures, which would bring institutional sustainability to the model.

4.1.5. Sub-Component 1.2: Training and strengthening of Self-help Groups

The sub-component will fund various activities related to enhancing capacity, quality and financial performance of various community based organizations, particularly SHGs and VSLAs. Investments under the sub-component should include developing capacity building modules, training aids, common accounting and reporting systems; developing credit scoring methodologies and rating mechanisms for SHGs, VSLAs and other CBOs.

4.1.6. Development of CMID relevant manuals:

During the reporting period (CMID) Unit worked on various manuals and strategies to guide the implantation of CMID activities at the field level, the following manuals and strategies were developed during 2018;

4.1.6.1 Operation Manual to promote Self-help Group and VSLA:

The manual will help and guide SHG facilitators (SOs) to mobilize community into Self-help groups, form SHGs, nurture SHGs, extend necessary inputs at desired stage and grow learning appetite of practitioners. Operational guideline will bring more clarity towards promoting SHGs addressing various questions around what, why, how and when etc of SHGs and will provide handy material on various stages of SHGs, required inputs and tasks/role clarity in SHG promotion and graduation. It will enable practitioners and SHGs to extend more organized and informed inputs/efforts for graduating SHGs towards self and independent functioning.

4.1.6.2 Community Procurement Manual:

The purpose of this manual is to guide Village Saving and Loan Associations (VSLAs) on how to procure goods/services for the groups at the district or provincial level.

4.1.6.3 High Risk Areas Implementation Strategy:

This High Risk Area Implementation Strategy is intended for Senior/ Mid-level Government and Facilitating Partners (FPs), Master Trainers, Social Organizers and Village Facilitators. It provides strategic guidance how to implement WEE-RDP in insecure areas.

The purpose of the strategy is to;

1. Provide WEE-RDP, FPs and other partners with the flexibility to experiment with alternative forms of implementation that are tailored to the local context;
2. Establish further decentralized mechanisms within the WEE-RDP structure that allow local decision-making, timely.
3. Define measures to mitigate fiduciary risk inherent to operating in a volatile insecure environment; and
4. Establish a framework in which WEE-RDP, FPs, and communities can evaluate the successes and failures of alternative implementation approaches and share lessons learned.

4.1.7 VFs Recruitment Guidelines

This guideline outlines the principles and processes of recruitment and selection of VFs in the rural area under WEE-RDP coverage. This guideline will be a road map for WEE-RDP in order to recruit the VFs.

The existent recruitment process for hiring the VFs at the right time will be a challenge, particularly during expanding the operations into national level and remote rural areas. The existent process is lengthy and costly for the rural women who need to come to the district or regional/provincial center for test and interview.

The purpose of this guideline is to decentralize the recruitment process of Village Facilitators who are the primary contact of the program and play a crucial role in community mobilization and, institutions development. This guidelines will help the district team to hire a local qualified woman as VFs at village level in the remote areas of Afghanistan.

4.1.8. Development of ToRs for CMID relevant staff

During the reporting period CMID unit developed the ToRs for CMID relevant positions at Kabul, regional, districts and village level, which includes Head of CMID, CMID Specialist and CMID officer at Kabul Level, Regional Manager at regional level, District Coordinator, District Officer and Social Organizer at district level and Village Facilitator at village level.

Beside staff, the ToRs for hiring of Facilitating Partners (FPs) was also developed in close consultation with the MRRD and WB procurement departments. The specific objective of this assignment is to provide intensive, high quality implementation support to WEE-RDP towards achievement of its project development objective of increasing social and economic empowerment of poor rural women in selected communities.

4.1.9. Development of Budget Plan for CMID

During the reporting period CMID developed the five years budget plan for its operation in 34 provinces, CMID also developed a rollout plan which explain the number of groups and its associations/clusters to be established in 76 districts of 34 provinces with the timeline.

4.1.10. Capacity Building of staff

During the reporting period a four days training program on social mobilization and orientation was conducted in two batches and 48 Social Organizer were trained on the mentioned concept.

The training programs covered the following topics;

1. Introduction of WEERDP, objectives and the process of work in WEERDP.
2. Introduction of community and community mobilization.
3. Process of community mobilization for WEERDP operation at the field.
4. Introduction of SHGs and VSLA, the steps of establishing and improving.
5. Role and responsibilities of social organizer at WEERDP.
6. Introduction of books of record and practical work.
7. Islamic Banking



Regional Staffs Capacity Building

4.1.11. Promoting of Self-help Groups (SHGs)

CMID promoted SHGs as an entry point in rural areas and organized rural men and women. Self-help Groups provided opportunities to their members to learn and practice micro savings, access credit. The program has made significant progress in forming and nurturing of SHGs, developing systems for maintaining simple and transparent accounts to record all financial transactions and ensuring meeting minutes are maintained at the group level by the groups themselves. SHGs have successfully mobilized savings. The activities stated below were carried out to promote Self-help groups (SHGs) during 2018.

4.1.12. Community Mobilization

CMID Teams were engaged extensively in undertaking activities for mobilizing communities in 5 provinces. Community mobilization was undertaken in 24 districts in Herat, Balkh, Nangarhar, Parwan and Bamyan provinces.

CMID team made use of CC's well-being analysis data (documented and stored by CDCs), to identify the poorest households and conducted targeted outreach to the women living in those households.

CMID team built on the experience of CCAP, in areas where CCAP operates and benefit from a range of social mobilization and poverty targeting activities already done by CCAP and work with established Community Development Councils (CDCs) in these communities.

Currently CMID team extended/continued the current operation platform of AREDP using individual Village Facilitators (VFs) and Social Organizers (SOs). CMID also used a principle of 'saturation' with regards to community mobilization to ensure that as many women/households in any rural community are mobilized into SHGs as possible.

CMID covered 181 CDCs in 24 districts in 5 provinces where SHGs were formed. Teams introduced WEE-RDP and CMID activities to CDCs and helped build community awareness of the program.



Community Mobilization in Nangarhar, Balkh, Herat and Bamyan

The table 1 shows the number of districts and CDCs covered in each province.

Name of Province	Number of Districts	Number of CDCs	Remarks
Parwan	5	27	
Bamyan	5	40	
Nangarhar	6	21	
Balkh	4	33	
Herat	4	60	
Total	24	181	

Table 1 Number of districts and CDCs covered in provinces

4.1.13. Self-help Groups (SHGs) formation

Interested community members were facilitated by SOs to form Self-help Groups after a series of visits across all provinces. A total of 1,010 SHGs (790 FSHGs) are established. The community members agreed to form groups after interactive discussions and awareness building meetings with the interested families/community groups identified during community mobilization. These groups were further supported to select office bearers, develop group norms around savings, set-up group meetings and how to keep group records, etc.

The Social Organizers (SOs) made regular visits to the villages in order to support groups to organize group activities and to help the SHGs establish procedures.



Formation of Self-help Group in Nangarhar

CMID promoted 20% men and 80% women SHGs, not mixed but separate groups. The team promoted women SHGs on priority for mainstreaming gender in the program but has recognized the need for male SHGs as well to facilitate access and acceptability in rural communities

As a result, about 1010 SHGs were formed of which 790 were female SHGs across 5 provinces.

Name of Province	Number of SHGs formed		Total
	Male	Female	
Parwan	45	150	195
Bamyan	53	143	196
Nangarhar	44	177	221
Balkh	31	189	220
Herat	47	131	178
Total	220	790	1010

Table 2 Number of SHGs in provinces

In order to successfully establish female SHGs, the team first facilitated the formation of male SHGs and then begin forming female SHGs in CDCs. This method proved useful in convincing the men in the community that this program is more beneficial for women.

4.1.14. Enhance Micro Saving

The SOs helped nurture SHGs to practice core functions such as regular savings, weekly meetings, complying with group norms and regulations, attendance, maintaining proper records, and initiating internal lending. Availability and access to micro loans within villages has enabled SHG members to address their safety net issues. The data from the field indicates that during 2018 SHGs were able to save 872,570 Afs (674,570 Afs by women SHGs which is 77%).



Enhance Micro Saving, Bamyan

Province	Amount of savings mobilized by SHGs during 2018 (Afs)	
	By all SGs	By female SGs
Parwan	177,220	124,220
Bamyan	255,740	206,200
Nangarhar	42,050	27,320
Balkh	222,780	194,000
Herat	174,780	122,830
Total	872,570	674,570
Female participation	77%	

Table 3 Shows the amount of savings mobilized during 2018

4.2. Component 2: Access to Finance (A2F)

The major activities of Access to Finance included identifying the matured SHGs and promote them to VSLAs, provide VSLAs with books of records, internal lending methodology, technical support and necessary guidance for a better implementation of the financing process. Furthermore, follow up the process of VSLAs registration with MRRD/WEERDP and inject seed capital grants to the matured and eligible SHGs and VSLAs, identify commercial banks and MFIs to provide VSLAs with bigger capital on Islamic mode of financing, The intended final goal is the creation of a sustainable development for financial services in rural areas. This would be prepare the women groups to link with MFIs and make them bankable. Below are the key achievements of the component:



Islamic Banking training for VSLA, Herat

- As per the instruction of senior management a letter developed for DAB in order to be asked from Da Afghanistan Bank (DAB) to issues an official letter to NKB and Pashtany Bank, for the better execution of banking services for WEE-RDP program beneficiaries.
Letter along required document has been shared with financial inclusion of DAB for their review and making decision.
- The MOU with partner Banks and its budget estimate have been finalized and sent to World Bank for NOL, but the WB technical team comment on it, the comment Incorporated and send it back for their review and consideration.
- The Access to Finance conducted SHGs assessment which newly formed in Parwan province the mission start from 22th to 27 December, overall 119 SHGs have been visit out of that 15 new SHG checked overall performance were satisfactory bellows are the mission finding and recommendation.

4.2.1. Sub-Component 2.1: Seed capital to SHGs and VSLAs

The purpose of the sub- component is to provide seed capital grant in proportion to accumulated saving of SHG and VSLAs is designed to transfer financial resources to mature SHGs/VSLAs to supplement their own savings and establish long term revolving funds at group and village level, the grant will be transferred to the SHGs while the SHGs and VSLAs meet maturity criteria The size of each seed capital grant would be determined by the membership of each SHG and VSLA and for the SHG level they would be split into two tranches. The seed capital grant size would be calculated with an average of \$10/member for the first tranche and \$30/member for the second tranche at the SHG level and an average of \$40/member at the VSLA level.

4.2.2. Sub-Component 2.2: Building partnerships with MFIs & Commercial Banks

The objective of this sub-component is to enable the linkages with MFIs and commercial banks and deliver a range of financial services (including training, maturity assessments/grading tools, etc.) to the SHGs and VSLA. This will create an enabling environment for investment in the livelihoods of rural women by increasing their access to sustainable financial services. The project will look to building institutional partnerships with MISFA and other like-minded MFIs/Banks to promote lending and financial inclusion of women groups.

4.2.3. Key Achievements of Access to Finance Component

Building Access to Finance (A2F) component will facilitate empowering of both community institutions SHGs, and VSLAs in order to develop sustainable financial institutions at the community level.

The key achievements of Access to Finance unit for the reporting period are as below:

1. Developed Access to Finance operation manual
2. Developed Access to Finance five years costing and projection
3. Developed Access to Finance component design and structure
4. Developed MOU for opening bank account with commercial banks
5. Developed project completion report for AREDP
6. Developed TOR for Access to Finance unit based on new structure
7. Conducted field visit in term of seed capital impact assessment at VSLAs level and key finding

4.2.4. Development of a Manuals for Access to Finance component

Operation Manual: The Access to Finance operation manual has been provided for the project period as a guideline document, to define main activities of the component, set seed capital indicators, linkage of community based institution with MFIs and commercial banks, saving and loan mechanism and sustainability plan of VSLAs.

Whereas the VSLAs is one of the highest financial institution at community level hereby, the main objective of the manual focusing on the basic VSLA methodology and outlines the steps that Access to finance must take to form and train Village Savings and Loan Associations in order to provide seed capital grant in proportion to accumulated saving of SHG and VSLAs is designed to transfer financial resources to mature SHGs/VSLAs to supplement their own savings and establish long term revolving funds at group and village level, in addition its designed for a community that does not have access to formal financial services.

The key purpose of Access to Finance procedures manual is to provide guidelines to all staff at WEE-RDP particularly for access to finance staff for better program implementation, meanwhile would be helped MIS and Finance staff for the orderly execution of their respective responsibilities for the purpose of preparing the financial statements.

4.2.5. Structure and Designing

In previous program the Access to Finance was one of the sub component of the program, whereas this unit is one of the major budget units of the new program, upgraded as new component.

4.2.6. Development of Budget Plan for Access to Finance component

Access to Finance component developed its budget based on component design which split up in to two different activities such as. Seed Capital to Build Bankable Credit profile of CBOs and its members as;

- I. Provision of Seed capital to SHGs (First Trench)
- II. Provision of Seed capital to VSLAs
- III. Provision of Seed capital to SHGs (Second Trench)
- IV. Saving accounts maintenance for 2 years
- V. Opening Bank Account for the VSLAs

Development of innovative financial products and services & building partnerships with MFIs & Commercial Banks in the result of;

- I. Maturity Assessments of community institutions (SHGs & VSLAs)
- II. Study on Identifying Innovative MF Products & Services
- III. Develop Partnership strategy for MFIs and Apex agencies
- IV. Mobile Banking Pilots to increase access to finance
- V. Networking and collaborating with MFIs and FFIs

4.2.7. The Development of Component TORs

The Access to Finance component developed TORs based on organizational structure in order to meet the goals and objective of the program the bellow TOR developed for the component based on it's designed.

- I. Head of Access to Finance component
- II. Access to Finance specialist
- III. Access to Finance operation officer
- IV. Access to Finance complain officer
- V. Access to Finance linkage officer
- VI. Access to Finance Assistant
- VII. National Economic and Access to Finance Advisor

4.2.8. Development of MOU for Bank Account

The MoU consists in the overall objective of achievements of the SHG, VSLA, and EG Bank Linkage at village level as per the target set by WEE-RDP for each year

Specific objectives under this MoU are

- I. Simplification and streamlining the process for opening of Savings Account of Community Institutions.
- II. Simplification and streamlining the process for saving linkage of community institution.
- III. Establishing a transparent system for a monitoring of the CI-Bank linkage Program.
- IV. Creating awareness and Building Capacities of WEE-RDP field functionaries on the banking system, procedures so as to ensure effective bank linkage of CIs
- V. Creating awareness among bank functionaries on WEE-RDP and different provisions under WEE-RDP.

This MOU reached to the final stage, close to award and signing between both parties the latest version submitted to the World Bank for NOL.

4.2.9. Developed project completion Report

The Access to Finance component supported project completion report for AREDP, in this report the whole unit achievements have been reflected.

Reflected the table below presents the summary of information under WEE-RDP have been done by the Access to Finance unit. These VSLAs are from AREDP and shifted to WEERDP.

Province	Number of VSLAs Established	Number of VSLAs Registered	Number of VSLAs Received Seed Capital	Total Seed Capital Amount (Million AFN)
Parwan	68	58	55	26.81
Bamyan	104	101	93	50.47
Nangarhar	174	155	151	85.74
Herat	117	116	115	59.38
Balkh	58	50	55	25.39
Total	521	480	469	247.78

Table 4 Summary of Information, A2F

4.2.10. Key findings of Monitoring

- I. During the assessment it was also found that absolute majority of the seed capital has been utilized for financing businesses in different sectors, according to the VSLAs' business plan which were developed initially.
- II. Currently the VSLAs' key members maintain the books of records accurately and have enhanced the loan process and approval procedure to serve their member in best possible way.
- III. The first and second round Injection of Seed Capital to VSLAs has improved their operations, and through that and their savings amounts, a large number of members have received commercial loans and invested in the sectors they consider to be.
- IV. Now in the most of covered villages we have a small local banks, with average capital of AFs 1,000,000. That response to all small loan aim to financing businesses.
- V. Existence of VSLAs and SGs as a local financial institutions, has provided the groundwork for creating job opportunities for hundreds of women and men in the villages covered by the program.
- VI. In some VSLA created a sustainable loan distribution system, they designed a guarantee letter and it will be fill when the member want to request for a loan. In this letter two villagers and head of CDC guarantee the borrower. It shows that most of VSLAs are in the sustainability pad.
- VII. The successful implementation of AREDP in the covered area, now helping our colleagues in term of WEE-RDP mobilization process, as a Strong backing and successful story. Currently, a large number of villages themselves are applying for implementation of WEE-RDP.
- VIII. Most of the VSLA members, which expressed lots of interest in their membership with VSLAs and accessing finance to increase their income generating activities and rural enterprise development. The VSLA members thanked the program for availing such opportunity for them.

4.3. Component 3: Enterprise Development and Market Linkages (EDML)

4.3.1. Summary of key achievements

The Enterprise Development and Market Linkages (EDML) component aims to finance common assets of public goods nature based on business needs and assessment of market failure. These investment will be catalytic, helping individual level investments reach economies of scale through increased coordination. This will be supplemented with technical assistance, business development support, as well as market exposure linkages. This unit will seek to draw partnerships and synergy with private sector, public sector, bilateral donor funded programs etc. to create market linkages for EGs and PAs and hence provide access to market.

4.3.2. Business Plan Review/Development for EGs

WEERDP aims to establish enterprise groups based on the potentials and resources availability in the rural communities. The EGs are formed out of matured SHGs, unless SHGs are formed and matured they cannot be mobilised into EGs. Till the formation SHGs and their maturity EDML staff has either revised or developed Business Plans for those EGs which were established over the period of AREDP implementation. In total 260 new Business Plans were developed for EGs in five provinces, 486 Business Plans were revised for EGs.

4.3.3. Business Plan Development/Review or Assessment Report for PAs

Producers Associations (PAs) were established by AREDP out of Enterprise Groups in targeted districts. These PAs are formed from EGs which have similar production activities. EDML unit in WEERDP will work with the potential active PAs already established by AREDP. To identify active and potential PAs, EDML unit assesses the operation, production and sustainability of PAs and for this purpose BDSPs reviews the business plans which were previously developed by AREDP or those which do not have Business Plans, a comprehensive assessment report is developed for future support of WEERDP to PAs. Till the end of November, 2018 for 50 PAs Business Plans were developed/reviewed or assessment reports were made.

4.3.4. Accomplished Activities by EDML

NO	Activity	Total Targets	Achieved Targets
1	Revision of EGs business Plans	720	722
2	Revision of Pas Business plans	72	54
3	Establish Backward and Forward linkages of EGs	216	213
4	Product Development and promotion and quality improvement	180	170
6	Developing monthly plan and monthly report/ Data collection	36	36

Table 5 shows accomplished activities by EDML

4.3.5. Organizing show case and exhibition for SMEs/EGs products in Kabul and international level

Exhibitions and trade fairs have always been a medium of representation of products for the rural SMEs/EGs whether on national or international level. It also serves as a chance for the SMEs/EGs to come in contact with the final customers. Exhibition result to increased sales and access to market for EGs and PAs. EDML unit conducts exhibition through two channels; one is the direct WEERDP conducted exhibitions.

In this type of exhibition the planning, organizing, controlling and expenses are all performed by WEERDP and another type is the participation of WEERDP beneficiaries in other partners' exhibitions. These exhibitions are organized by stakeholders like MAIL, MOCI, MoWA, AWCCI, AUF etc. In the month of August WEERDP had a joint exhibition with Ministry of Agriculture Irrigation and Livestock (MAIL) under the name of Cultural Week. In this exhibition 11 Enterprise Groups (EGs) from 3 provinces represented WEERDP. In the month of October WEERDP participated in AG Fair. AG Fair was a grand exhibition for agriculture and rural products by MAIL. In AG Fair 13 SMEs from different sectors like Handicraft, Carpet Weaving and Jewelry represented WEERDP.

4.3.6. Assisted EGs on market linkages

Linkages includes establishing forward and backward linkages between EGs, SMEs, suppliers and distributors within and outside each province, including Kabul. EDML unit through BDSPs in the provinces were able to establish 201 backward and forward linkages with inclusion of contracts between rural producers, urban sellers, distributors and governmental institutions during the period Jul-Nov.2018. This intervention will have significant impact on the sales in the short run and on employment and income generation in the long run.

4.3.7. Support EGs with promotional activities at national and international level

WEERDP assist EGs/PAs in promoting their products in national and international markets. Beside the exhibitions where EGs directly meet with final consumers and potentials suppliers, and backward and forward linkages, WEERDP also analyses EGs promotional needs, develop promotional guidelines, establish online and offline promotion checklist, recommend suitable packaging needs for EGs/Pas products. During the period 160 promotion activities like designing label, guidance for packaging and standardization, creation of Facebook page or website etc. were carried.

4.3.8. Field Trips by PMO staff to provinces

For the purpose to deliver activities on time, track the deliverables of BDSPs in the field, understand the progress on the monthly targets, identify problem and challenges of provincial staffs and project beneficiaries, collect feedback from provincial offices and beneficiaries EDML PMO staff is regularly traveling to provinces. During the reporting period, SME Specialist along with PMO BDSP had four travels to different provinces. During this trip provincial BDSPs were given an orientation about their new deliverables and also monitored their previous months activities. In the month of September SME specialist had a visit to Balkh province where the provincial BDSPs activities were supervised and further cooperation between the different units of the projects were discussed.

4.4. Key Achievements of Safeguard Implementation Unit (SIU)

4.4.1. Key Achievements

1. Environmental and Social Management Framework (ESMF) for WEE-RDP developed, Translated into local languages and disclosed.
2. Strategy on Addressing Child Labour issues updated to WEERDP contexts.
3. Pest Management Plan (PMP) drafted for WEERDP.

4.4.2. Visit and Assessment of SMEs and EGs Concerning Environmental and Social Aspects

According to our provincial ESSSPs team's action plan, more than (262) Environmental and Social Safeguards visits of WEERDP's beneficiaries which include (11) SMEs ((4) Male SMEs and (7) Female SMEs), 217 Egs ((94) Male Egs and (123) Female Egs), 13 SGs (11) Female, 21 VSLAs ((8) Male and (13) Female) in all provinces have been conducted.

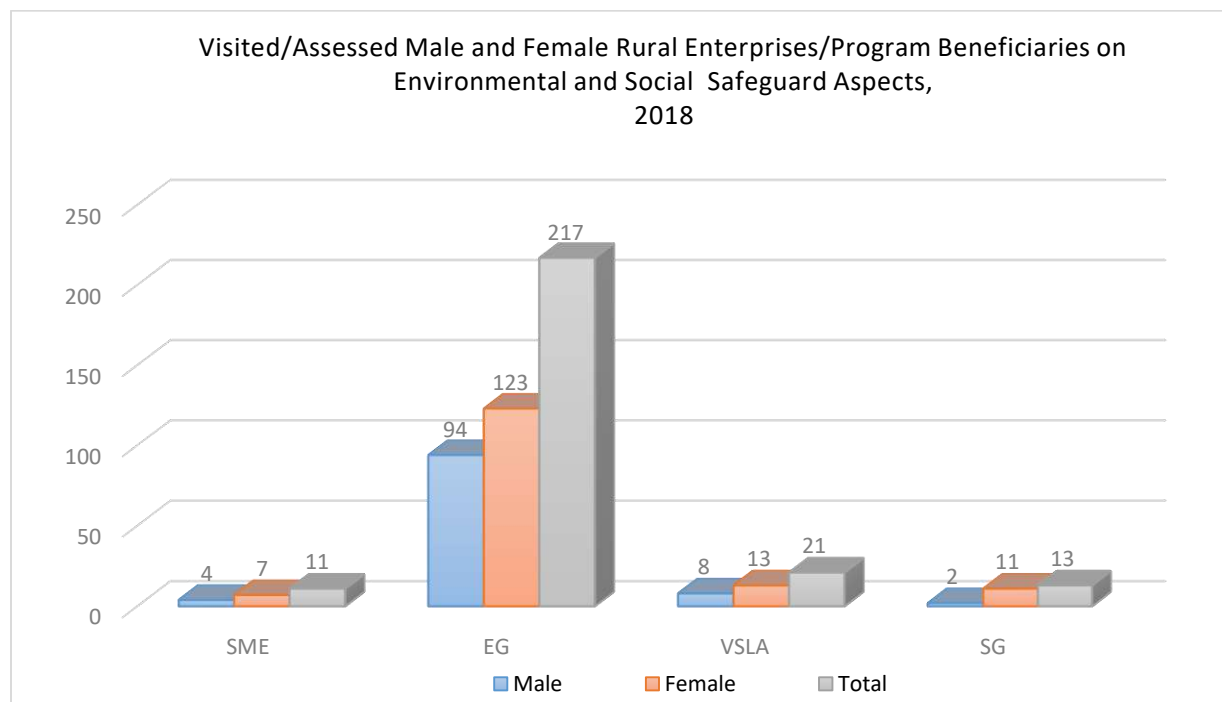


Figure 1 Visited/Assessed Male and Female Rural Enterprises/Program Beneficiaries

4.4.3. Environmental and Social Safeguards Workshop delivered to WEERDP Beneficiaries

During the reporting period, SIU held (116) trainings for (1221) program's beneficiaries where 569 of them were Male and 656 Female in Kabul, Parwan, Bamyan Nangarhar, Balkh and Herat provinces.

Following topics were discussed during the training session:

1. Concept of Environment
2. Impact of Agriculture and Livestock on Environment
3. Waste Management
4. Climate Change
5. Grievance Redress Mechanism

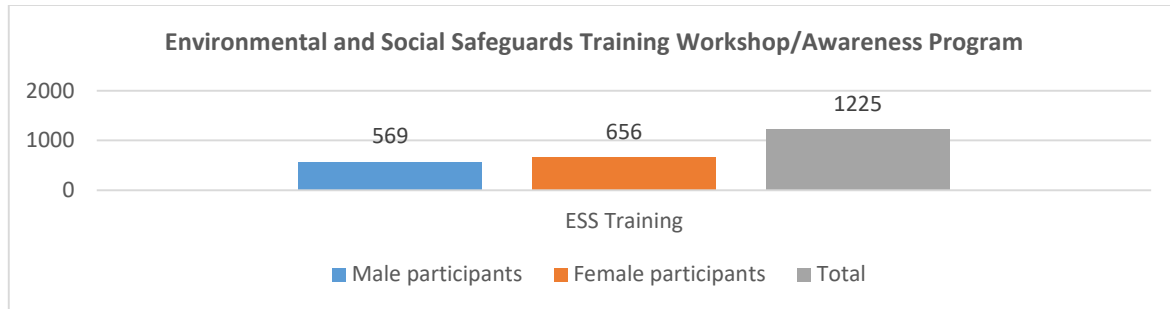


Figure 2 Environmental and Social Safeguards Training Workshop/Awareness Program

4.4.4. Grievance Redress Mechanism

Grievance Redress Mechanism is part and parcel of the machinery of any administration. It is a critical tool for promoting transparency and accountability, improving service delivery and enhancing overall project effectiveness in government programs. In order to be effective, GRM should not only have well-thought organizational structures and internal processes, but also should stimulate demand for GRM users to access the mechanism.

- New Phone numbers have been allocated for grievance receiving:
 - +93 0 745 222 860
 - +93 0 745 222 861
- New email address prepared for WEE-RDP grievance handling desk: Complaints.weerdp@mrrd.gov.af
- SIU has registered more than 30 complaints where reported and all complaints have been addressed.

4.4.5. Development of Environmental and Social Safeguards Success Stories on Rural Enterprises

During this reporting period, (40) Environmental and Social Safeguards Success Stories on Rural Enterprises prepared concerning rural enterprise in WEE-RDP coverage provinces. The main objective of developing of such cases are to increase the level of environmental and social awareness aspects, and motivation other enterprises in order to compliance on ESS issues on their daily and economically activities. The next step of these case studies will be reviewing and will publish the best of them.

4.4.6. Mitigation Measures Application

Coordination and Facilitation provided with 131 (67 female and 51 male) rural enterprises for application of ESS mitigation measures in order to develop the ESS compliance level of enterprises. These mitigations measures include plantation of trees, use of personal protective equipment (PPE), Environmental Hygiene and Safety (EHS) Compliance, application Child labour Strategy and recording evidences of avoiding child as labour, first aid kits, fire extinguisher, distribution of posters etc.

4.4.7 Dissemination and advocacy of Developed ESMPs and Child Labour Strategy

Close coordination and advocacies with (71 (24) Male and (47) Female) rural enterprise in order to skill up the level of rural enterprises' Compliances on Environmental Hygiene and Safety (EHS) and social safeguards have been enhanced specific sessions on ESMPs and Child labour strategy have been conducted.

4.4.8. Registration of EGs with NEPA

During reporting period (8) EGs have been registered with Provincial NEPA offices as an environmental friendly entity (rural enterprise) at provincial level which have been supported through WEE-RDP intervention on ESS issues.

4.4.9. Pest Management Consultative Workshop

One day consultative workshop on the Pest management Plan (PMP) held for WEE-RDP among various stakeholders consisted of (MAIL, NEPA, CCAP, Agriculture University of Kabul and AWCCI) have participated. Much useful information shared and discussed during the workshop, especially how to mobilize PMP criteria assigned by the World Bank in the communities. Information will be incorporated in the draft PMP.

4.5. Management Information System (MIS)

4.5.1. Key Achievements

1. Data Collection and Data verification launched from the field
2. Data Quality control, verification and validation rules applied.
3. Ad-hoc, Monthly and Quarterly Progress reports.
4. Data Analysis for Data integrity and new systems design.
5. System back fixing and development.

4.5.2 Data Collection and Data Checking

1. During the reporting period, all the beneficiary data has been collected from the field and reported to provincial offices on timely manner.
2. Data has been checked with checklist for accuracy.
3. The sales and employment transactions data collected for EGs, Kochies Individual Enterprise (K-IE) and People with Disabilities Individual Enterprise (PWD-IE).
4. All program units used MIS data for their field visits and other missions.

4.5.3 Data Quality control, verification and validation rules applied

1. Data quality monitoring tools used to ensure the data quality is of high degree and all the gaps in the data are filled.
2. Verification and validation rules applied to ensure the integrity of data.
3. Regular data quality checking has been carried out to ensure high quality of data is entered into system.

4.5.4 Monthly and Quarterly Progress reports

1. MIS unit is regularly disseminating standard and ad-hoc reports to its internal and external stakeholders. During the reporting period, MIS unit released monthly progress reports and quarterly progress reports and shared it with all the relevant departments and institutions.
2. MIS unit developed a very comprehensive system to feed AREDP/WEERDP Microfinance related information into the Micro-View Reporting system of Afghanistan Microfinance Association (AMA) on quarterly basis.

4.5.5 Data Analysis for Data integrity and New Systems Design

1. MIS unit regularly assess to ensure quality data is within system.
2. MIS unit started analysing for finding out trends and insights from the data for the management and stakeholders.
3. MIS Unit has processed the data analysis for the development of new integrated web based MIS System.

4.5.6 System Development and back fixing

1. MIS unit has been upgrading the existing systems for new enhancement and providing technical assistance to field staff on any modification or fault.
2. For REDMIS System, some modifications have been brought in the system to accommodate Training, Market linkages and beneficiaries list registered with project.

Data Gathering and Requirement Analysis Phases has been completed for WEE-RDP New Web-based MIS software development.

4.6. Key achievements in Communication and administration

1. WEERDP Social Media Sites were maintained and updated
2. Designed, developed and launching WEERDP website
3. Public Outreach
4. Developed monthly and quarterly reports
5. Developed communication Operation Manual

4.6.1. WEERDP Contract Signing Ceremony

WEE-RDP contract signed between World Bank Country Director and Afghan Government Representative (Minister of Finance) in the presence of the Ministry of Rural Rehabilitation and Development (MRRD) Minister and leadership on September 23, 2018 at Marmarin Palace, Kabul.

4.6.2 WEERDP Introduced to MRRD Provincial Directors in a three days' workshop

A three days' workshop was conducted for all MRRD Provincial Directors and WEERDP executive director briefed them about program's activities and asked for their continued support and assistance.

4.6.3 Publications

Under WEE-RDP, following publications are developed and have been disseminating for targeted audiences (government, local communities, regions, donor agencies and NGOs):

No.	Publication	Quantity
1	WEE-RDP Regional Profile (seven Regions)	500
2	WEE-RDP Pen and Notebook	3,000
3	WEE-RDP Brochures	4,000
4	WEE-RDP Flyers	2,000

Table 6 Shows publications that are being disseminated by WEERDP

5. Key Findings from Monitoring

From July to December 2018, provincial monitoring and evaluation officers conducted 3216 field visits to saving groups, self-help groups, enterprise groups, village savings and loan associations in Herat, Balkh, Parwan, Bamyan and Nangarhar Provinces and monitored their operation activities. They also monitored 204 training sessions and 324 market linkages in the targeted provinces.

The table 7 reveals monitoring field visits to the program entities in the targeted provinces

#	Province	Visits to SGs	Visits to EGs	Visits to VSLA	Visits to Training Sessions	Visits to Market Linkages
1	Herat	210	174	84	48	72
2	Balkh	256	260	82	48	72
3	Parwan	252	270	80	48	72
4	Bamyan	200	146	50	12	36
5	Nangarhar	250	294	80	48	72
Total		1168	1144	376	204	324

Table 7 Monitoring field visit to target areas

Monitoring and evaluation BDSPs from PMO – Kabul conducted 3,552 field visits to various self-help groups enterprise groups, village savings and loan associations in Herat, Balkh, Parwan, Bamyan and Nangarhar Provinces out of the total visits 1,303 had observations of which 1,061 were addressed and resolved after coordination with regional offices and other relevant units in centre and they have monitored 44 trainings sessions and 66 market linkages in the targeted provinces and shared their field visit reports with the provincial managers and program management at the PMO.

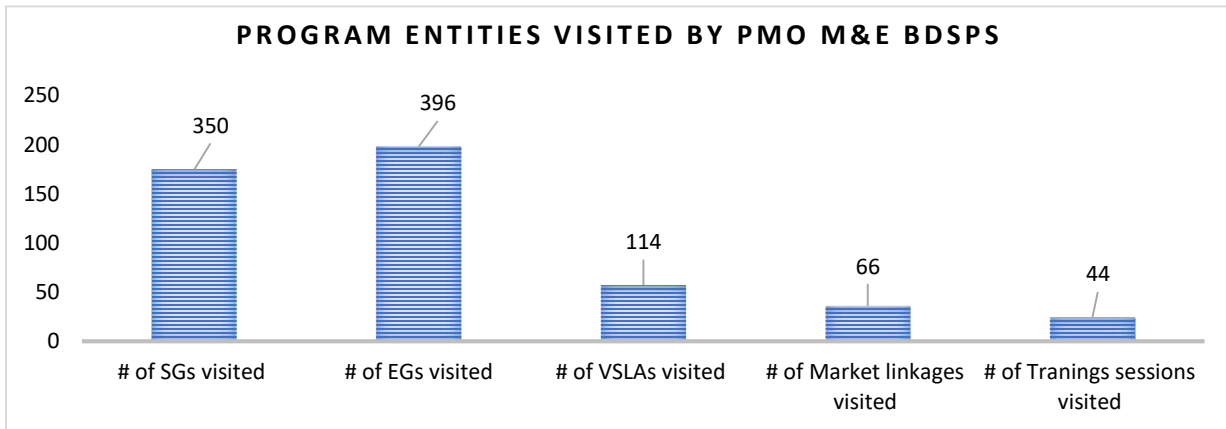


Figure 3 Program entities visited by PMO M&E BDSPS

5.1. Third Party Assessment Consultancy

Monitoring, Evaluation and Research Unit closely followed impact assessment of the AREDP through third party on the impact of AREDP on lives of the rural women in the targeted provinces where program was implemented.

5.1.2. Monitoring and Evaluation key achievements

1. Developed questionnaires for Kochies.
2. Developed questionnaires for newly established SHGs.
3. Developed a comprehensive monitoring and evaluation plan for WEE-RDP.
4. Indicator tracking system for WEERDP has been developed.
5. Conducted regular field visits to the program entities in the targeted provinces.
6. Modified all relevant tools of monitoring and evaluation for the WEERDP.
7. Developed an indicator tracker for WEERDP to track its changes and progress of each indicator on quarterly basis.
8. Developed annual work plan tracker for WEERDP units to easily track their changes and progress.

5.1.3. Field Visits to Newly Established SHGs

During the monitoring visits, it was found that CMID team established 1,010 new SHGs in five provinces of which 790 were female and 220 were male.

Community members were willing to accept and implement program properly and they praised the objective and approach of Women Economic Empowerment Rural Development Program. The newly established groups started savings and internal lending and most of them were well oriented about the objective of the program and the overall procedure of the program.

6. Financial Status

Implementing Agency	Grant	Received	Utilized	Balance
MRRD	ARTF	ARTF Ret/Fin	\$1,500,000	\$1,105,780
	IDA			
	TOTAL	ARTF Ret/Fin	\$1,500,000	\$1,105,780

Table 8 Show Financial Status

The overall financial management will be the responsibility of the MRRD Finance Directorate, which will be supported by technical assistance of a national team. The MRRD WEE-RDP -dedicated finance team will manage and execute the project budget and report to the World Bank, MoF and other stakeholders. The finance team will be responsible for financial management of the project and will be stationed in the Finance Directorate and will be reporting to the Director General of Finance.

The Finance Directorate of MRRD consists of civil servant and contracted staff of different projects such as CCAP, NRAP, WEE-RDP, WATSIP, Regional project and other small grant. Due to the lack of capacity in civil servants, and to meet the requirements of the donors, MRRD will recruit contracted staff from the budget of specific project for better implementation of project financial activities. Therefore, specific budget under each project shall be approved under the name of Operational Cost, which covers the salaries, and other day-to-day expenses of the project.

Recently, MRRD took the initiative through the change management reform and integrated the entire parallel and common functional departments of the various programs under the central directorates or Tashkeel. The

Finance Directorate was also part of this process where all program finance units merged with the finance department led by the deputy director for development budget (contracted) and report to Director of Finance (Tashkeel).

7. Procurement

The procurement department in consultation with sectors heads and the project management, could identify the overall needs of the project and develop the procurement plan and upload the same into the STEP system.

The project procurement plan generally consist of Goods and Consultancy Service packages and no Work packages have been envisaged. The project procurement plan consist of around 45 packages, the project procurement plan has been cleared by the World Bank recently and the initial procurement steps for its major activities have already initiated.

In close consultation with the World Bank, a detailed terms of reference (TOR) for hiring of FPs (facilitating partners) have been prepared and the initial procurement steps have taken accordingly i.e. the required official documentations prepared and shared with NPA (national procurement authority) for providing facilitations on procurement process for the packages costing more than AFN 50m, the relevant REOIs (request for expression of interest) for 16 packages of FPs have been publish on UNDB-online and World Bank external websites as well as on MRRD and NPA sites along in one local newspaper. The initial steps for formation of the evaluation committees for the evaluation of EOIs (Expression of Interests) of NGOs (non-governmental organizations) have been taken. Furthermore, the procurement process for some Goods packages are started and going to be procured through PD (procurement directorate).

As far as the small procurement (shopping) is concerned, the procurement unit could streamline the shopping process and implement around 35 shopping packages falling under AFN 500k threshold. In addition, the documentation for shopping i.e. RFQ (request for quotation), bid opening forms, bid summary sheet and purchase order which have been in use in English language and were in detailed context, were developed in local language (Dari) for smooth running of shopping packages and easy understanding of the concerned parties i.e. local suppliers, local staff, controllers etc.

8. Administration

1. Developed manual for admin unit.
2. Inventory physical verification has been completed.
3. Handed over Bamyan and Parwan offices to relevant PRRDs
4. Have been conducted field missions for the new offices establishment in 7 regions
5. Supported the Audit process and audit observation responded on time

9. Human Resource key achievements

1. Recruited new employees both national and international and completed their reports and processed as per recruitment policy and procedures.
2. Developed New TORs and adjusted previous TOR as per NTA policy.

3. Prepared HR plan and Organizational Structure as per NTA policy and WB NOL.
4. Conducted Training for HR managers of civil servant from all 34 provinces as a capacity building of MRRD employees.
5. Implemented Afghanistan work law as well as HR policy of MRRD for all employees of the program, like leaves, attendance, payment process and contracts, recruitment and all benefits and compensations.

10. Gender and women’s participation

The gender operation manual developed in two ways, one looking to the overall program implementation strategy and second the result or impact of program in regards to beneficiaries.

Gender Unit changed Operational manual to Gender based violence approach. In order to tackle the gender based violence in to the WEERDP, below procedures are developed to conduct overall gender activities:

1. Expand Collaborative Efforts.
2. Conduct gender analysis and GBV risk assessment to avoid doing harm.
3. Elevate women as leaders and agents of change in programming and policy.
4. Engage men as allies in GBV prevention and response Women economic development rural development program.
5. Include and address the needs of deprived communities.
6. Engage civil society and the private sector.
7. Training for WEE-RDP Staff and FP Staff on GBV
8. Training for beneficiaries on GBV
9. Training Methods: WEERDP gender unit designed module will be conducted through
10. Zero- Tolerance Policy on Prevention and Response to Sexual Harassment and Gender-Based Violence:
11. Code of Conduct for all staff of contracted agencies, including FPs.
12. Climate and Integration of climate considerations into EG/PA activities in the agriculture.

11. Lessons learned

However, the start-up of WEE-RDP remained smooth as the clue has not been broken and continuously started by the end of AREDP, but the context of WEE-RDP is different. The staff transited from AREDP to WEE-RDP has an intensive mobilization, structuring and implementation experience which remained highly positive asset for the WEE-RDP Program.

12. Key challenges and expected impacts

Key Challenges
Insecurity: In most of the targeted areas due to insecurity may hinder the progress of planned activities
Duplication: In some provinces similar activities are have been executing by some I/NGOs which can put contradictions in the ways of implementation
Difficulties: To find qualified female staffs in/for the field operations is a bit difficult, WEE-RDP would seek other alternatives.
Budget gap between (December March): Afghan fiscal year starts by January 01 and ends by December 31, there is the gap of almost two months in which all budget process and utilization is stopped. This would put timing hindrance on the progress of operations.

Sensitivity in the regions: Social, cultural and religious restrictions are also to be considered which can delay progress. As there is still need for more time to work with key community figures and scholars mobilizing and convincing them on the benefit of the process.

Table 9 shows key challenges

13. Plans for next quarter

Please refer to approved AWP prepared for 12 months (January 01 till December 31, 2019)

14. PROGRAM IMPLEMENTATION PROGRESS AGAINST RESULT FRAMEWORK

Result Framework					
Women's Economic Empowerment Rural Development Program(WERDP)					
Project Development Objectives	Indicator Name	DLI	Baseline 2018	End Target 2023	Cumulative Progress as 31th December 2018
To increase social and economic empowerment of poor rural women in selected communities	Social empowerment of poor rural women in selected communities				
	Number of Direct Beneficiaries (Number)		56,128.00	450,000.00	67,560 Direct beneficiaries increased.
	Number of Direct Female Beneficiaries (Number)		31,309.00	350,000.00	39,992 Direct female beneficiaries increased.
	Women SHG members from poor or vulnerable households (Percentage)		0	60%	0
	Economic empowerment of poor rural women in selected communities				
	Beneficiaries reached with financial services (CRI, Number)		56,128.00	450,000.00	67,560 Program beneficiaries reached with financial services.
	Percentage of women EGs/PAs showing increase in real value of sales (Percentage)		0	60%	0
Intermediate Results Indicators by Components					
Component 1 Community Mobilization and Institution Development	Indicator Name	DLI	Baseline 2018	End Target 2023	
	Share of women from selected communities mobilized into Self-Help Groups (SHGs) (Percentage)		0	70%	0
	Eligible Women's SHGs federated into village-level primary federations i.e. VSLAs (Percentage)		5	80%	0
	Women SHGs engaged in social activities apart from savings (Percentage)		0	70%	0
Building Access to Finance and Linkages with Financial Institutions	Net aggregate savings mobilized (Amount(USD))		5,257,039.09	15,000,000.00	5,708,270.86 Net aggregated savings mobilized (Amount USD)

	Number of SHGs that have received a grant (Number)		0	36,000.00	0
	Number of VSLAs that have received a grant (Number)		0	4,500.00	0
	Number of SHG/VSLA members taking a loan (Number)		22,571.00	150,000.00	23,435 SHGs/VSLA members taken loan.
	VSLAs achieving operational self-sufficiency of 100% (Percentage)		0	30%	0
	VSLAs with Portfolio at risk (PAR) under 5% (Percentage)		0	30%	0
	Female first-time users of formal financial services (Number)		0	30,000.00	0
Component 2 Enterprise Development and Market Linkages	Women supported by the project engaging in income-generating activity (Text)		TBD	TBD (to be double of baseline)	0
	Beneficiaries of job-focused interventions (CRI, Number) EG member		5,455	30,000.00	5,455 Male and female EG members
	Beneficiaries of job-focused interventions - Female (CRI, Number)		3,864	25,000.00	3,864 Female EG members
	EGs/PAs having established business partnership and linkages with private sector firms/SMEs (Percentage)		4	30%	0
Project Management and Knowledge Management (Including Implementation Arrangements)	Grievances raised in the Grievance Redressal Mechanism that are addressed (Percentage)		0	80%	85% Grievances raised in the grievance Redressal mechanism that are addressed
	Number of Project Staff trained in various aspects of project management (Number)		0	200	6 Program staff received international training of SHG. A tool for financial inclusion and women empowerment.

15. WEE-RDP COVERAGE MAP

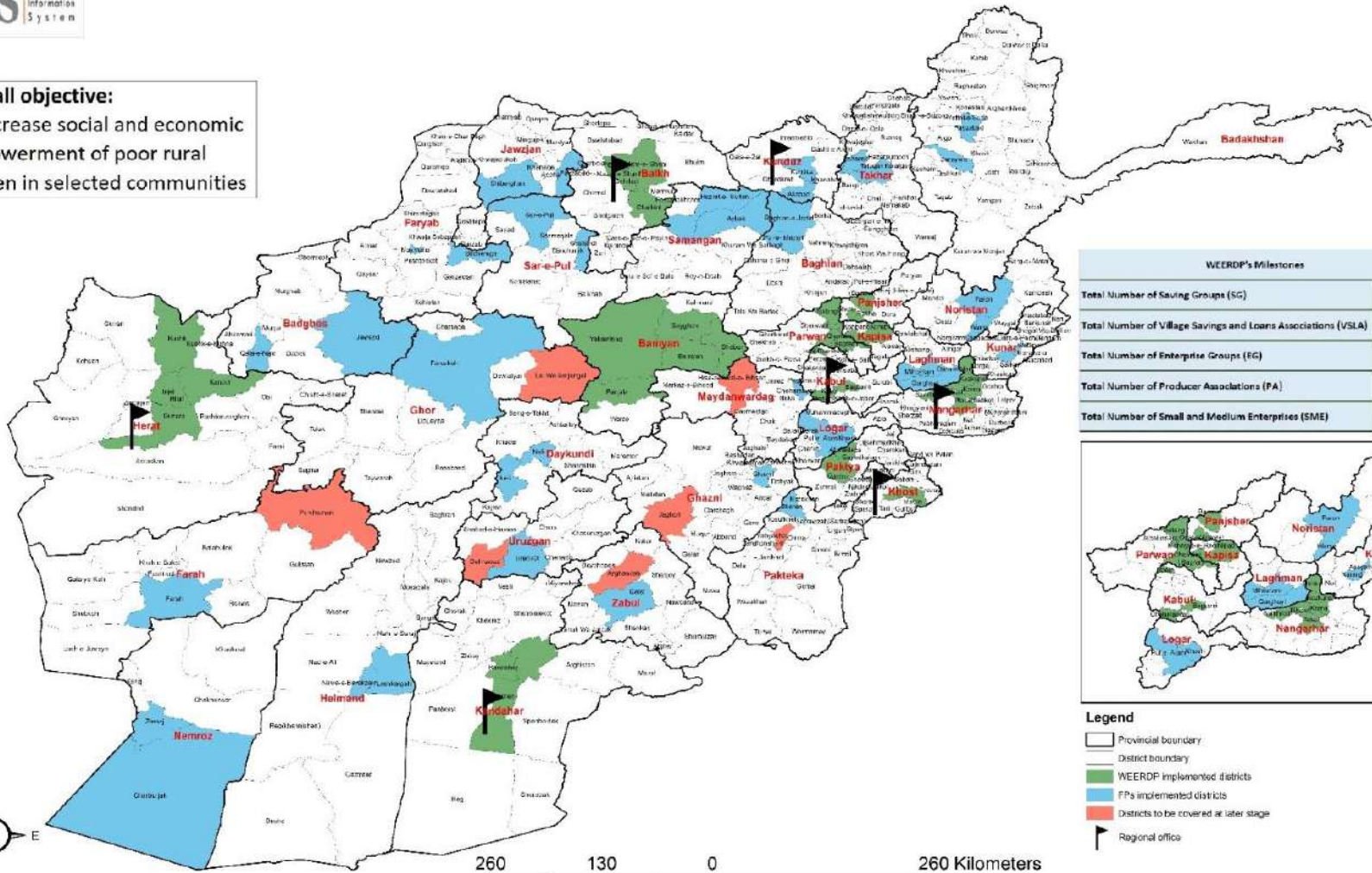


Ministry of Rural Rehabilitation and Development (MRRD)
Women Economic Empowerment Rural Development Program (WEERDP)
Coverage Map



MIS Management Information System

Overall objective:
 To increase social and economic empowerment of poor rural women in selected communities



WEERDP's Milestones	
Total Number of Saving Groups (SG)	45,000
Total Number of Village Savings and Loans Associations (VSLA)	5,000
Total Number of Enterprise Groups (EG)	5,000
Total Number of Producer Associations (PA)	500
Total Number of Small and Medium Enterprises (SME)	105



Legend

- Provincial boundary
- District boundary
- WEERDP implemented districts
- FPs implemented districts
- Districts to be covered at later stage
- ▲ Regional office