



Ministry of Rural Rehabilitation & Development (MRRD)
Women Economic Empowerment Rural Development Project
(WEERDP)



WEERDP QUARTERLY REPORT



July – September 2019

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ACRONYMS & ABBREVIATIONS

<u>Abbreviation</u>	<u>Long-Form</u>
A2F	Access to Finance
AFMIS	Afghanistan Financial Management Information System
AFN	Afghanistan Afghani
AREDP	Afghanistan Rural Enterprise Development Program
ARTF	Afghanistan Reconstruction Trust Fund
BDSP	Business Development Service Provider
CA	Clearance Account
CC	Citizens' Charter
CCAP	Citizens' Charter Afghanistan Project
CCNPP	Citizens' Charter National Priority Program
CDC	Community Development Council
DA	Designated Account
EG	Enterprise Group
ESMF	Environmental and Social Management Framework
ESMP	Environmental and Social Management Plan
ESS	Environmental and Social Safeguards
DAB	Da Afghanistan Bank
DF	District Facilitator
FM	Financial Management
FP	Facilitating Partner
FY	Fiscal Year
GBV	Gender Based Violence
GoIRA	Government of Islamic Republic of Afghanistan
GRM	Grievance Redress Mechanism
HH	Household
MAIL	Ministry of Agriculture, Irrigation and Livestock
MFI	Microfinance Institution
MIS	Management Information System
MOCI	Ministry of Commerce and Industry
MOF	Ministry of Finance
MOLSAMD	Ministry of Labor, Social Affairs, Martyrs and Disabled
MOU	Memorandum of Understanding
MOWA	Ministry of Women's Affairs
MRRD	Ministry of Rural Rehabilitation and Development
MUDH	Ministry of Urban Development and Housing
NPA	National Procurement Authority
NPF	New Procurement Framework
NPP	National Priority Program
PAR	Portfolio at Risk
PD	Procurement Directorate
PP	Procurement Plan
SG	Savings Group

SHG	Self-Help Group
SME	Small and Medium Enterprise
SO	Social Organizer
VF	Village Facilitator
VSLA	Village Savings and Loans Association
WB	World Bank
WEE	Women's Economic Empowerment
WEE-NPP	Women's Economic Empowerment National Priority Program
WEE-RDP	Women's Economic Empowerment Rural Development Project

Executive Summary:

Women Economic Empowerment Rural Development Project (WEE-RDP) continued its focus on community mobilization, capacity building and handhold support to community institutions and establishing VSLAs during the quarter in 11 provinces, 37 districts and 561 CDCs/Villages. The activities included establishment of 1,769 new SHGs, (79% female); federation of 343 female SHGs to 41 VSLAs; provision of trainings to 26,153 SHG members, of which 20,257 were female members. In total, WEERDP continued support and handhold support to over 11,000 SHGs including over 5000 SHGs established under previous project, the AREDP.

Under WEERDP, the cumulative aggregated savings reached to 18.5 million AFN, of which 14.2 million AFN saved by female SHGs. The amount of savings mobilized during this quarter by SHGs is 7.7 million AFN (6 million AFN 79% saved by female SHGs.) A total of 5,575 loans were issued to 4,817 borrowers (86% by female SHGs).

As WEE-RDP moved on, more field vacancies were filled and activities took momentum. In comparison with 1st and 2nd quarter, more communities were mobilized and SHGs established. WEERDP also continued to coordinate and link its activities with other relevant programs/projects and established partnerships with different stakeholders through the Women's Economic Empowerment National Priority Program (WEENPP) platform and Women Economic Empowerment Executive Committee under H.E CEO Office.

A major implementation bottleneck in one of the targeted districts emerged this quarter in which communities rejected the WEERDP project because of its focus on women. Despite many efforts by the project team, their position could not be changed so it was finally decided to drop that district and cover another potential district instead.

In September 2019, MRRD signed an MoU with Da Afghanistan Bank (DAB), with the objective of ensuring that DAB will provide financial literacy training to WEERDP master trainers and will support MRRD in smooth transfer of seed capital through commercial banks. In the meantime, clearance accounts at New Kabul Bank (NKB) and Pashtany Bank (PB) were opened for more transparency and accountabilities while transferring seed capital to community groups. As of September 30, WEE-RDP has opened 31 bank accounts in NKB and 13 in PB for 44 Female Village Savings and Loans Associations (VSLAs) in Balkh, Herat, Nangarhar and Bamyan provinces. This is the first time the women in these organizations will have an account in a formal financial institution.

The first seed capital transfer as pilot under WEE-RDP will take place in 4th quarter of the year and after World Bank's no objection to lift the disbursement condition in the project legal agreement, all other matured groups will be provided with first tranche of seed capital through commercial banks.

From 29-31 August 2019, WEE-RDP organized a Village Bazaar exhibition in Kabul for 200 entrepreneurs from 25 provinces and 3 exhibitions at regional level in Nangarhar, Herat, and Kandahar for 100 women entrepreneurs. Exhibitions are part of the community mobilization, exposure to program activities and business linkages between rural women and SMEs.

During the reporting period, M&E unit visited 2,935 community groups and findings were shared with relevant units for corrective actions. In addition, the first draft of the M&E plan and tools for monitoring at different levels were developed in order to link progress with indicators and effectively measure them. The MIS unit, besides collection of data on community groups at members' profile level, also finalized the system to track Seed Capital transfer all the way from MRRD to community groups and the basic foundation of this system was laid down and shared with the World Bank (WB) for review and comments.

Last but not least, there was substantial progress in the procurement process of 16 packages of facilitating partners (FPs). As of end September - 1 contract was signed; 4 were in financial opening/evaluation stage; 4 packages were in contract negotiation stage; and 6 packages were with the World Bank for review and NOL (CER and Negotiated Contract). It is expected that most of these packages will be at the final stage of contracting by end of November 2019.

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

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 builds social capital of women in rural areas, which leads to their economic empowerment.

In this connection, the project is heavily building on the mobilization efforts undertaken by the Citizens' Charter Program of MRRD and leveraging the network of facilitating partners working with the program. The CMID unit implemented its activities through below sub-components:

1.1 Promotion of Self-help Groups and their Associations/Clusters:

a. Community Mobilization:

During this quarter, CMID has continued facilitating the promotion and establishment of community institutions (SHGs) in the targeted villages within the WEE-RDP; 37 districts in 11 operational provinces that are being directly implemented by MRRD. During the reporting period, the teams were continuously engaged in undertaking activities for mobilizing communities in new as well as existing CDCs/villages inherited from AREDP. Community mobilization was undertaken in all 37 districts across 11 provinces, with all noted districts being covered for SHGs formation. As first stage, teams introduced WEE-RDP activities to CDCs and helped build community awareness about the program portions. SHGs are formed in additional 110 CDCs reaching a total of 561 CDCs in all 11 provinces of 6 regions which shows about 30% coverage of the targeted CDCs under direct implementation

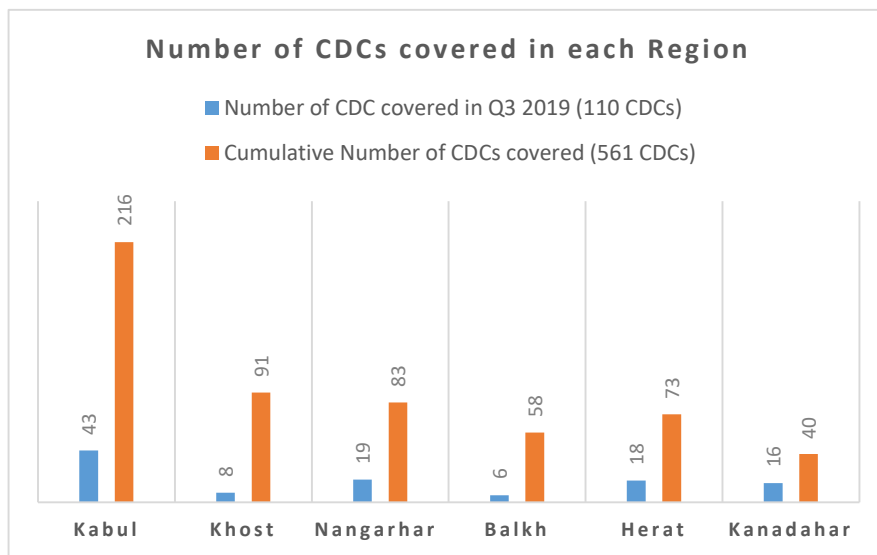


Figure 1 # of CDCs Covered In Each Region

¹. CMID uses the principle of ‘SATURATION²’ with regards to community mobilization to ensure that 70% of House Holds (HH) in rural community is mobilized into women SHGs and over 60% of SHG members come from poor and ultra-poor families.

In communities overlapping with the Citizens’ Charter Afghanistan Project (CCAP), the team used CCAP’s well-being analysis data (documented and stored within the CDCs), where it was evident and available to identify the poorest households and conduct targeted outreach to the women living in those households.

b. Self-help Groups (SHGs) Formation:

Interested community members were oriented and facilitated by Social Organizers (SOs) and Village Facilitators (VFs) on the formation of Self-help Groups in targeted districts of 11 provinces. 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 field team, especially Social Organizers made regular monthly visits to the CDCs in order to support the groups in organizing their group activities and to help the SHGs establish procedures.

As at the beginning of program orientation, CMID has continued to make it a priority to encourage women to join WEE-RDP. The most successful approach was to first form the male SHGs and then encourage them to allow their women to participate in the program.

Contextually, the project promotes 20% men and 80% women SHGs on average but now the project has up to 82% women participation in separate SHGs which are not mixed with the male. As WEE-RDP is a women-focused program, the team promoted women SHGs as a top priority in the program but has recognized the need for male SHGs as well to facilitate access and acceptability in rural communities.

As a result, around 1,769 SHGs (1,531 FSHGs) were established during the 3rd quarter of 2019, thus bringing the total number of SHGs to 5,849 of which 4,803 are FSHGs.

¹ In Northeastern (Kunduz region) there were no operations of AREDP and implementation is waiting for FPs to be hired

² Operationally defined as attempting to mobilize at least 70% HH in each community into SHGs and covering at least 70% CDCs in each district

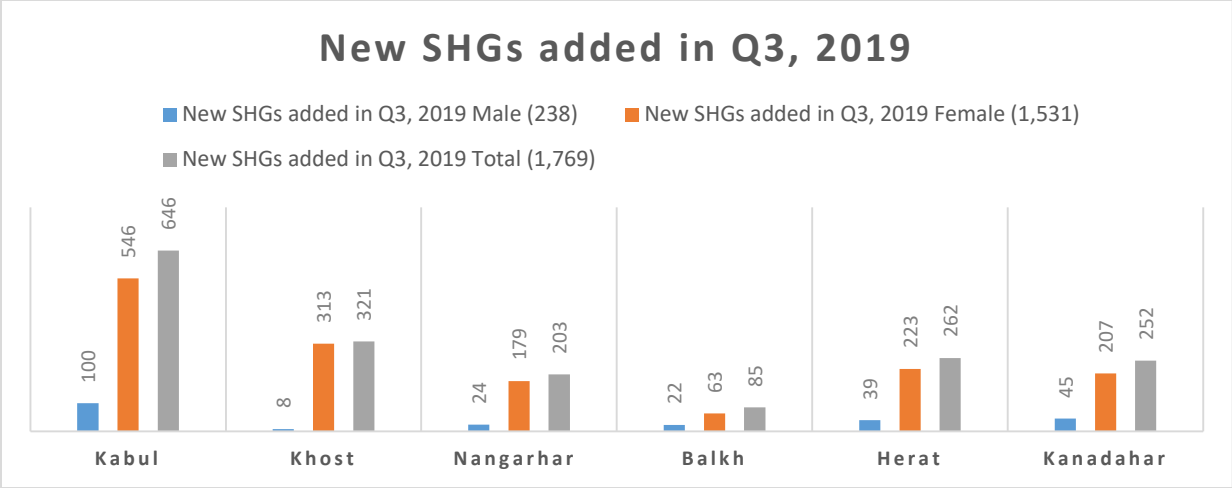


Figure 2 New SHGs Added in Q3

An interesting observation in this initial rollout phase is that, despite cultural and social restrictions in some of the provinces (due to which it was expected that WEE-RDP would face many barriers to implementation), in actual practice, the project has much better results in those areas rather than those provinces where we did not expect such bottlenecks. Khost and Kandahar Provinces were expected to be extremely difficult but now the project has much better results there compared to i.e. Panjsher Province, which was expected to be more WEE-friendly, but the program has faced some restrictions in these starting months.

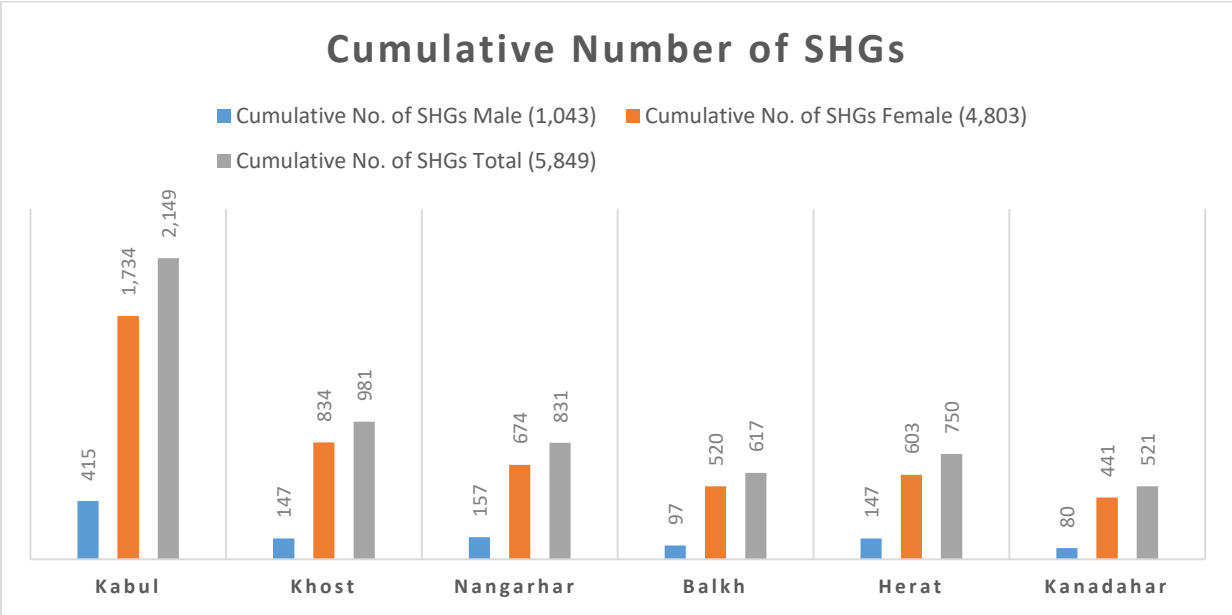


Figure 3 Cumulative Numbers of SHGs

c. Nurturing of Self-help Groups:

The provincial teams helped nurture existing and new SHGs to practice core functions including regular savings, regular weekly meetings, complying to group norms and regulations, attendance, maintaining proper records and initiating internal lending. The group`s leadership (the head, the treasurer and the secretary) were provided hands-on training and support to maintain accurate and transparent books of records.

SHGs conducted their regular weekly meetings and saved minimum agreed savings by a group as a whole. SGs aggregate growth of savings is continuously increasing along with age of SHGs. SHGs maintained proper book of record by the support of Social Organizers and Village Facilitators and keeping their cash in hand and group books in the savings boxes. The findings and statistics are mentioned below in the M&E section.

d. Enhanced Micro Savings:

SHGs created self-managed, accessible and community-driven opportunities for savings on their doorsteps in rural areas. SHGs started with savings of a specific amount per member, per week. SHGs aggregate growth of savings and internal lending increases as the frequency of savings goes up. The amount of savings mobilized during this quarter by SHGs was 7,710,901 AFs (100,141 USD), of which 6,088,494 AFs (79,071 USD) or (79%) were mobilized by FSHGs.

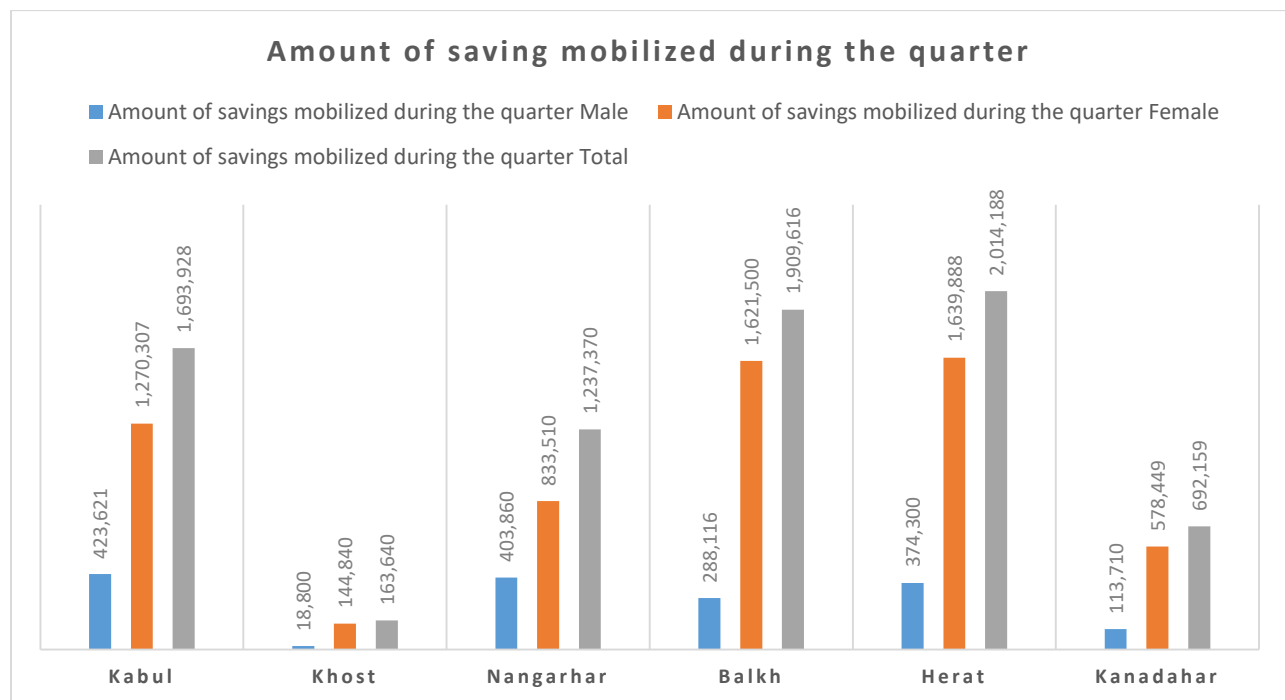


Figure 4 Amount of Saving Mobilized in Q3

The cumulative aggregate savings reached 18,595,910 AFs of which 14,296,331 AFs or 77% is cumulative saving of FSHGs. This is an increase since in previous quarters the percentage of women was lower.

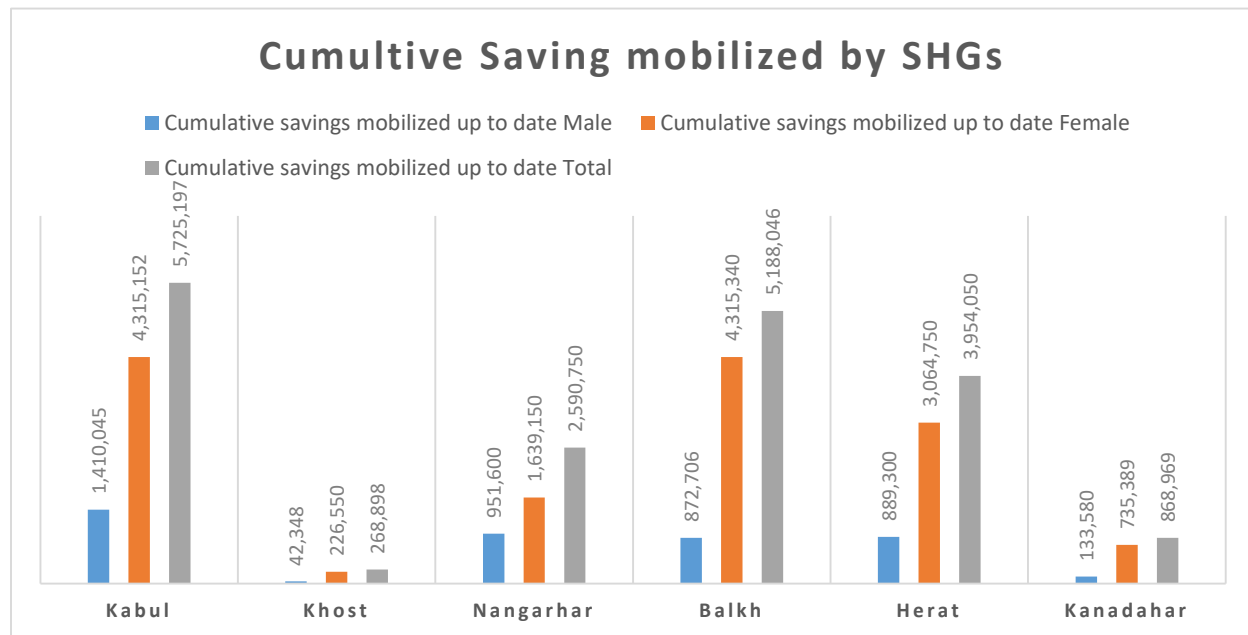


Figure 5 Cumulative Saving Mobilized by SHGs

e. Improved opportunities to access micro loans:

SHGs across provinces created access to micro loans within villages, enabling each member to improve, or start Rural Micro Enterprises/Income Generation Activities RMEs/IGAs. Women SHGs are issuing considerable loans to their members, much like their male counterparts. SHGs across provinces extended 5,575 loans of which 4,817 loans (86%) were issued by Female SHG during 3rd quarter of 2019.

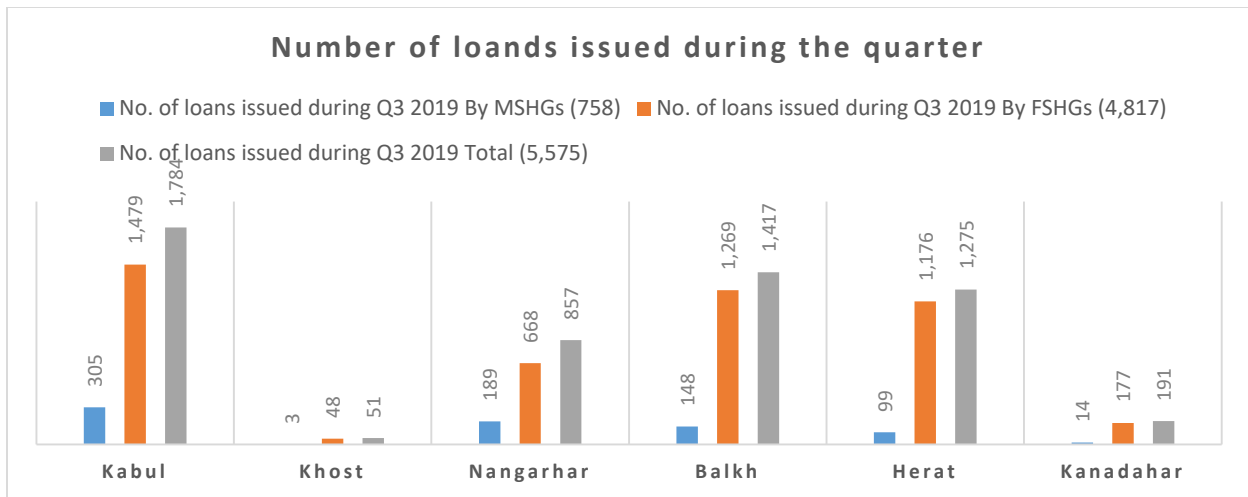


Figure 6 Number of Loans Issued in Q3

The cumulative number of loans issued to members of SHGs reached to 10,091 loans of which Female SHGs issued 8,602 loans.

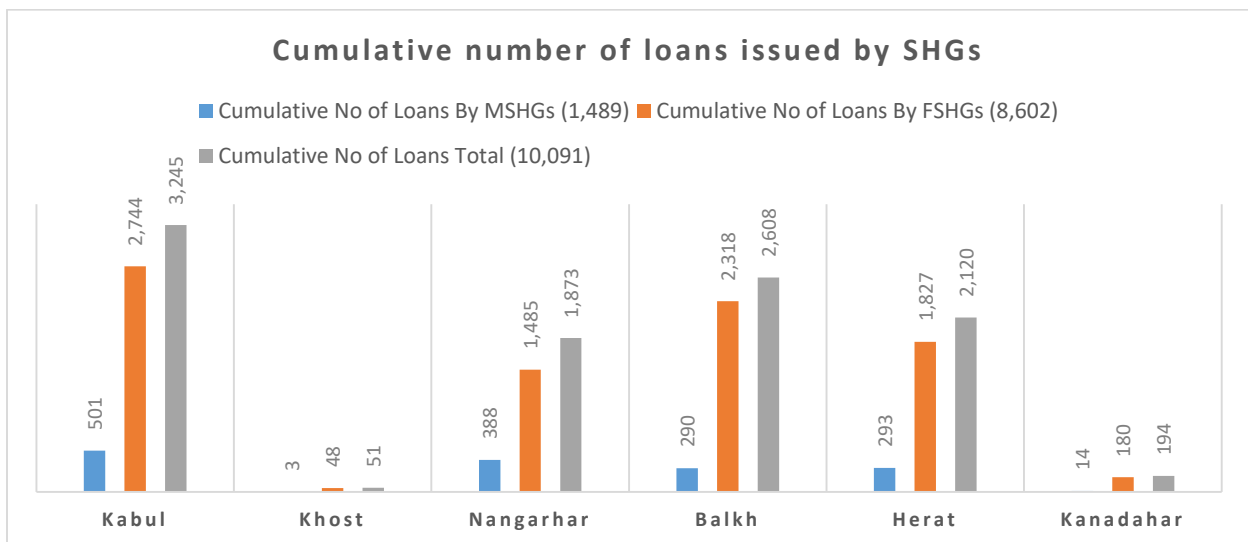


Figure 7 Cumulative Number of Loans Issued by SHGs

As the SHGs are newly formed, so the lowest loan size issued by SHGs is 80 AFs while the highest loans size issued is 11,000 AFs. Khost and Kandahaar are the regions where the operation was started recently, therefore, it has the lowest number of loans issue by SHGs.

The loans within villages has enabled SHGs members to address their safety net issues, develop their income generation activities and enterprises for improving their economic situation and sustainability of the business. Loans issued by SHGs resulting in a loan amount 7,637,172 AFs of which 5,673,982 AFs was issued to members of Female SHGs during the quarter.

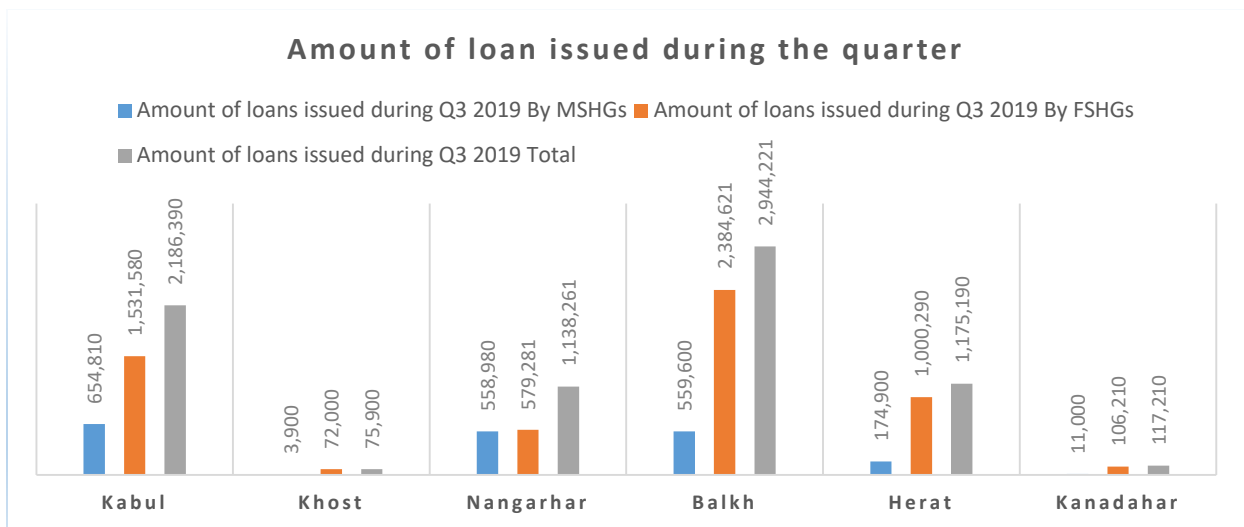


Figure 8 Amount of Loans Issued in Q3

The cumulative amount of loans reached to 13,829,158 AFs of which 10,500,263 AFs was issued by Female SHGs.

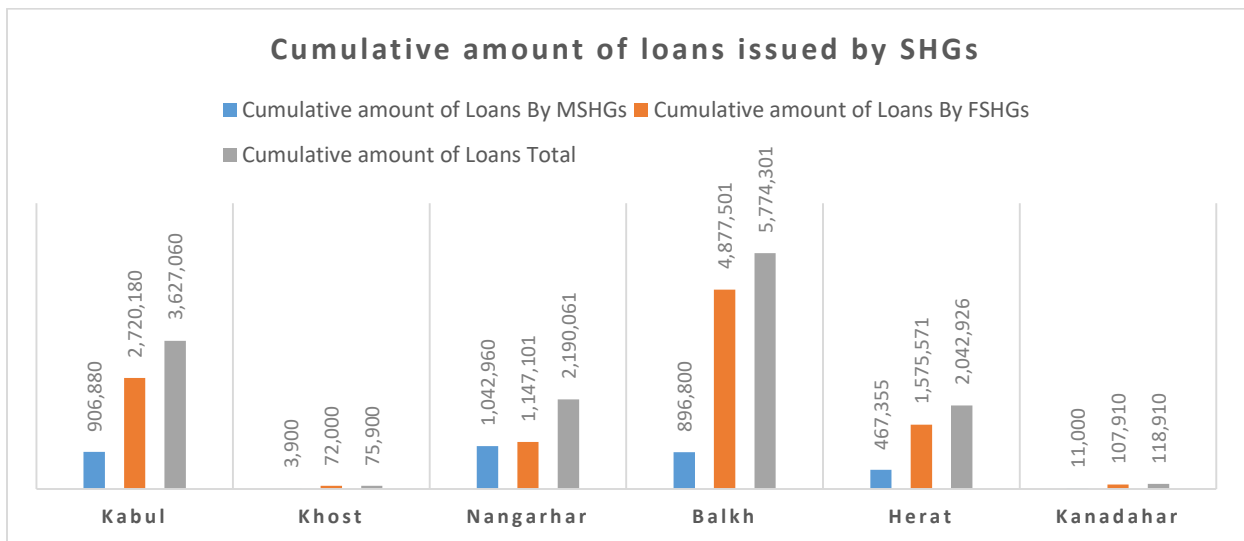


Figure 9 Cumulative Amount of Loans by SHGs

SHGs were encouraged to issue loan for income generation activities in the villages. SHGs issued loans to its members for different income generation activities including agriculture, bee keeping, carpentry, dairy, fishing, machinery, poultry, livestock, shop keeping, handicraft and also emergency purposes. The graph below shows the number of loans taken by new SHGs members in each sector.

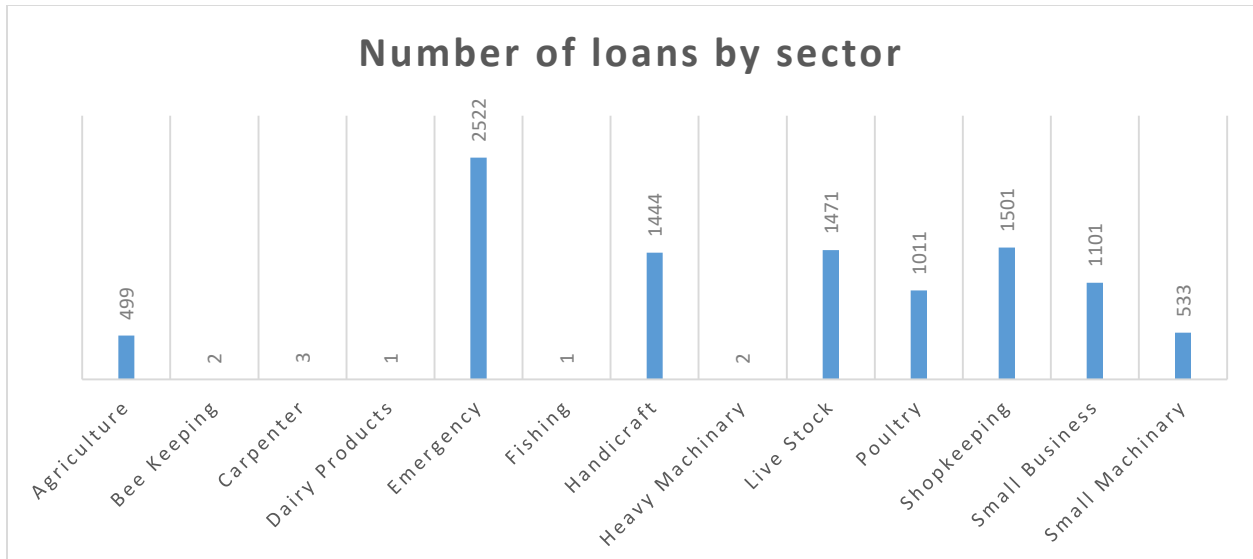


Figure 10 Number of Loans by Sector

1.2 Training and strengthening of Self-help Groups and their Associations/Clusters:

Under this sub-component CMID conducted activities related to enhancing capacity, quality and financial performance of various community-based organizations, particularly SHGs and VSLAs. WEE-RDP have trained 26,153 SHGs members including 20,257 females on SHG initial training, membership, leadership and accounting. WEE-RDP also conducted capacity building trainings for its staff on orientation & community mobilization, Islamic Micro-Finance (IMF), Training of Trainer (TOT) on SHG capacity enhancement to District Coordinators (DCs), District Officers (DOs), Social Organizers (SOs) and Village Facilitators (VFs), which took place in Kabul, Balkh, Bamyan, Herat, Nangarhar, Parwan, Khost, Paktia, Kandahar, Panjshir, Kapisa Provinces. The trainings enhanced technical capacity of field staff and beneficiaries and enabled them to start their work at relevant provinces.

Moreover, since most of the Social Organizers are female, who provide trainings to community groups; it is extremely difficult for them to collect three quotations from local suppliers regarding food, refreshments and etc for every single training both in terms of socially and in terms of personal security in most of the provinces. It creates serious problems and also most of SOs time is spent on logistic and administrative issues to arrange a training and clear the documents, therefore, an SOP has been recently prepared in close consultation with the World Bank for providing lunch and refreshment to beneficiaries attending the training program.

1.2.1. Facilitating Team:

All trainings for field staff conducted by regional master trainers, IMF specialist and TU master trainer from PMO. All trainings to SHG members conducted by social organizers at targeted provinces and districts. The SOs attended TOTs which conducted by master trainers and then they conducted the training to community groups. The randomly observed by the regional master trainers to make sure the quality of the trainings.



Picture 1 Training Session in Nangarhar

1.2.2. Key Achievements:

- 302 VFs trained on orientation & community mobilization and Islamic Micro Finance at Kabul, Parwan, Kapisa, Panjshir, Kandahar, Paktia and Herat Provinces.
- Four rounds TOTs on SHG capacity enhancement trainings conducted to 60 SOs in Kapisa and Kandahar provinces.
- 692 training events conducted to SHG members and trained 17,606 participants including 13,579 of women members.
- 101 field visits were conducted for quality assurance of trainings by regional master trainers at Nangarhar, Balkh, Kandahar, Herat, Khost, Kabul, Parwan, Panjshir and Kapisa provinces. Based on their findings from field visits refresher trainings and TOTs conducted to SOs.

1.2.3. Monitoring and Observations:

Regional Master Trainer (RMT) have conducted 164 training observations at all provinces under program coverage and observed the trainings which were conducted by Social Organizers in villages. RMTs supervised the trainings and provided effective technical instructions to SOs who conduct training. They were sitting from the beginning to the end of training in-order to assure the quality of the training from start to the end. The training plans at each region were shared with M&E team in-order to coordinate the plan for conducting monitoring visits at the field.

1.2.4 Training Data:

The following table shows the data for all trainings conducted to program team and beneficiaries in third quarter 2019.

Training Data 1st July - 30, September, 2019							
Sr. No	Title of Training	Event	Male	Female	Total	Target Group	Province
1	TOT on SHG Capacity Enhancement Modules	4	29	31	60	DC, DO, SOs	KDR, KPS
2	Orientation and Community Mobilization + IMF Training	11	77	165	242	VFs	PKT, PRN, KPS, PSH, KBL, KDR, HRT
Total Staff Trained		15	106	196	302		
3	SHG Initial training and membership	692	4,028	13,579	17,607	SHG Members	NGR, BIN, BLK, KDR, HRT, PRN, KST, PKT, KPS, KBL
Total Beneficiary Trained		692	4028	13579	17607		
Grand Total		707	4,134	13,775	17,909		

1.3 Challenges:

- Delay in procurement process of hiring of FPs which hindered achieving the targets in FP provinces. The update on FP procurement is provided under procurement section (4.4).
- Cultural sensitivity in some of the new provinces have been creating barriers in the formation of FSHGs
- Less number of male SHGs in a CDCs, male members of the CDCs are asking for more male SHGs instead of women SHGs
- Low literacy especially among Female SHGs
- The MIS for training still not applied to all provinces and the training data still waiting to be entered in MIS. The data is recorded manually in Excel sheets.
- Delivering food for trainees from Bazaar to villages, change the quality of food and consume more time and transportation fares.
- The team faced problem in finding suitable training hall at villages.

1.4 Ways Forward:

- Completing the recruitment process of FPs, CMID will closely work with Procurement Directorate (PD) to complete the procurement process of the FPs at the earliest
- Formation of Community Institutions based on the rollout plan, CMID has already set the target for each district and will regularly track the achievement of the target
- Capacity Building of Community Institutions, a rollout plan for conducting of capacity building program for community institutions is already prepared and shared with regional offices, CMID will make sure the on-time implementation of the mentioned rollout plan.
- MIS unit should apply online data entry system at all regions at earliest and give users to all RMTs and DOs to generate attendance sheets and record training data in the system.

- Providing cash to trainees instead of food can be helpful to save the time and transportation cost. The food could be provided by related SHG or EG members and collect local bills accordingly.
- If we add 50 AFN per participant in training budget and collect local bills from community will resolve the issue of training hall at villages' level.

Component 2: Access to Finance (A2F):

The major activities of Access to Finance (A2F) include identifying the matured SHGs and promote them to VSLAs, provide VSLAs internal lending methodology, technical support and necessary guidance for a better implementation of the financing process. Furthermore, follow up of the process of VSLAs registration with MRRD/WEE-RDP and inject seed capital grants to the matured and eligible SHGs and VSLAs, and also identify commercial banks and MFIs to provide VSLAs with bigger capital. The intended final goal is the creation of a sustainable development for financial services in rural area.

2.1 A2F Progress:

Access to Finance Unit conducted several missions to the provinces assessing the SHGs maturity against defined criteria and making them ready to get their first seed grant under WEE-RDP. Meanwhile, mentoring and monitoring SHGs and VSLAs promoted under AREPD providing technical assistance and necessary guidance based on their needs. WEE-RDP signed an MOU between MRRD/WEE-RDP & Da Afghanistan Bank (DAB) in terms of financial literacy and transfer of seed grant. Major achievements for this component are sequentially described below:

2.1.1 Exposure Visit conducted for VSLA members of Nangarhar, Bamyan and Parwan Provinces:

WEE-RDP Access to Finance arranged an exposure visit for Bamyan, Nangarhar and Parwan Provinces; for the key VSLAs members to Herat Province on 16 -19 September 2019, In this visit, overall 12 female VSLA members with their adult male (Maharam) from 3 provinces participated.



Picture 2 Herat Exposure Visit, Islam Abad VSLA

The core objectives of this exposure visit remained familiarity with VSLA, especially the functional/active VSLAs to

get introduced with the VSLAs operations, challenges and strengths. While on the other hand, we discussed on the key issues and exchange their knowledge, skills and experiences regarding their private and small productive business. The visit also focused on trust building among the VSLAs members in order to understand the significance of the program. In addition, we checked the book of records, internal lending system, technical assistance and provided necessary guidance while they shared their understanding and knowledge with each other. In terms of entrepreneurship and doing small businesses among the VSLA members, at the end technical assistance and necessary guidance was provided by WEE-RDP technical team and key office bearer of VSLAs participated in visit from above mentioned provinces.

2.1.2 Clearance Account Opened with partner banks:

MRRD/WEE-RDP opened clearance account for each banks (NKB & PB) to provide more transparency in the process of transferring seed grant to VSLAs and to establish a relationship for these women in formal financial institutions for the first time.

MRRD/WEE-RDP agreed with World Bank and DAB to open Clearance Account with both partner banks, New Kabul Bank and Pashtany Bank, in order to transfer the seed grant from designated account in DAB to Clearance Account at commercial banks. In addition to the agreement with both commercial banks to revise the MOUs and add all the required information as annex based on the need and mutual agreement. The revision article developed by WEE-RDP is shared with both partner banks and World Bank technical team for their review and comments, received no objection from both partner banks, and at the time of closing the quarter were waiting for the WB team suggestions and comment. Additional information and progress on this will be given in the next QPR or APR.

2.1.3 Village Saving and Loan Association Formation:

During this quarter, team from HQ and Regions conducted field visit in term of SHGs maturity assessment.

Overall, 493 SHGs have been assessed out of which 343 female SHGs federated in to 41 VSLAs (all female). In total of first and second quarter, 537 female SGHs federated in to 65 VSLAs, this would prepare the women groups for sustainability. The Village Savings and Loan Association (VSLA) is a group of people who collectively support a structured process for saving money and offering loans at a local-level.



Picture 2 VSLA's Election Process

It is a community-based initiative whereby the members of the group democratically prepare their own constitution for how the VSLA is managed and the rules for members to abide by. VSLAs provide a simple and accountable system for savings and loans for communities who do not have access to formal financial services such as banks or microfinance institutions.

2.1.4 Opening bank account with commercial banks:

Access to Finance team managed and facilitated to open bank accounts for 20 VSLA this quarter. In total with the second quarter, A2F team was able to open bank accounts for 44 VSLAs with both partner banks, consisted of 31 bank accounts with New Kabul Bank and 13 bank accounts with Pashtany Bank. For the time being, the mentioned numbers of VSLAs were the only VSLAs that can be counted as eligible and were recorded in the WEERDP MIS System. The bank accounts are opened through beneficiaries and the program staff facilitated the process between beneficiaries and the bank. It is worth mentioning that FPs only work with CMID, which is the first component of the program while the opening of bank accounts fall under the second

components of the program, Access to Finance. Meanwhile, FPs will also be facilitating and providing required support in term of opening bank accounts for program beneficiaries.

During the mobilization period and SHGs formation, the issue of Tazkira/National ID was clearly discussed with the SHGs members while introducing the SHGs representative in VSLAs. Any SHG members nominated as authorize signatories for the opening of bank accounts is required to have their ID card or Tazkira with them. In addition to that, the key authorize members accepted and understood all program rules and regulations proposed by the program in terms of opening bank account.

2.1.5 Seed Grants under the process for 109 SHGs through VSLAs bank account:

As confirmed with World Bank, WEERDP selected 109 matured SHGs to receive seed capital grant through 10 VSLAs (5 in Herat & 5 in NGR) as pilot to test the MIS and finance integrated system that tracks seed grants flow all the way to SHGs.

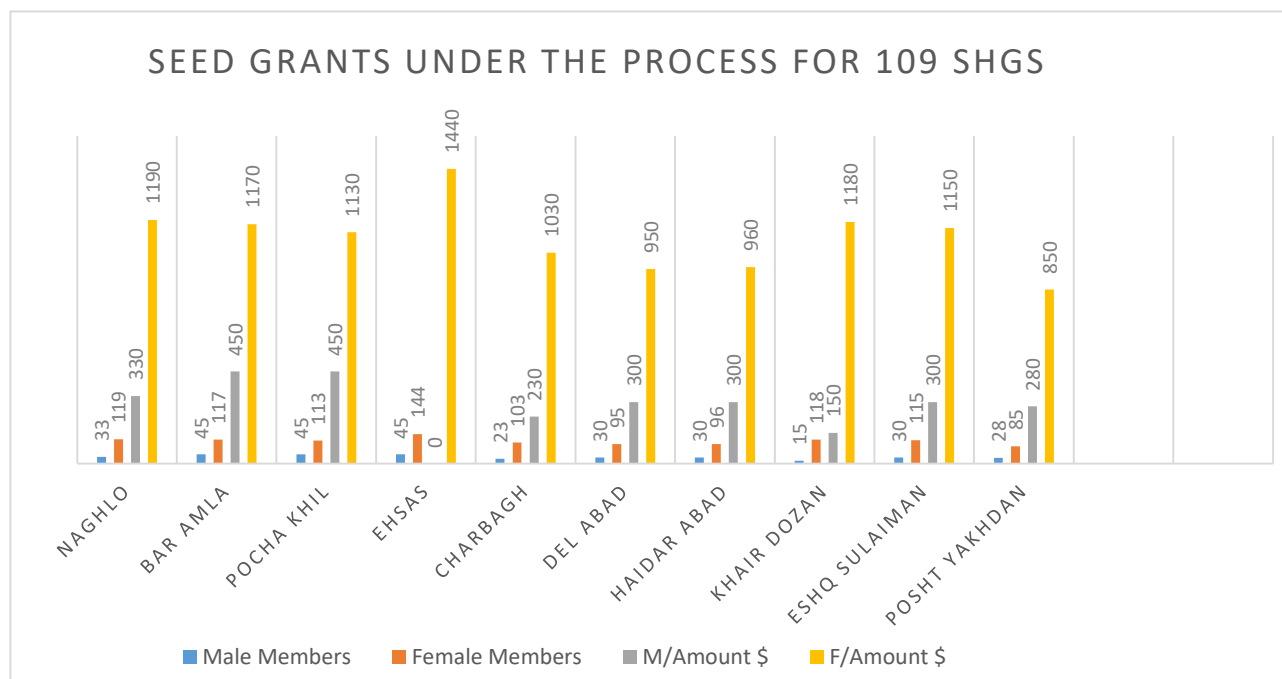


Figure 11 Seed Grants Under Process

The purpose of the seed grant is to encourage SHGs members to innovate and think creatively about starting business that have some positive changes on their lives. Seed grants are awarded to SHGs members based on pre-determined criteria and SHGs will develop their business plan while proposing for the seed grant, these grants are meant to encourage and empower SHGs members to kick start a new business for employment and income generation activities.

2.1.6 Borrowers and Loan Issued progress by SHGs:

Beneficiaries have begun using their small loans to set up small businesses. As the MIS figure below shows, there were about 10,091 loan issued to 8,137 Borrowers in six out of seven regions³, of which 82% are related to female SHGs. The chart below shows that both male and female beneficiaries benefited through saving amount mobilized by SHGs members within the quarter in six regions.

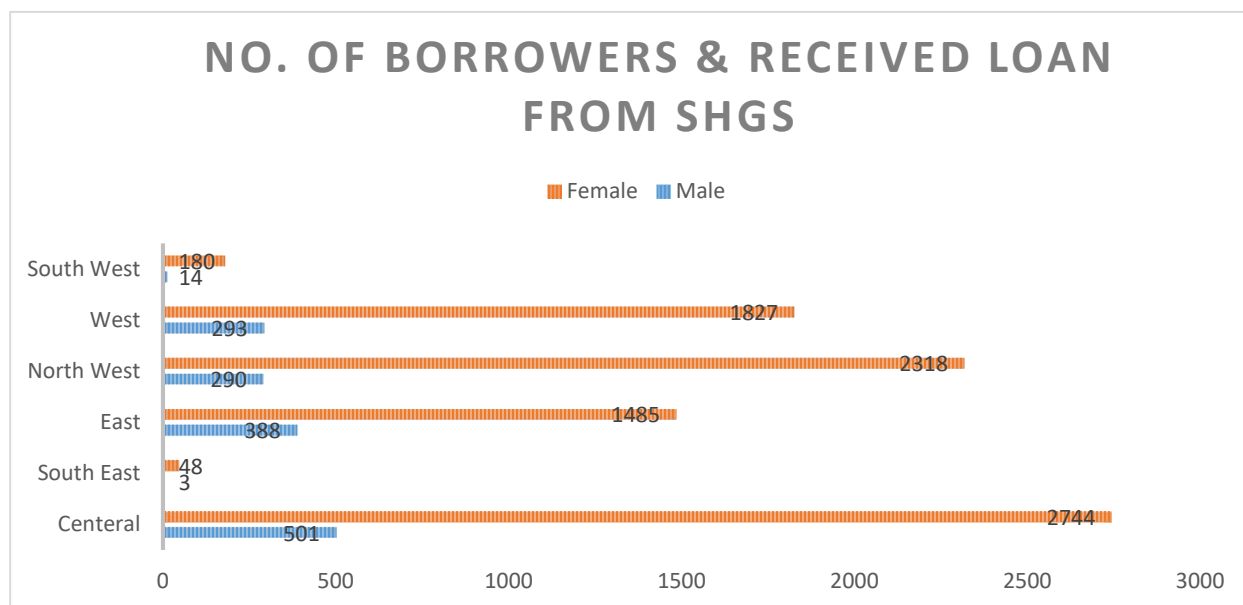


Figure 12 Number of Borrowers

2.1.7 Borrowers and Loan Issued progress by WEE-RDP VSLAs:

Beneficiaries have begun using their small loans to set up small businesses. As the MIS information show, there were about 106 loan issued to 98 Borrowers in four regions, of which 100 % related to female VSLAs. The chart below shows that female beneficiaries benefited through 30% of the minimum least saved amount of each SHGs contributed as initial capital of VSLA and 10% on regular basis after each by weekly meeting to the VSLAs within the quarter in four regions. (Balkh, Nangarhar, Kabul and Herat) 30% of the least saved amount of the SHGs will be transfer to VSLAs and 10% on regular basis.

³ Northeastern (Kunduz) region there is no WEE-RDP, still waiting to be covered by FPs

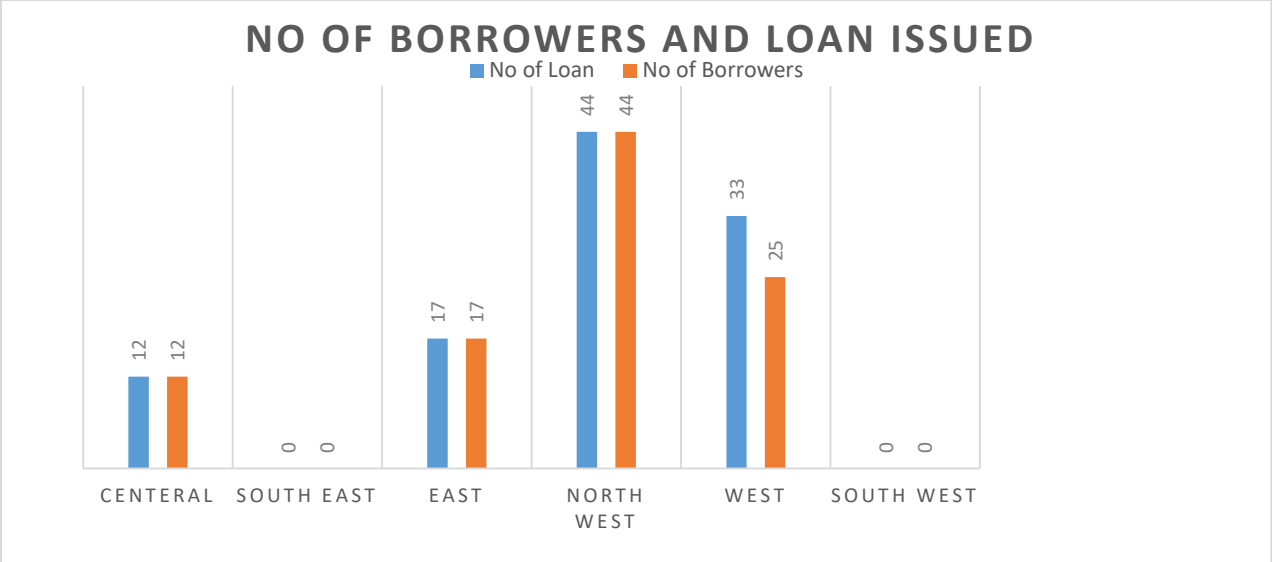


Figure 13 Number of Borrowers and Loan Issued

2.1.8 Loan Amount Disbursed, Recovered and Outstanding at SHGs level:

Cumulatively, a total of 14 Million AFs loan amount has been disbursed among of SHGs members and out of that, 7.8 Million AFs was repaid based on agreed dates. The remaining amount of 6.1 Million AFs are outstanding amount of loan, out of that and based on the MIS data, an amount of 2.7 Million AFs is considered as overdue amount, which shows the 19% PAR from total overdue amount. The below figure show the classification amounts for PAR based on agreed date.

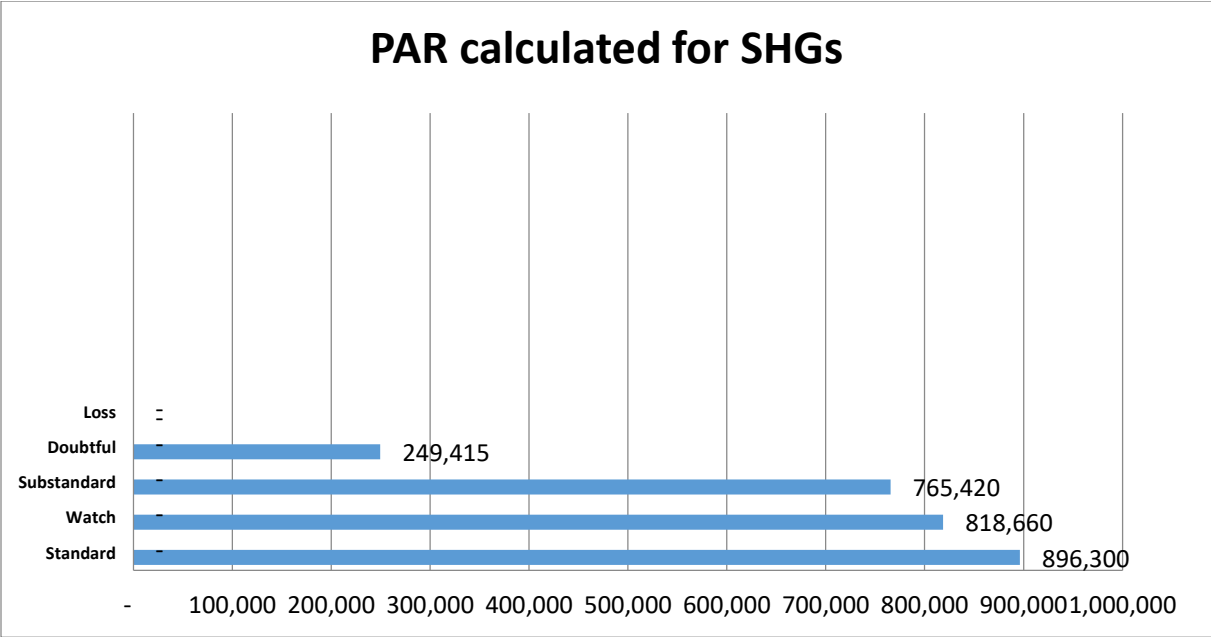


Figure 14 PAR Calculated SHGs

The chart below shows the spread of both male and female clients involved in internal lending process within this quarter in the 6 regions.

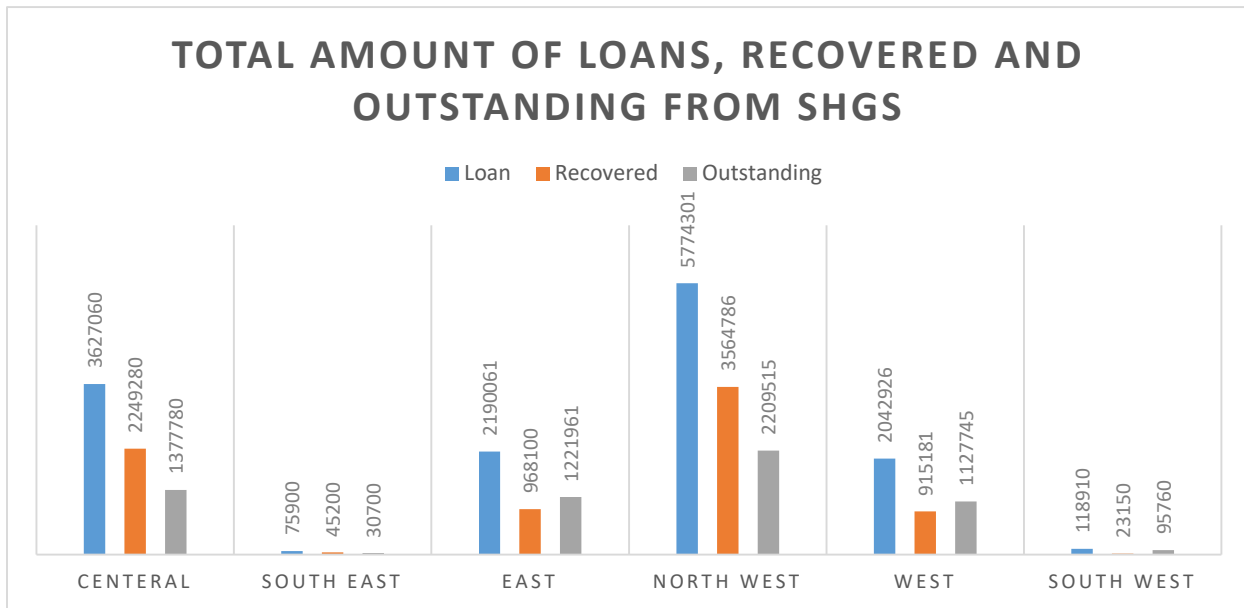


Figure 15 Total Amount of Loans, Recovered, and Outstanding

2.1.9 Loan Amount Disbursed, Recovered and Outstanding at VSLAs level:

Cumulatively, a total amount of 517,680 AFs loan has been disbursed among VSLAs members and out of that, 89,600 AFs was repaid based on agreed dates. The remaining 428,080 AFs are outstanding amount of loan, out of that and based on MIS data, an amount of 89,500 AFs was considered as overdue amount. The below figure show the classification amounts for PAR based on agreed date.

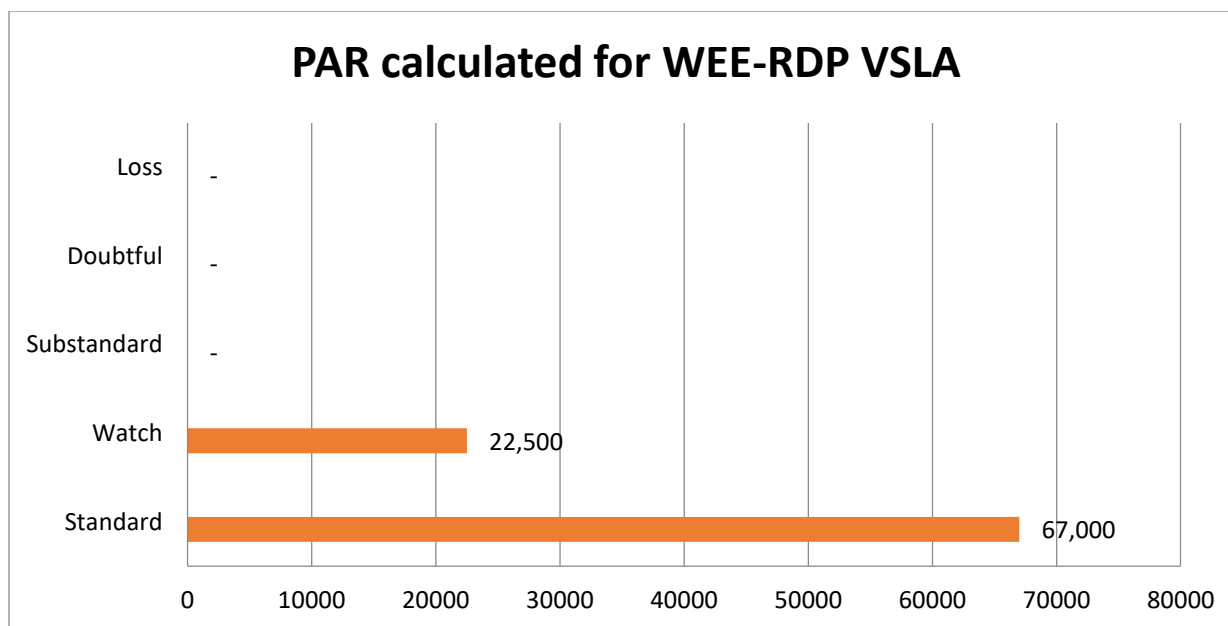


Figure 16 PAR calculated for WEE-RDP VSLA

2.2 Building partnerships with MFIs and Commercial Banks and delivery financial services and technical assistance:

2.2.1 Signed an MOU between MRRD/WEE-RDP & Da Afghanistan Bank (DAB) in term of financial literacy and transfer of seed grant.

The overall objective of the MOU is to support women's need for financial literacy and numeracy skills to be able to run small businesses. This also will help them to have sufficient knowledge of business management, negotiation and bargaining skills with potential customers. It will also facilitate women to compete in local markets and improve their businesses. Through signing of this MOU, most of WEE-RDP staff directly and more than 40,000 SHGs members of program indirectly, will benefit; it will help individual members of SHGs and VSLAs to become self-sufficient, so that they can achieve financial stability.

2.3 Challenges:

- Lack of financial literacy at SHG level; SHG members have difficulties understanding the banking rules, regulations and procedure. This issue will be resolved upon the conduction of financial literacy trainings when the technical team of the program receives financial literacy training from DAB, which is planned in the fourth quarter. Later, the training will be conducted for program beneficiaries in 2020.
- Lack of commercial banks and MFIs providing financing for program beneficiaries in remote area.
- Increased insecurity and economic instability
- Cultural sensitivity against program nature, which shows 20% male and 80% female

2.4 Way Forward:

Some of the key tasks that the A2F unit will be undertaking in the upcoming quarter include:

- Hiring of A2F Staff (1- Access to Finance Specialist and Access to Finance Officer (2 female position))
- Capacity Building of Community Institutions, through exposure visits, soft skill training and on job trainings.
- To keep opening bank accounts with commercial banks on behalf of each newly established VSLAs.
- Supervision of formed VSLAs by FPs: Opening commercial bank accounts for VSLAs which received half grant, provision of seed grant to VSLA, technical assistant, necessary guidance, mentoring and monitoring by technical team to community time to time.

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

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 investments 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, and bilateral donor funded programs to create market linkages for EGs and PAs and hence provide access to market.

EDML implemented its activities considering the following sub-components:

3.1 Capacity Building/Technical Assistance to EGs and PAs:

Enterprise Development and Market Linkages (EDML) unit conducted bookkeeping trainings for 10 EGs in Balkh and 35 EGs in Nangarhar Province (AREDP EGs) during the quarter, the team also provided on the job trainings to 45 EGs in Nangarhar and 12 EGs in Balkh Province.

Exhibitions and trade fairs have always been a medium of representation of products for the rural EGs whether on national or international level. It also serves as a chance for the EGs to come in contact with the final customers. The Exhibitions resulted in increased sales and access to market for EGs and PAs.

In this type of exhibition, the planning, organizing, controlling and expenses are all done by WEERDP and Ministry of Commerce. Another type is the participation of WEERDP beneficiaries in other partners' exhibitions. As Part of advantageous strategy in supporting rural enterprises, WEERDP conducted 4 national and regional exhibitions.

A national exhibition was conducted at Chehilston Garden from August 29 - 31, 2019 where 200 entrepreneurs from 25 provinces exhibited their products.



Picture 3 MRRD Minister Checking Products in Grand Village Bazaar Exhibition

Regional level exhibitions were conducted in Nangarhar, Herat and Kandahar regions.

In Nangarhar Province, a total of 50 booths were installed for 50 EGs/SMEs of WEERDP Program and exhibited their products for 3 days (14-16 August 2019). Nangarhar Village Bazaar Exhibition was intended to provide for the exhibitors with a means to sell their products, create short term and long term linkages among the partner companies and supermarkets as well as to create awareness about the traditional activities by sharing of new techniques of



Picture 4 Nangarhar Governor Visited WEERDP Village Bazaar Exhibition in Nangarhar Province

garments and other locally made handicrafts, textiles, foods processing, honey bee, carpet and other domestic products to a wider audience and to the maximum extended level at all, as well as for the promoting of our domestic products in the mindset of the people and in order to attract their awareness for home made products to buy and consume it inside the region. A total of 292,963 AFN sales were made by EGs during three days' exhibition.

In Herat region, a total of 50 booths were provided for 15 SMEs, 30 EGs, (2 in each booth). Enterprise groups from Herat, Badghis, Ghor and Farah Provinces participated in the Village Bazaar Exhibition. The Exhibition implemented over 3 consecutive days started from 28 – 30 August 2019. The exhibition was led by WEE-RDP with coordination of PRRD, and Herat Municipality. A total of 384,792 AFs (5,000 USD) sales were made by EGs during three days' exhibition.

Being host for 15 enterprise groups from Badghis, Farah and Ghor Provinces was a very good experience as the enterprise groups were looking to learn more to get the level of groups who are working professionally. They visited and dealt with new customers, buyers and other potential channels who are actively working through the sectors here in Herat Province and have found the exhibition very useful for their commercial relations, gaining new ideas and exchanging their experiences.



Picture 5 Visitors Bargain in Herat Exhibition

Herat, (Village Bazaar Exhibition) was intended to provide for the exhibitors with a means to sell their products, create short term and long term linkages among the partner companies and supermarkets. As well as, to create awareness about the traditional activities by sharing new techniques of garments and other local made handicrafts, such as: saffron processing, food processing, honey beekeeping, and other domestic products to a wider audience and to the maximum extended level at all. Also, for the promoting of our domestic products in the mind-set of the people, and in order to attract their awareness for home made products to buy and consume it inside the province. A total of 384,792 AFN sales were made by EGs during three days' exhibition.

A three-Day Exhibition of Handicraft for Enterprise Groups was held at Aino Mena in Kandahar Province on Wednesday, 07 August until 09 August, 2019. The directors from different government institutions such as MRRD, Department of Women Affairs, (DoWA), Department of Industry & Commerce (DoIC), Department of Agriculture Irrigation and Livestock (DAIL), WEERDP Provincial Manager, District Governors and Daman Districts have also participated in the inauguration ceremony of the exhibition.



Picture 6 WEERDP beneficiary selling products at handicraft exhibition in Kandahar

In the exhibition 53 stalls were placed for both male and female enterprise groups (EGs) where they displayed their products for visitors and customers. Beside this the event was attended by

enormous number of male and female visitors from Kandahar city and surrounding districts. In the exhibition, most of the enterprise group members were from Dand and Daman districts of Kandahar Province including south region provinces such as Uruzgan, Helmand, and Nimroz. During the event, different varieties of products were exhibited. For instance, handcrafts, fresh fruits, hand-made garments, honey product, dry fruits, embroidery, hand-made carpets, etc.

During the exhibition Mr. Mahmood Karzai, President of AFCO Company pledged that he will give shops free of cost to all enterprise groups' members and will also provide farming land to enterprise group of saffron at 2nd phase of Amino Mena in Kandahar Province.

EDML PMO Staff are regularly traveling to provinces for the purpose of delivering activities on time, tracking the deliverables of Deliverables Based Service Providers (DBSPs) in the field, understand the progress on the monthly targets, identify problem and challenges of provincial staffs and project beneficiaries, and at last, collect feedback from provincial offices and beneficiaries. During the reporting period, PMO BDSP travelled twice to different provinces. During this trip, provincial BDSPs were given an orientation about their new deliverables and also monitored their previous month's activities.

3.2 Grants to EGs and PAs for Common Assets:

This sub-component aims to finance common assets of public goods nature to provide catalytic support for the growth of viable economic activities, complementing the household level investments that would be made through revolving funds; this is not yet happening, because the WEE-RDP communities are still not at that stage for EGs formation. The team is working with the SHGs member who received business loans from the groups and started some income generation activities, to make them eligible for formation EGs and make them ready for further support under this sub component.

3.3 Promoting Private-Public-Community Partnership:

The sub-component aims to crowd-in private sector firms and other stakeholders working in the areas of WEE to help build sustainable commercial linkages for the EG/PAs so that they can be more sustainable/viable. The team has developed 10 Business Plans in Balkh and 11 Business Plans in Nangarhar Province in local language, which will help them in marketing, quality production and running their business properly. Also, the team has created market linkages for 5 EGs in Balkh and 15 EGs in Nangarhar Province, and the EGs were linked to the local shopkeepers and wholesalers.

3.4 Way Forward:

- Complete the recruitment process of EDML Head and Specialist

- Mobilizing of SHGs and VSLAs members to form EGs and PAs
- Provision of exposure and knowledge sharing visits to EGs members
- Development of ToRs for Rapid Market Assessment

Component 4: Project Management:

4.1 Safeguard Implementation Unit (SIU):

Safeguards Implementation Unit (SIU) operates within the WEE-RDP Program Management Office. SIU ensures the proper implementation of Environmental and Social Management Framework (ESMF) and implementation of other relevant national laws and regulation in the program activities. The unit is responsible for ensuring that environmental and social aspects are considered in program activities, implementation and environmental and social issues are properly managed, avoided, mitigated or offset by integrated mitigation measures described in ESMF and proposed by local communities and program beneficiaries.

4.1.1 Key Achievements:

- **Visits and assessments from EGs and PAs concerning environmental and social aspects:**

According to our provincial Gender and ESS Officers, planned activities in 3rd quarter of reporting, more than 90 Environmental and Social Safeguards visits were conducted to consult WEERDP's beneficiaries specifically EGs and PAs.

- **Environmental and Social Safeguards training workshops/Awareness program delivered to WEERDP beneficiaries:**

During the reporting period, SIU held 75 trainings for 1800 members of Pas, EGs, program staff and other programs' beneficiary in Central, Northwest, East, Southwest and West Regions. Gender & ESS officers in mentioned 5 regions, have conducted the training sessions in Provincial offices for male beneficiaries and in CDCs for female beneficiaries. The training workshops were half day with refreshment and lunch. Topics of the training were about:

- Gender Equality and Gender Mainstreaming
- WEE-RDP's Grievance Redressed Mechanism
- Importance of Environmental and Social Safeguard in rural enterprises
- Impact of Agriculture and Livestock on Environment
- Waste Management
- Safe disposal of wastes, especially solid waste

4.1.2 WEE-RDP Grievance Redress Mechanism:

Grievance Redress Mechanism (GRM) is a part of any administration. It is a vital tool for enhancing transparency and accountability, improving service delivery and improving overall program 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.

- During this reporting period, 25 complaints were received. Of these, 22 have been solved and closed and 3 of them are under process due to referral to relevant unit for solving the issue.
- Most of the received complaints were solved by WEE-RDP's Grievance Redressal Committees in district level and some of them were referred to PMO for relevant units to solve the issue.
- Under process complaints: 3 complaints remained under process due to better understanding the issue and refer to relevant unit.

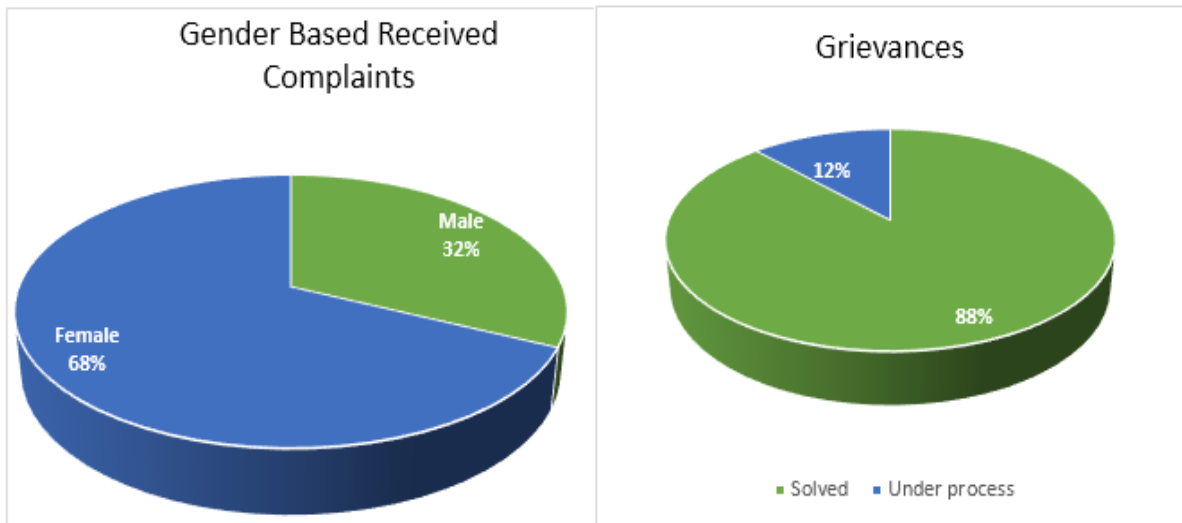


Figure 17 Solved, under process and gender based received complaints

Complaints Processed Record:

Grievance type	# of Grievance received	Solved	Under Process	Description
Gender Based Complaints				
Female Complaints	17	17	0	WEE-RDP is a women centric program and focused on poor rural women, so the number of female complainants are more.
Male Complaints	8	5	3	A small number of program's beneficiaries are males. Received complaints are from groups, associations and other beneficiaries who are working with the program since AREDP.
Category Based Complaints				
SHG and VSLA Book Keeping and lack of stationery and Saving Box.	3	3	0	Some of program beneficiaries had a concern about not receiving stationery and saving boxes which has been solved in a GRC meeting in regional level. The items were distributed to them.
Loan payment, VSLA Money, Loan Request	5	5	0	Loan repayment issues have been raised in some of SHGs and VSLAs, with help of District and Regional GRCs the issue have been solved and group members started repaying their loans.
Training	4	4	0	Number of beneficiaries demanded training on book keeping and other program related aspect. They now received their needing training.
Coordination of program staff with program beneficiaries	2	2	0	A number of VSLA groups had concern about coordination of program with beneficiaries. E.g. Program staff got late several time in their meeting with beneficiaries which caused beneficiaries to escape their day work. Field staff have been advised to attend the meetings on time and not cause any problem between program and beneficiaries.
EG and PA working Equipment	2	0	2	A number of groups from eastern region requested tailoring machine and livestock toolkit from the program, as they said the program promised them the items. The issue is referred to relevant department for furthered process and will be solved by the end of October 2019.
Program	7	6	1	Grievance might include the complaints of beneficiaries on program staff. 1. A VSLA group from eastern region demanded their 2 nd installment of seed capital, which will be provided after the program checked their maturity and other criteria.
SHG, VSLA regular Meetings and Savings	2	2	0	Some of groups had complaints on their members regarding of group regular meetings, through a GRC meeting the issue has been followed up and group members has been advised and warned to attend all their meeting on time and not cause any problem.

- **Dissemination and advocacy of developed ESMPs and child labor strategy:**

Close coordination and advocacies with 36 rural enterprises (AREDP EGs) 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 labor strategy have been conducted.

- **Registration of rural enterprises with NEPA:**

During reporting period, 24 rural enterprises 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.

- **Establishment of Grievance Redress Committee (GRC) for regional and district offices:**

Safeguard Implementation Unit has established 37 GRCs in all regions, and all committees take their regular monthly meetings at the end of each month.

4.1.3 Snapshot of SIU's Activities:



Picture 7 GRM training Workshop for program beneficiaries - September 2019



Picture 8 GRM training workshop for VFs and Program Staff August 2019 - Balkh and Herat



Picture 9 ESS Assessment visit July 2019 Herat



Picture 10 GRC meeting 22 - Sep - 2019 Balkh

4.1.4 Key Findings and Recommendations:

- All WEE-RDP staff and GRCs acknowledged WEE-RDP's GRM system various channels of grievance submission.
- Complaint logbooks have been distributed to all regions for better data keeping.
- GRM brochures have been distributed among program beneficiaries and staff for awareness on WEE-RDP's GRM.
- Most of the rural enterprises consider ESS aspects in their activities, in the meantime, most of them do not cause negative environmental issues.
- The enterprise activities thoroughly considered environmental and social safeguards measures in their activities and avoided, mitigated or offset environmental and social impacts.
- Proper implementation of child labor strategy among the beneficiaries. Child labor strategy has been conducted with relevant EGs to avoid use of children as labor.

4.2 Monitoring and Evaluation (M&E)

4.2.1 Key Findings of Monitoring Visits:

From July to September 2019, the regional Monitoring and Evaluation Officers and PMO M&E team monitored 2935 Self-help Groups, Enterprise Groups, and Village Savings and Loan Associations (VSLAs) across all 6 regions. During the visits, the team noted 1,327 observations, of which 1157 which makes the success ratio to stand at 87% were addressed and resolved after coordination with regional offices and other relevant units in the center and the issues were mostly identified in newly established groups. This indicates that the M&E unit was successful in sharing the information with relevant units and regional offices and to follow up on the issues so that the identified constraints are properly addressed.

The total number of visits, issues identified and resolved during the period under review is shown in the table below:

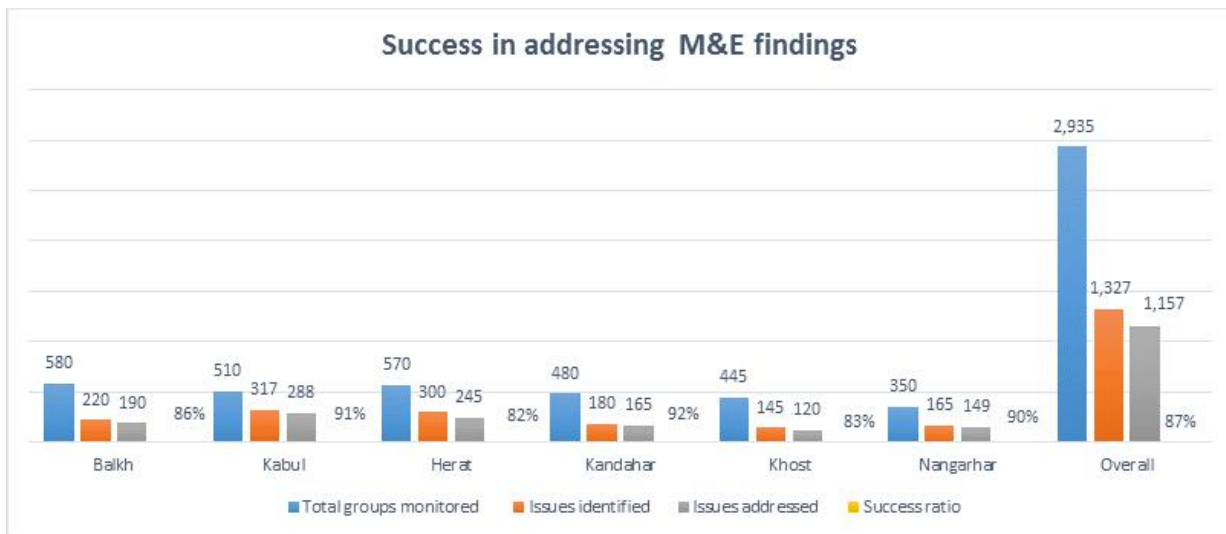


Figure 18 Success in Addressing M&E Findings

Key common issues identified in groups during the field visit in third quarter of 2019 are listed in the table below:

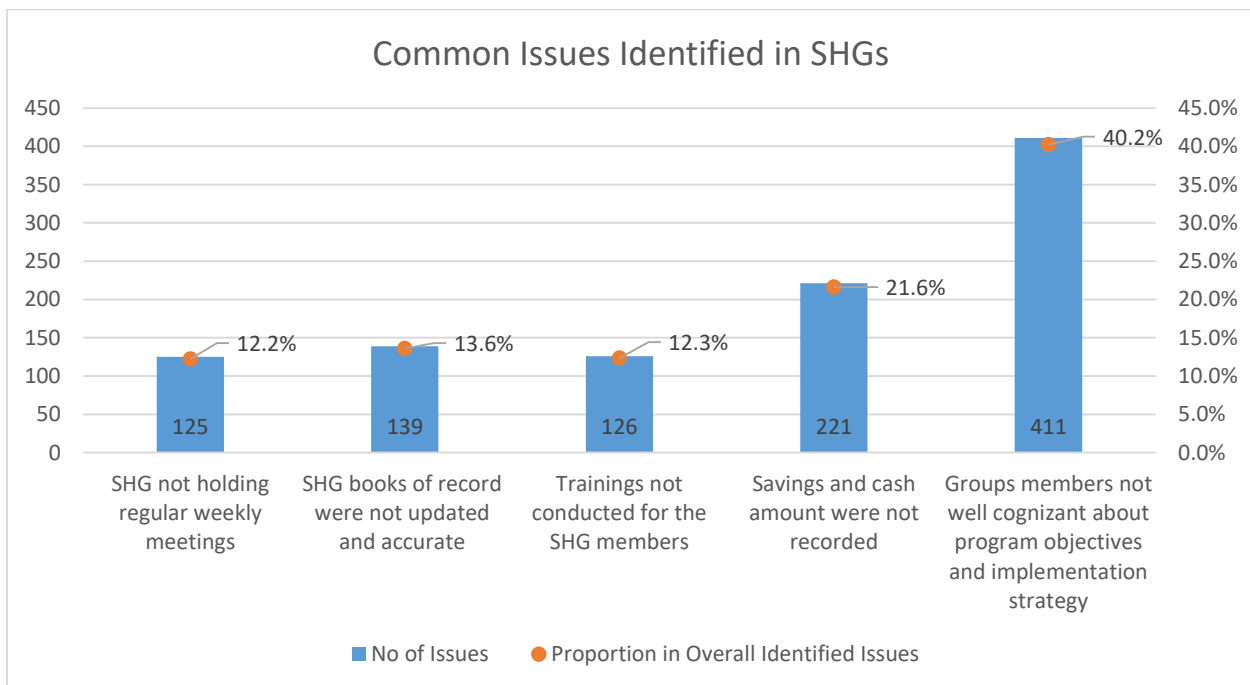


Figure 19 Common Issues Identified

Since the M&E unit is mostly concentrating on strengths and weaknesses of the program implementation with its cause and effects, the identified issues will have a negative effect on the program implementation, and the people will not demonstrate interest for continuing

membership of the groups. For instance: If the beneficiaries are not provided with relevant training, they will not be able to understand the objective of the program and will face many problems while collecting savings and disbursing the loans to the group members. But majority of the identified issues have been resolved and corrective measure have been taken already. The last column is for the total of both SHG and old VSLAs as 1022 SHGs had common issues of which 883 of the identified issues in SHGs were resolved and only 139 issues are pending. As seen, a big improvement has been made as a result of follow up visits. The remaining issues have been shared with relevant staff for remedial action and soon the status of the identified issues would be shared in annual report.

1. The issue of non-recording of savings were mostly addressed as the total identified issues in terms of non-recording were 221; of which 191 of them were resolved as now only 30 issues are pending and that would be revisited to see if those were also rectified.
2. Issue of VSLA loans which were not recorded were also resolved to a very remarkable numbers. As if the total number of issues in terms of non-recording were recorded 171; of which 163 of them were resolved thus far.
3. Regarding the meetings that were not conducted by some of the visited SHGs as observed in follow up M&E visits to the same groups, 85 issues of not holding regular meetings were resolved out of 125 issues which indicate that the identified issues were addressed to large extend.

The percentage of common issues in SHGs addressed and the issues that are not resolved during the field visit in third quarter of 2019 are illustrated in the figure below:

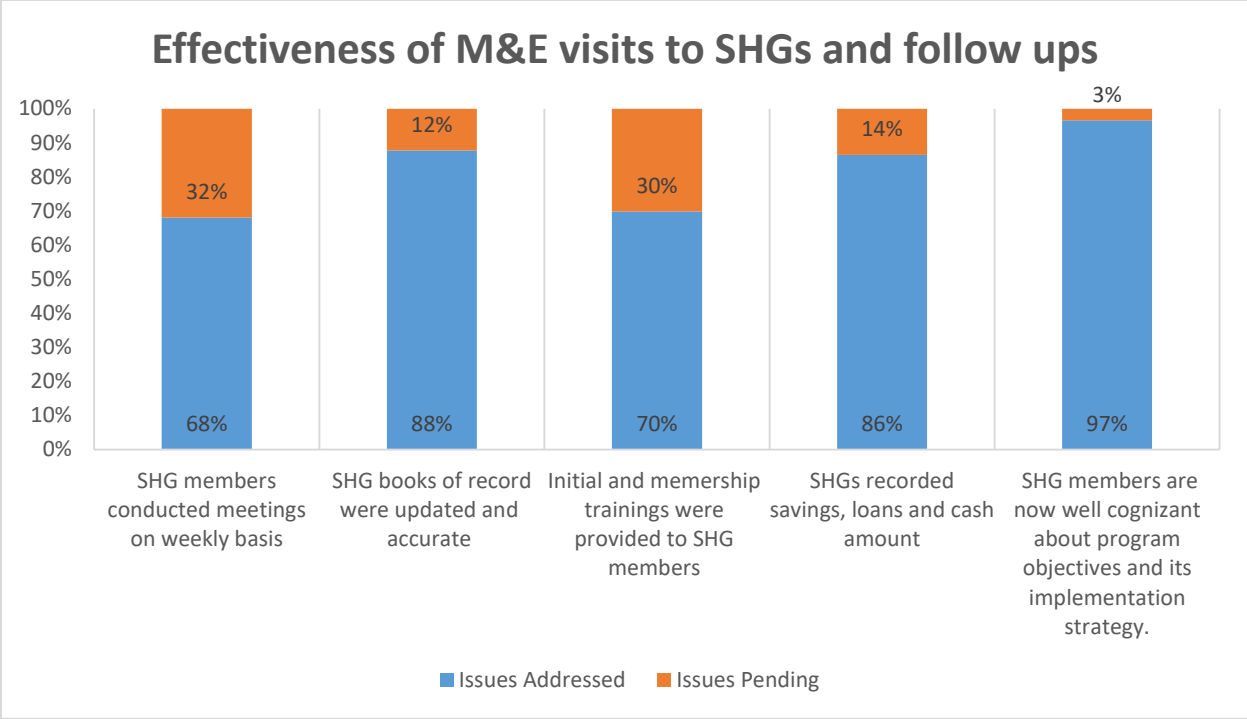


Figure 20 Effectiveness of M&E Visits and Follow ups

As shown above, the percentage of issues identified in SHGs and VSLAs addressed during the reporting period is at 87% which indicate that the M&E unit was successful in sharing the information with relevant units and regional offices and follow up on the issues so that the identified constraints are properly addressed.

Following table depicts both the number and percentage of issues identified in old VSLAs during the course of the third quarter 2019.

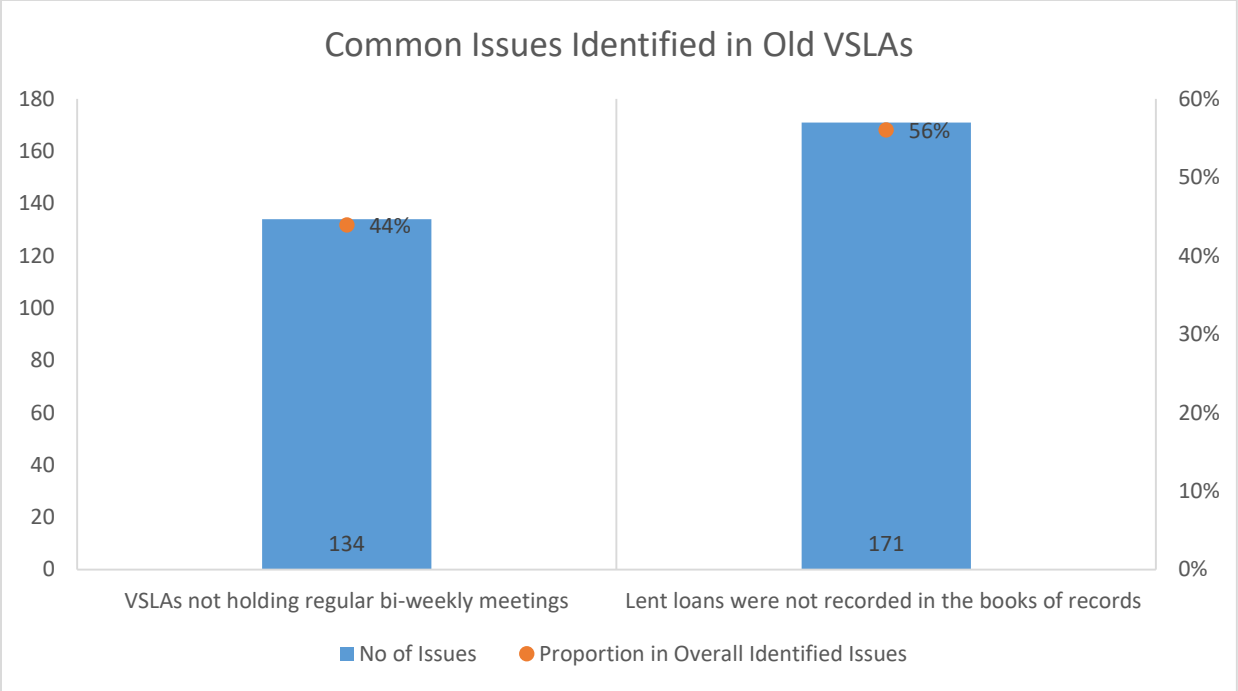


Figure 21 Common Issues Identified in Old VSLAs

The percentage and number of issues addressed during the third quarter is shown in the figure below:

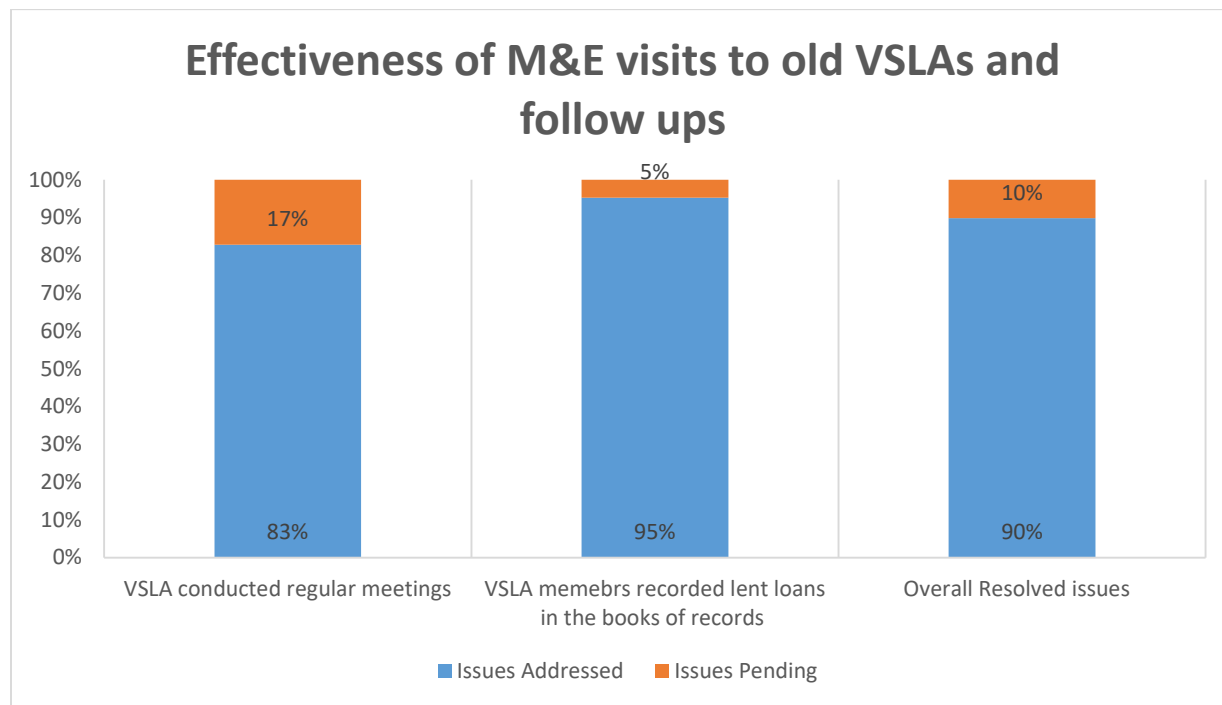


Figure 22 Effectiveness of M&E Visits to old VSLAs & Follow-ups

4.2.2. Monthly Monitoring Reports:

During the reporting period, the M&E Team was mostly engaged with data verification, cross-checking MIS data with the data collected from the field by the M&E Officers and continued to collect data on the progress made on program indicators. The team also provided timely information to the program management enabling and facilitating informed decision making. Additionally, the M&E Team through its M&E monthly reports which are focused on assessing the actual progress of each component and comparing and matching those with result framework and annual work plan; assisted the program in rectifying the challenges and obstacles to make sure that the program is always on track and proceeding according to the annual work plan. As shown above, the M&E team identified 1327 issues during the M&E visits and as a result of the follow-up visits to the same groups, the team managed to address 1157 issues, which makes the success ratio to stand at 87%. We have a follow mechanism; groups/VSLAs whom had problem already shared with relevant units for the corrective action and regional M&E officers will re-visit them randomly to check if the issues they had been rectified.

Following are some of the main accomplishments of the M&E unit during the period under review:

- Revised and shared the latest update of Measurement plan for each indicator with WB.
- Developed the initial Evaluation plan for WEERDP

- Conducted an assessment of 111 of VSLAs that were promoted under AREDP. Intended to determine whether the VSLAs reached out during the process are still functional and are eligible to receive the seed capital. The report will also be shared with the WB.

4.2.3. Progress against Result Framework Indicators and Annual Work Plan (AWP):

In line with its mandate, the unit also embarked on collecting information on the indicators of the Results Framework of the program. Data was collected from MIS and other relevant units and the cumulative progress on various indicators were illustrated in the framework. The Results Framework was shared with senior management for their review and further actions. In addition, the actions points mentioned in the aide-memoire of the previous ISM conducted in July 2019 was communicated with relevant units and update information on the current status and progress was collected and formulated in a separate table. The information was then shared with senior program management for their review and further action.

The unit was also assigned the task to develop program budget and assist all units in planning their unit activities, formulating proper outputs and allocating adequate expenditures for smooth implementation and accomplishments of the planned activities. The unit was successful in presenting the ‘planned budget vs. expenses’ separately for all units and collectively for the program as a whole in regular weekly management meetings. The purpose for this exercise was to enable unit heads in spending their allocated budget in a timely manner. It is recommended that before and during the mobilization of the SHG groups, the CMID Team has to provide the groups with required training in order to enable them to understand the entire process and activities of the SHG groups. Otherwise, the group members will not be able to proceed as per the standards set by the program. In order to make sure that the program is implemented properly, the project staff must work closely with the program beneficiaries and rectify the issues observed during the monitoring field visits.

Program Result framework: following is the result framework updates against each indicator.

Result Framework						
Women Economic Empowerment Rural Development Program(WEERDP)						
Project Development Objectives	code	Indicator Name	DL I	Baseline 2018	End Target 2023	Cumulative Progress as of 30th September 2019
To increase social and economic empowerment of poor rural women in selected communities	1	Social empowerment of poor rural women in selected communities				
	2	Number of Direct Beneficiaries (Number)		56,128.0	450,000.00	114443 Direct beneficiaries increased.
		Number of Direct Female Beneficiaries (Number)		31,309.0,	350,000.00	78183 Direct female beneficiaries increased. (46,874/ total 58,313+100: 80%)
	3	Women SHG members from poor or vulnerable households (Percentage)		0	60%	50% to 70%. Poor and vulnerable households mobilized into SHG. (This is between 50% to 70%. We are still waiting for WBA CC. WEE-RDP MIS is yet to enter HH data into the system)
	4	Economic empowerment of poor rural women in selected communities				
	5	Beneficiaries reached with financial services (CRI, Number)		56,128.0,	450,000.00	114443 Program beneficiaries reached with financial services.
	6	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	1.1.1	Indicator Name	DL I	Baseline 2018	End Target 2023	
	1.1.2	Percentage of HH from selected communities mobilized into SHGs		0	70%	59% of the covered CDCs HH from selected communities mobilized into SHGs
	1.1.3	Eligible Women's SHGs federated into village-level primary federations i.e. VSLAs (Percentage)		5	80%	12% Eligible Women's SHG federated into VSLA.

	1.1.4	Women SHGs engaged in social activities apart from savings (Percentage)		0	70%	43% Women SHGs engaged in different social activities
Building Access to Finance and Linkages with Financial Institutions	1.1.5	Net aggregate savings mobilized (Amount(USD))		5,257,039.09	15,000,000.00	6,483,192.82 Net aggregated savings mobilized (Amount USD)
	1.1.6	Number of SHGs that have received a grant (Number)		0	36,000.	0
	1.1.7	Number of VSLAs that have received a grant (Number)		0	4,500.	0
	1.1.8	Number of women SHG/VSLA members taking a loan (Number)		22,571.00	150,000.	30207 SHGs/VSLA members taken loan.
	1.1.9	VSLAs achieving operational self-sufficiency of 100% (Percentage)		0	30%	OSS (Percentage of old VSLAs that 100% covered their annual operational expenses through their self-generated income is 4.37%)
	1.1.10	VSLAs with Portfolio at risk (PAR) under 5% (Percentage)		0	30%	88.5% of VSLAs reported that they have no outstanding amount that have one or more installments of principal past due.
	1.1.11	Female first-time users of formal financial services (Number)		0	30,000.	132 female beneficiaries opened bank account
	Component 2 Enterprise Development and Market Linkages	1.2.1	Women supported by the project engaging in income-generating activity (Text)		TBD	TBD (to be double of baseline)
1.2.2		Beneficiaries of job-focused interventions (CRI, Number) EG member		5,455	30,000.	6,640 male and female EG members increased
1.2.3		Beneficiaries of job-focused interventions - Female (CRI, Number)		3,864	25,000.	4,016 female EG members increased
1.2.4		EGs/PAs having established business partnership and linkages with private		4%	30%	4%

		sector firms/SMEs (Percentage)				
Project Management and Knowledge Management (Including Implementation Arrangements)	1.3.1	Grievances raised in the Grievance Redressal Mechanism that are addressed (Percentage)		0	80%	96 % Grievances raised in the grievance Redressal mechanism that are addressed
	1.3.2	Number of Project Staff trained in various aspects of project management (Number)		0	200	45 project staff received training in various aspects of the project.

4.3. Gender Unit (GU):

Gender Unit (GU) operates within WEE-RDP Program Management Office to ensure that the gender issues marked and highlighted in all its policies, strategies and planned activities which aims to create an enabling environment for women’s economic empowerment.

4.3.1. Objectives:

The overall objective of the gender unit is to develop a WEE-RDP Gender Equality Strategy and time-bound action plan, guided by the conceptual and operational framework of WEE-RDP. The strategy should guide the action of the WEE-RDP both at the programming and operational levels. In this respect, the specific objectives of this unit include the following:

- To establish structures and processes that will promote effective mainstreaming of gender in program and operations and in the work of WEE-RDP.
- Improve staff appreciation, understanding, awareness, and capacities to integrate gender in all aspects of their work.

4.3.2. Key activities performed during the quarter:

The position of Senior Gender Specialist is under process and in the interview stage. WEE-RDP staffs upon recruitment are well oriented on the gender based violence and gender sensitivity issues. In a complaint section still not reported any harassment or any violence case related to gender sensitivity, following are some of the progress related to gender under WEE-RDP:

- Reviewed program-related documents from a gender viewpoint and highlighted gender gaps and issues
- Gender based violence study’s ToR has finalized been and announced to be conducted by external firms
- Conducted training assessment from a gender perspective in center and as well as in provinces

- Conducted bimonthly GWG meetings with all program of MRRD to identify the following gender gaps, problems and solutions:
 - i. Female Staffs contact with community elders for mobilization as first visit was difficult, this issue has communicated first with male elders through male SOs, DOs and DCs provided facilitations for female staff to contact female beneficiaries in the community
 - ii. In some occasions and provinces, it was difficult to convince female beneficiaries participating the SHGs without having consultation with their male, this issue has discussed first with male beneficiaries and elders, allowing female to participate in the SHGs.
 - iii. Less saving of female beneficiaries with compare to male has identified, this issue has discussed with male to support female, in result the figures of saving has intensively increased in the female groups
- Participated in the employment process as a member of the recruitment panel for social organizer, District Officer and District Coordinators from gender perception, the WEE-RDP gender focal point and senior female advisor to the minister has participated.
- Held three coordination meetings with World Bank office on GVB, Code of Conduct, anti-harassment, training/workshops/policies, in particular
- Coordination meetings with MRRD, gender unit, and other related projects
- Meeting with MoWA on Women Economic Empowerment program
- Worked closely with WEE-RDP ESS units on Gender and ESS training

4.3.3. Recommendations:

- Hire female staff for senior positions in the center and provinces, the female staff recruitment for senior positions is the highest priority of WEE-RDP and some senior specialist positions will be filed in the central office. In addition, senior female positions at regional level will be increased for DC and DO
- Code of conduct shall be explained and shared with newly recruited staff
- All units should collaborate and support gender unit to work actively toward gender mainstreaming and achieving gender equality in the program

4.4. Management Information System (MIS):

Third quarter of the year 2019 was a busy period for MIS where it took over important tasks. By the end of the quarter some tasks were completed and some others were carried forward to the next quarter. An excerpt of the key and important activities carried out during third quarter are listed below. Rolling out A2F MIS successfully has been one of the top priorities for MIS department. The task was undertaken back in the first quarter of the year 2019 and it was supposed to be completed by the second quarter. However, due to the delays caused by Non-MIS activities, it was

carried forward to third quarter. As the bottlenecks still exist, this task might be stretched to fourth quarter of the year.

As regards A2F MIS in the third quarter, it was greatly improved. The user-interface was further tweaked, bugs were fixed and tested times and again. Chronological reports, which was a demand of WBC, were developed. A2F MIS has now a rich and user-friendly interface both for data entry and reporting. So far, good progress has been made towards the successful pilot of the system. To name few, MoU has been signed with both partner commercial banks viz. New Kabul Bank and Pashtany Bank. Besides, a MoU has also been signed with Da Afghanistan Bank. Lately, MoF has approved the fund transfer request (M16) of MRRD and has issued a cheque and advised DAB to transfer the requested funds to the WEERDP Clearing accounts in both partner commercial banks. Soon the funds will be transferred to the commercial banks and then to VSLA accounts. Once the loop is closed, a final report of the system pilot will be prepared and shared with the World Bank which will serve the purpose of getting NOL for A2F MIS from World Bank.

Towards the mid of the third quarter, the task of designing integrated MIS was kicked off. To this end, several sub activities were undertaken: 1) a format for requirement analysis was developed and circulated to all units of WEERDP and regional offices. The purpose of the format was to elicit and understand the data and user experience requirements of MIS stakeholders and develop a system that responds to their maximum data needs and provide a satisfactory user experience. 2) Thorough analysis of the current structure of MIS was conducted with the objective to find the data gaps, performance issues, security shortfalls, reporting problems, scalability issues, automation and more.

As a result of assessing and analyzing the current MIS, a new MIS design was prepared. Entity relationship diagram (ERD) of the new MIS has already been developed. A mock-up of the user-interface undergoes development. As soon as it is finalized, the implementation of the MIS will be started. WEERDP being an upgrade to AREDP, has some differences in operations and data requirements with its predecessor. Given this, all data collection forms of MIS were revised. Forms revised are: Well-being analysis form, Community profile form, SHG registration form, member registration form, VSLA registration form, EG registration form and PA registration form. No linkage existed between WBA form and member registration form previously which debarred WEERDP from understanding the coverage of poor household in the community. Upon revision, the said forms have been linked together by “Head of the Family”. Likewise, other forms have been stripped off unnecessary information and some other indicators have been added. All revised forms have been shared with World Bank for their information and with the regional offices WEERDP for immediate use. In the design of the new MIS, it has been ensured to cover data indicators of the revised forms.

Operations manual of MIS, which was developed back in the second quarter, was revised and further enriched. Data quality control, data collection mechanism, and TOR of MIS were key parts that were revised. Quality control mechanism was tightened with HQ and regional MIS staff would regularly monitor data changes and applying quality control measures on them. TOR of MIS in the manual was enhanced- empowering MIS to directly visit fields, interrogate other department personnel and beneficiaries for any suspicion, missing information and data quality issues. In order to reduce data lag, a data collection mechanism was developed to ensure that CMID staff hand over data timely to MIS and MIS always keeps its system in synch with the field progress.

Due to increasing workload of MIS, WB was requested for NOL for a Sr. MIS Specialist position to join WEERDP team. NOL for the said position was obtained from World Bank and the vacancy was immediately announced. Recruitment process of this position has almost been completed. The TER has been prepared but needs revision. As soon as that is revised, it will be dispatched to World Bank for NOL. The successful contestant is expected to join WEERDP by end of November.

4.4. Procurement:

The main procurement activity of the WEERDP is the recruitment of 16 Facilitating Partners (FPs) for 23 provinces, overall the core procurement processes i.e. Shortlisting, Technical and financial evaluations, Negotiation of Contracts are being completed. Nowadays, we are at the stage to maintain a coordination with NPC (National Procurement Commission) for reviewing and approving of all the packages at the soonest convenient time.

The following table provides further information on each package and stages:

SN	Stages	#Package s	Name of Packages
1	Under Shortlist	0	All shortlist done
2	RFP stage	0	
3	Under Technical Evaluation	0	
4	With NPA (TER)	0	
5	With Committee (incorporation of NPA/WB observations)	2	Badghis- Farah, Kunduz,
6	With Bank (TER)	1	Jawzjan, - Faryab,
7	Under Financial Opening / Evaluation	8	Helmand, Zabul –Urozgan., Nimroz, Ghazni-Paktika, Takhar, Baghlan, Laghman, Badakhshan,
8	Contract Negotiation	4	Kunar-Noristan, Wardak- Logar, Ghor, Samangan – Sar-e-Pul,
9	Package sent to NPC	0	
10	Contracting Stage (finalized packages)	1	Daikundi
Total		16	

In addition to the procurement of FPs, some other procurements have been done for the category of Works and Goods e.g. the procurement process for construction of PMO offices in Kandahar, Herat and Khost have been finalized and the contracts are signed, and the procurement of CMID

stationaries, Books of Records, IT equipment have been finalized (contacts awarded). Moreover, the project Procurement Plan which is containing the project needs including Fixed Asset items required for 2020 has been updated and shared with World Bank through STEP (Systematic Tracking of Exchanges in Procurement) lately.

4.5. Staffing:

Recruitment of Project Staff: The project has also witnessed a substantial progress in the form of recruitment of project staff. As of September 2019, more than 50% positions are filled in, which is an increase of 60 % since the previous mission. As shown in the table below, out of total 1,371 positions, there are 1,101 project staff already on board; which is equivalent to 80%. Out of the 1,101 on boarded staff, 516 are female staff; which is equivalent to 47%.

Most of the female staff are at the cutting edge of field operations, i.e. sub- district level. These newly recruited project staff have been oriented on the project implementation process and trained on operational guidelines/manuals before their deployment to the field. The International Program Advisor (IPA) has been recruited and the contract is pending for the approval of the H.E. Minister endorsement. Also, International Technical Advisor (ITA) has been considered and added to the HR Plan and will be processed accordingly by the HR.

The project has made considerable progress towards recruitment of project staff and more than 80% staff are already on board. The project team is further advised to complete all recruitments and submit the Technical Evaluation Reports (TER) for the remaining vacant positions by end of December. It was discussed that ratio of female staff at the central/regional and district offices are much lower, and therefore, project team should have a special drive for recruiting woman candidates and ensure to the best possible extent to reserve as many of these vacant positions for an equally qualified women candidate. This will possibly improve the gender balance at headquarter and other WEE-RDP offices. A detailed status of recruitment and staffing along with gender segregated information as on September 2019 is mentioned below:

S.N.	WEE-RDP Staff Positons	Total Approved	Positions Filled	No. of Female Staff	% of Female Staff	Positions Vacant	% Vacancy
1	PMO (Kabul Office)	79	61	12	20%	18	22%
2	Regional Offices	86	60	11	18%	26	30%
3	District Coordinators/Officer (DCs + DOs)	228	177	21	12%	51	22%
4	Field Staff (SOs + VFs)	909	738	465	63%	171	19%
5	Ancillary Staff	69	65	7	10%	4	0.6%
Total		1,371	1,101	516	47%	270	20%

4.6. Finance:

The overall Financial Management (FM) is the responsibility of the MRRD Finance Directorate, which is supported by technical assistance of a national team. The MRRD Finance Team managed and executed the project budget and reported to the World Bank, MoF and other stakeholders. The finance team is responsible for financial management of the project and is stationed in the Finance Directorate and reports to the Director General of Finance. WEE-RDP has been submitted the 3rd quarter IUFRs to WB with a cumulative utilization of an amount of USD 3,169,315.77 Million. From the total spent amount USD 2,842,634.46 million is under ARTF and USD 326,681.31 is under IDA grant. It is worth mentioning that under 3rd quarter of 2019 report, WEE-RDP has utilized USD 46,294.95 from IDA grant and USD 929,773.12 is from ARTF gran

The overall objective of WEE-RDP is to increase social and economic empowerment of poor rural women in selected communities.



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