##

**EXTRACTING BEST PRACTICES AND LESSONS LEARNED FROM PASTORALIST AFAR GIRLS’ EDUCATION Support (PAGES) PROJECT**

**FINAL REPORT**

**Submitted to CARE Ethiopia**

**By**

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# Acronyms

ABE Alternative Basic Education

APDA Afar Pastoralist Development Association

BL Baseline

CCC CLIF Coordination Committee

CDC Community Development Committee

CF Community Facilitator

CLIF Community Livelihood Initiative Fund

CMC Community Management Committee

CTC CLIF Technical Committee

DFID Department for International Development (UKAID)

EA Enumeration Area

ETB Ethiopian Birr

FGD Focus Group Discussion

GEC Girls’ Education Challenge

IDI Individual In-depth Interview

IGA Income Generating Activity

KII Key Informant Interview

MFIs Micro Finance Institutions

ML Midline

MoE Ministry of Education

PAGES Pastoralist Afar Girls’ Education Support Project

PMC Project Management Committee

PTSA Parent Teachers Student Association

PWC PricewaterhouseCoopers

SAA Social Analysis and Action

SCI Save the Children International

UK United Kingdom

VSLA Village Savings and Loans Association

WCA Women and Children Affairs office

WEO Woreda Education Office

WOFED Woreda Finance and Economic Development

WPARDO Woreda Pastoralist, Agriculture and Rural Development Office

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# Executive Summary

BACKGROUND

Pastoralist Afar Girls’ Education Support Project (PAGES) is a four years project funded by Department for International Development (DFID)/PWC under **Girls’ Education Change (GEC)**. The project started on March 2013 and was implemented by consortium team that led by Save the Children International (SCI). Save the Children has sub-award agreement with CARE. The consortium team has two local non- governmental organizations (NGOs), Afar Pastoralist Development Association (APDA) and KELEM, and the international NGO CARE.CARE Ethiopia has been providing technical supports to the PAGES consortium partners to implement the three methodologies: Social Analysis and Action (SAA), Village Saving and Loan Association (VSLA) and Community Livelihood Initiative Fund (CLIF) in eight woredas: Addaar, Buremudatu (Gelealu), Chifra, Dewe, Gewane, Hadelela, Mille and Semurobi.

STUDY OBJECTIVES

After three years of implementation it has become important for the consortium members and donors to assess the PAGES project. Hence, the purpose of this lesson extraction assessment is to identify best practices, lessons and challenges faced through the process of implementing the three methodologies in Afar region.

METHODOLOGY

A qualitative study design which includes Individual In-depth-interviews (IDIs), focus group discussions (FGDs), Key Informant interviews (KIIs), observation and desk review as data collection methods was conducted in Gewane, Chifra, Hadele’ela and Semurobi woredas of Afar region. The study participants were project beneficiary community members such women and men, staff of implementing partners at woreda level, focal persons of government sector offices at woreda level and CARE Ethiopia field project staff.As part of the data collection, a total of 11 focus group discussions, 13 in-depth Interviews and 20 key Informant interviews were conducted.

key findings

The study found that the adaptation and implementation process of the three methodologies followed similar procedures and steps. The adaptation process was found to be evidence based and consultative of all relevant stakeholders including community groups and members.

**Adaptation of the three methodologies**

**The adaptations of the three methodologies have followed more or less similar approach**.

* On the process of adaptation of the three methodologies various stakeholders including government sector offices (woreda education office; women and children affair office; pastoralist agriculture and rural development office); local leaders (religious and clan leaders; kebele leaders) and community groups were engaged.
* Implementation manuals development and translation into local languages, sensitization of stakeholders, capacity building and developing necessary monitoring tools were undertaken to make the adaptation of the three methodologies effective.
* The PAGES project has effectively engaged the relevant government sector offices in need assessment, project approval, implementation, monitoring and evaluation such as joint supportive supervision and review meetings.

**Social Analysis and Action (SAA) Methodology**

* **CARE and its implementing partners have done assessment on** the identification of the main barriers of girl’s education and then conducted validation workshops on the identified barriers at different levels subsequently.
* **The study found that most participants from the interviews and discussions groups have confirmed that the SAA community discussion topics were initially assessed, validated both at woreda and community levels, prioritized and selected in consultative process and these were real barriers of girls’ education in Afar context (CARE Ethiopia Project Report)**. This was due to the fact the ccommunity had an engagement throughout the process and the selection as well as prioritization process was conducted by the community themselves.This was also confirmed by the Woreda sector office representatives as well.
* **This current and CARE’s SAA assessments findings show that there were variations in the coverage of topics between the SAA groups.** Overall, the average topics coverage of all SAA groups were about 3 topics which are work load, early marriage, and FGM (CARE, October 2016) while the current study shows an improvement of about average 5 of topics coverage in the SAA groups in the four woredas visited.
* **There is a high attitudinal and behavioral change with respect to female genital mutilation, early marriage, gender equality, division of resources between men and women, and sending girls to schools compared to Absuma and conflict related norms in the visited SAA groups.** To give practical example, Female genital cutting (FGC) is banned and the practice is seriously decreased. The SAA members at different villages follow the changed practice and report to the group to take action. Similarly abduction in any form is decreased and SAAs are responsibly taking action. In Gewane woreda, abduction issue came to the attention of the SAA group and reported the case to the legal bodies and ensured the abductor was imprisoned and enabled the girl to return to schools. This example and all other changes identified with specific examples in the body of the report have led to most parents and communities to become more supportive of girls’ education now more than ever. As a result, increasing numbers of parents are sending school aged girls to the existing and the newly constructed schools in their communities.
* **Use of picture codes during SSA group meetings was highly appreciated and recommend by SAA group members and facilitators.** Picture codes are tools used to facilitate an in depth analysis of the situation and create understanding of the implications during SAA discussions. Given the low literacy level in Afar communities, the reasons participants mentioned for valuing picture codes were due to the fact that they created more discussions, better understanding, and memorization among the members.
* **Core groups were found to be very crucial at the establishment phases of the SAA groups and helpful in solving critical problems of SAA groups and providing support and guidance to the groups when needed during the SAAs implementation.** These groups were the power holders in the communities and established by CARE and the respective implementing partners in the respective kebeles.
* **All the interviewed four SAA groups didn’t have written action plans with clear activities, responsible body and timeline**. However, all interviewed groups identify action point orally after end of each meeting though there was no means of verification during the study field visit.
* **There was improvement in the lapses of meetings in the SAA groups**. According to CARE assessment the average lapse of the SAA groups’ meetings ranges from 3 to 8 months. The total average months were beyond three months.
* **Although the SAA groups have faced lapses between meetings due to mobility, drought and flood incidents, there were no major drop outs of members from SAA groups.** The study found that the discussion interval in Afar should not be the same across the year as people are forced to be mobile following flood, rainy and dry season which require consideration of the seasonal variations in arranging the CARE methodology. The CARE SAA assessment report also indicated that the drop our rate was not found high, it is only 28(4%) of the total 653 members in the eight woredas. Comparatively the highest dropout rate was in Chifra (15%) compared to the other woredas.

Although there were positive changes in the communities through SAA methodology, mobility of the community, drought and flood incidents, lack of skills and commitment from some SAA facilitators, illiteracy, and limited follow-ups and technical supports by implementing partners were some of the implementation challenges for SAA methodology as indicated by the majority of the respondents in the study.

* **Given the low literacy and slow internalization process of the SAA in Afar, the majority of the interview participants suggested the continuation of current activities for more years and expanding the coverage to additional kebeles by addressing the gaps observed during the implementation.** Then the methodology could bring lasting changes and sustained impacts in the communities. However, few government focal persons suggested that instead of expanding to other woredas and kebleles it would be advisable to enhance the support and strengthen the existing groups.

**Village Saving and Loan Association (VSLA) Methodology**

* **Although the VSLA groups were established and implemented to enhance the financial access of the pastoralist community, the VSLA groups have helped not only to provide simple saving and loan facility but has also created discussion forums for women and men in the study woredas in Afar**. It has helped both **to create saving culture (intended result)** and for sharing and disseminating information easily within the group and to the community members (unintended results) in the study areas. The group members like the VSLA meetings because they get very useful information: save money, creates an opportunity to meet people, share feelings and ideas. Seating together with men was also another dimension woman liked about the VSLA meeting.
* **The study team found that in some of the kebeles where SAA and VSLA overlap and/or crossover, there is discussions and information sharing during their VSLA meetings.** In most of the VSLA groups, during their meeting they are not only meet to discuss on their saving and loan but they also happen to discuss issues during their meetings. This shows the reinforcement and complementarities between CARE methodologies. The study team learnt that 19 of the total 36 SAAs are implemented in the VSLA implementation kebeles. In Afar and this has been the practice in most of the CARE Ethiopia’s project in Ethiopia.
* **Though all the VSLA groups visited have provided communal/group and individual loans, the loans uptake were low.** Overall, there is high participation and interest in communal income generating activities versus personal loans in all woredas. CARE’s VSLA assessment report also show that more than half, 19 (56%) of VSLAs were start individual loan among the total 34 groups assessed. This proportion become very insignificant compared to the number of members who accessed individual loan. For example, from the total of 715 active VSLA member only 58 (8%) of individuals have accessed loans

Because of the low loans uptake both at communal group (collectively for group members) and individual levels, the group members could not utilize the opportunity created to address the demand–side barriers effectively as expected. The reasons were first they have not yet distributed individually the money that all saved and profit generated. Because they focused on accumulating more money through the group savings and marginal profits generated on collective use. According to CARE report, among 34 groups addressed in the assessment, only eight (8) VSLAs started group IGAs. Out of 213,152 birr of total saving, only 16,900 (8%) birr were invested for communal/group IGAs. For example, Dewe, Hadelela and Mile woreda were the highest group IGAs with expense rate of 19%, 17% and 15% of saving, respectively. The data has also showed 3,700 birr net profit earned for the investment to the group IGAs. The groups should be followed and capacitated to start IGA in order to increase their income and ensure economic empowerment.

* **The study found that there were major factors or reasons that contributed for the low uptake of loans**. These were (1) the VSLA management don’t encourage loan for business purpose partly due to misconception,(2) most members don’t ask for loan as expected, as they don’t know what to do after taking the money(3) due to the risk associated with it if they delay or default repayment (4) because of lack of experience and knowledge of business (commercial) activities, (5) the geographic remoteness of the population from markets , (6) members did not ask loan in such sub groups (the team has not found any information on this aspect of loan provision and weather the VSLA training address this aspect), and (7) the VSLA management did not give loan if they assume the loan seeker repaying capacity weak even if this later reason was in contrary to the VSLA manual because the manual does not put repayment capacity as a criteria. In nutshell, all the four groups used the total saved money to buy food items collectively during drought season and sell it to members in cash or credit by adding small profit margin, which is considered as communal income generating activities for the group members collectively. These could indicate that VSLA has a real support and help to those communities and valuable thing that VSLA is doing in Afar.
* **The dropout rate in VSLA groups was found to be very low**. This is due to the members’ strong social tie and day to day interactions. The CARE assessments reports also found that at the beginning there were a total of 775 members enrolled in all the 34 VSLAs assessed in the eight woredas. Out of them the majority of the group members- 608 were female and only 167 were male. For different reasons, 60 members (19 male and 41 female) were reported as drop out. It implies currently there are 715 active members in all the 34 VSLAs in the eight woredas of PAGES project implementation. The total dropout rate is reached to 8%. Hadelela is highest in its dropout rate (17%) and Mile was followed by (14%). Semurobi is with the lowest dropout rate, just more than 1%.
* **One of the major issues that this current study and CARE VSLA assessments found is there were no groups that have shared out saved money to group members.** Though the manual explicitly state that the group has to share out after twelve months the group members does not want to risks to share out and re-organize as a new group instead the group members want to keep on saving with the existing members. They also see the savings as security and a means to realize what they are dreaming for the future. Most of them mentioned that they will continue saving until they have big money to open a shops or flour mills collectively.

The study team found that it might make difference in the understanding of share out if the members clearly informed that they could share out without the need to reorganize themselves as a new VSLA group for they thought share out and/or reorganizing the groups tantamount to dissolving the existing membership. This can be seen from all the interviewed groups’ responses weather they would have intentions to share out in the future even when they reach maturity stage or not. All responded strongly that they don’t want to share out because they don’t want to dissolve and/or reorganize this group and create another one. That is why the study team has also found groups that have sustained contribution for more than a year, even for three years. The understanding of maturity level, the concept of share out and risks are not clear to the groups. These have impact because they are not utilizing the resources they have created to its full capacity to generate more income for the households. Some members might not be interested to stay long and continue beyond a year. The share out would give room and flexibility for members to stay or leave. It also creates the opportunity for other new members to join the groups.

* **According to the VSLA group members, the main benefits of saving and loan scheme were access to loan when they are faced with problems and difficulties related to emergency situations, family members’ sickness and poverty related issues and undertaking communal income generating activities (collectively)**, that is, buying food items during drought using group saved money and selling items to members with subsidized cost including credit and get marginal profits for the group collectively.

**The key successes or changes that took place among the members as a result of VSLA were**:

* **Developing the saving culture, and developing better coping mechanism during time of drought or flood due to the use of the saved money which gave them easy access to small loan and by postponing the sale of their goats and cattle for a better market time**. If they could not access this VSLA through loan, they would be forced to sale their animals in unplanned sale with less money which is one of the few options as sources of income in Afar families. These developed their level of security and confidences. They used to cover such kind of expenses by selling their goats or selling Charcoals as they had limited diverse sources of incomes in the communities visited. Most visited VSLA groups were also able to support members as well as non-members during emergency situations such as shortage of food, during delivery, funeral ceremony and other social issues using the social fund saving.
* **Though it is limited the VSLA groups and some members who took loans started communal IGAs and small business on the road side (seasonal petty trading**. According to CARE VSLA Assessment, the responses from the 7 of the 8 VSLA groups which start group IGA showed that they were engaged in petty trading. The groups will buy household consumables like sugar, coffee, soap and flours in bulk from the woreda capital and sell for their group member and/or the community at their village. Only one group from Hadelela were used the money for camel fattening although they were not lucky due to loss of the camel in drought season. In addition, most of the groups provide loan and decide investment for group IGA with the verbal consent of the member. It has to be noted that the amount of money saved by the VSLAs were not effectively used for the individual loan and group IGAs. The majority of the money saved, 144,492 (68%) are idle and found in the groups cash box. Only 24% were used for individual loan and the remaining 8% were invested for the group IGA.
* **The culture of solving their problems with group** is also another change brought due to VSLA methodology. The VSLA group members take loans and help each other’s burden. When they faced difficulty in repayment or unable to pay pack in time, they also contribute to support the others.
* **It was found that now women feel better to discuss on their family, social issues and discuss with their husbands**. This is due to the leadership role they have developed through participation and group discussion with men.
* **In few of the FGDs groups visited there were crossover among groups that create complementarities**. The study team also consulted the CARE Regional program staff and learnt that in the eight PAGES project kebeles, there are crossovers among the three methodologies. CARE Ethiopia’s data shows that 19 of the total 36 SAAs are implemented in the VSLA implementation kebeles in the eight woredas in Afar. The study team filed assessments showed that the VSLA group members in the kebeles (Gewane and Semurobi1 ), where there were crossover from SAA to VSLA ,mentioned that the information they got from group discussion and community facilitators helped them to understand the importance of girls’ education to themselves and to their parents. Most of the respondents said that the VSLA group members as well as the general community are sending girls to school now more than before. Study participants suggested the VSLA methodology as one of the contributing factor for this change.

**There are factors that have contributed to the key changes or successes in the VSLA methodology:**

Some of the contributing factors includeengagement of all stakeholders from the beginning, the group establishment, ongoing group discussions, appointment of women as leaders in VSLA groups, trainings given to management committee, orientations given to members; and the follow-up from community facilitators and partners as well as the quarterly joint monitoring by CARE, implementing partners and government counterparts though these were not as expected. For example, the visited VSLA groups’ performance in Gewane and Semurobi woredas were better relative to Chifra. The study team has not found and seen the sampled VSLA group in Hadele’ela despite the SCI team was informed and pre scheduled the visit with CARE regional team).

The main challenges that faced the VSLA implementation were mobility, drought and flood incidents, limited follow ups and support , poor documentation, limited exposure and skills on provision of loans for sub groups within the larger VSLA groups; and limited income generating activities (IGAs) both at individuals and groups levels.

**Community Livelihood Initiative Fund (CLIF) Methodology**

CLIF is one of the methodology which addresses girls’ education through establishing community based projects. Some of the major findings of the assessment include:

* **The methodology engaged different stakeholders from woreda to community levels**. The CLIF activities have been participatory and consultative from the beginning of the CLIF design, planning and implementation despite the delay in the fulfillment of the legal requirements.
* **When it comes to the contribution and success of the CLIF methodology** the community members as well as CLIF management bodies at all levels acquired relevant project design and management skills and experience sharing during the process;
* **The community members managed and raised the required matching funds in time despite the challenges.** CLIF has created sense of ownership, confidence and working together among the community members for a common goal on voluntary basis. Although three schools are under construction, the CLIF schools in Hadele’ela and Chifra woredas have started providing educational service to the children under the current status. This has led to increased school facility and enrolment of school-aged children in the woredas visited. The majority of the FGD respondents mentioned that they are sending their children to these new school facilities and the numbers are increasing tremendously.

**There are factors that have contributed to the key successes in CLIF activities.** These include involvement of influential community and kebele leaders from the beginning of the project; capacity building or skill transfer on identification of community project management, involvement of the project development team and others in proposal development, continuous follow up by the implementing partners; 10% community contribution of the total costs of the CLIF’s school construction on voluntarily basis and sense of ownership created in the visited three woredas.

Despite the above success, generally CLIF implementation was delayed relative to the other methodologies due to delays in release of grant fund by the implementing partners, which were caused by legal issues around SCI establishing an agreement with the CLIF groups in each respective CLIF woredas as well as mobility, drought and flood. Mobility, drought and flood affected the community timely contribution in Gewane woreda where CLIF implementation is delayed significantly. Otherwise, the fulfillments of the legal requirements were the major problems that led for the CLIF delay in all the CLIF school construction.

Almost all visited CLIF management committees at kebele level didn’t regularly update the community and CLIF coordinating committee, which are situated at woreda on the financial utilization. The interview with government focal persons from (Gewane and Semurobi) found that they don’t have clear information on the detail budget utilization as they are not getting expenditure reports from the CLIF project management committee. It is the responsibilities of both the government sector offices and CLIF CCC to ask for the information they need from the CLIF management and/or the implementing partners which ever appropriate as per their guideline. Although there were no frequent meetings and reporting to the community members and the relevant CLIF Coordination Committee (CCCs)proactively, there were no issues that were raised that affected the transparency of the CLIF project. Roles and scope of work confusion between implementing partners and CARE Ethiopia were some of the challenges mentioned by implementing partner’s staff as implementation challenge during the startup phase of the project.

# 1.Introduction and Background

## 1.1 Introduction

It is known that in recent years, girls across Ethiopia are more likely to be out of school, drop out, not perform, and not transition to lower secondary level than boys. Although the government is responding, girls still lag behind boys at all levels, particularly within the emerging regions. In particular, analysis highlights the unique challenges faced by pastoralist girls in accessing basic education (Social Assessment for the Education Sector, DFID, 2011).PAGES project aims to contribute to the improvement of girls' life chances in Afar through achievement of their rights to education. The project focus on primary education (Grades 1-8 and Alternative Basic Education levels 1-3), using a comprehensive regional-based approach encompassing interventions delivered at the individual, community, school and policy levels to address the many distinctive barriers faced by girls across Afar.

CARE Ethiopia has different types of programs in both sedentary and pastoralist communities using different methodologies. Especially, there are different initiatives to address pastoralists girls’ and women‘s communities challenges in education in Africa in general and Ethiopia in particular.

## 1.2 Background of the PAGES Project

Pastoralist Afar Girls’ Education Support Project (PAGES) aims to transform the life chances of marginalized girls in Afar region of Ethiopia by improving their access and quality of education. The project covers eight woredas in the north-eastern Afar Region of Ethiopia, one of the least developed regions in the country with a harsh and hot climate. The eight woredas are Mille, Addaar, Chifra, Dewe, Hadele’ela, Semurobi, Gewane and Buremudatu (Gelealu). The consortium delivering the project is led by Save the Children, and includes two local NGOs, Afar Pastoralist Development Association (APDA) and KELEM, and CARE Ethiopia and CARE UK.

The three outputs of the PAGES project are: 1) to make Alternative Basic Education (ABEs)/schools are relevant, flexible, safe, inclusive and girl- friendly, 2)ensure parents and communities actively support and prioritize girls’ education and 3) increase the capacity of Save the Children International, partners and Ministry of Education staff to effectively support girls’ education in Afar region.

## 1.3 Rationale of the Study

Within the consortium of the PAGES project, CARE Ethiopia has been working to contribute to output two, that is, parents and communities actively support and prioritize girl’s education. CARE Ethiopia has been providing technical supports to the PAGES consortium partners to implement the three methodologies. The three methodologies which were believed to lead to parents and communities to actively support and prioritize girls’ education were Social Analysis and Action, Village Saving and Loan Association and Community Livelihood Initiative Fund.

After three and half years of implementation it has become important for the consortium members and donors to assess the success and challenges of the program and extract best practices and lessons learned from implementation of methodologies such as SAA, VSLA and CLIF. Hence, the purpose of this lesson extraction assessment is to identify best practices, lessons and challenges faced through the process of implementing the three methodologies in Afar region. The study helps to further refine the adaptation of the methodologies in the pastoralist context.

# 2. Objectives of the study

## 2.1 General Objective

The overall objective of the study was to look more in-depth at the three methodologies and how they have been implemented in Afar, in the PAGES project.

## 2.2 Specific Objectives

The specific objectives of the study were to:

* Assess adaptation of SAA,VSLA and CLIF methodologies to Afar context
* Review and analyze the implementation cycle for each of the three methodologies
* Identify operational and contextual barriers
* Identify socio –cultural and economic changes that have been observed and how have they contributed to girls’ education.
* Assess changes obtained through community led livelihood improvement to minimize demand side barriers to quality education of girls.
* Assess community actions taken to improve the wellbeing of girls and promote girls’ education.
* Identify and document important challenges faced to fully implement the methodologies

# 3.Methodologyof the Study

##

## 3.1. Study design

#### A qualitative study design which includes Individual In-depth-interviews (IDIs), focus group discussions (FGDs), Key Informant interviews (KIIs),observation and desk review as data collection methods was employed to achieve the objective of the study.

## 3.2 Research questions

The study team used the following research questions to be answered by the study

* How have the SAA, VSLA and CLIF methodologies have been adapted to Afar context?
* For all three methodologies: review and analyze the implementation cycle for each - who did what? What were operational or contextual barriers?
* Identify SAA/VSLA/CLIF groups that performed well or not so well – what made these groups successful or unsuccessful? What were the internal/external factors that affected performance?
* What socio-cultural and economic changes have been observed and how have they contributed to girls’ education. For example:
	+ Are parents and communities more supportive of girls’ education and if so, how?
	+ Are VSLA savings or social funds enabling access to education for girls? By paying for any school materials/, compensating for lost income girls may have earned, or in other ways?
	+ SAA dialogues: which topics provoked the most discussion/resistance/support? What are some of the concrete actions that have taken place as a result?
	+ What impact have CLIF projects had on communities’ support for education?
* Assess changes obtained through community led livelihood improvement to minimize demand side barriers to quality education of girls.
* Assess community actions taken to improve girls education
* Identify and document important challenges faced to fully implement the methodologies.

## 3.3Study participant’s

The study participants were project beneficiary community members such women and men, staff of implementing partners at woreda level, focal person of government sector offices at woreda level and CARE Ethiopia project staff at regional project coordination unit(Annex 1).

Besides, the consulting team extensively reviewed the PAGES‘s project documents and assessment reports to better understand the project implementation processes, develop data collection instruments and compare current findings (Annex 2).

## 3.4 Data Collection Methods

**In-depth and Key Informants Interviews:** The interviews were critical in getting in-depth qualitative information on the three methodologies examined in the study. All interview information (except SCI staff where they declined due to the internal organizational procedures) was tape recorded with consent from each participant. A total of 33 (13 IDIs and 20 KIIs) interviews were conducted (CD Included in the final deliverables). All IDIs were done separately for each methodology. In-depth interview and key informant interview guides werepre-tested prior to the actual data collection and all comments obtained from the pretest exercise were included in the final data collection tools.

**Focus Group Discussions:** The FGDs were included to ascertain information obtained from IDI and KIIs. All FGDs were conducted by experienced facilitators and all group discussion information was tape recorded with consent from each participant. A total of 11 focus group discussions (4 FGDs for SAA, 4 FGDs for VSLA and 3 FGDs for CLIF) were conducted in which a group consisted of 6-14 participants on average. The FGD guides were pre-tested prior to the actual data collection and inputs were incorporated in the final version of tools.

**Document review/Desk research:** The study team reviewed project related documents, guidelines, reports and other secondary data and information to explore and substantiate the primary data obtained from the field. The following documents were reviewed at different stage of the assessment process: implementation guidelines for SAA, CLIF and VSLA, project progress reports, baseline & midterm evaluation reports, joint monitoring supervision reports, supervision and performance assessment reports, case studies /human interest stories and pictures.

**Observation:** The team members have managed to observe different group membership registers, groups meeting minutes, CLIF school constructions sites, VSLA saving boxes and group documentations while in the field. Table 1 below summarizes the data collection tools, participants and type of guide used during the assessment.

Table 1: Data collection methods, respondents and type instrument Nov 2016

|  |  |  |
| --- | --- | --- |
| **Data collection methods** | **Respondents/Participants**  | **Data collection tool used**  |
| Individual in-depth Interviews  | * VSLA management members
* SAA facilitators
* CLIF management members
 | IDI Guide |
| Key Informant Interviews | * Leading implementing partner coordinators, officers and community facilitators
* CARE Ethiopia PAGES project capacity building advisor in Gewane
* Government officials (woreda education office, woreda women and children affairs office, Woreda Pastoralist Agriculture and rural development office)
 | KII Guide  |
| Focus Group Discussions  | * CLIF project beneficiaries or members
* SAA group members and;
* VSLA group members
 | FGD Guide  |
| Observation | * Check for sample of documents available: membership registers, bylaws, project manuals and physical visit to construction of school sites
 | Observation Guide  |
| Desk Reviews of Various Documents | * Different implementation guidelines, manuals, reports, studies, periodic performance reports and workshop reports were reviewed
 | Desk Review Guide  |

## 3.5. Sampling procedure

The study team used purposive sampling technique throughout the data collection process. Persons whom the study team and CARE Ethiopia’s team thought to have had good information about the implementation and results of the three methodologies were included as in-depth interviews participants, key informants and focus group discussants. All community members who are directly affected by the project were used as beneficiary informants. As far as possible, both the consulting team and the implementing partner’s staff tried to include balanced groups from remote and accessible areas of project implementation sites to make the sites selected representative.

## 3.6 Sample size

As part of the data collection, the consulting team conducted 11 focus group discussions, 13 in-depth Interviews and 20 key Informant interviews (Table 2). See annex 1 for the list of kebeles where FGDs & IDIs conducted.

Table 2: Number of FGDs, IDIs and KIIS Conducted in Afar Region, November 21-26, 2016

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| * S/N
 | **Selected**  | **Focus Group Discussion (FGDs)** | **Total** | **Individual In-depth Interviews (IDIs)** | **Total** | **Key Informant Interviews (KIIs)** |
| **Woredas** | **SAA** | **VSLA** | **CLIF** | **SAA** | **VSLA** | **CLIF** | **CF** | **Pro CO** | **WCA** | **EDO** | **WPARDO** | **Total** |
| **1** | **Chifra** | 1 | 1 | 1 | **3** | 1 | 1 | 2 | **3** | 1 | 1 |  | 2 | 1 | 5 |
|  | **IP: SCI** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **2** | **Gewane** | 2 | 1 | 1 | **4** | 2 | 1 | 2 | **6** | 1 | 1 | 1 | 1 | 1 | 5 |
|  | **IP: Kelem** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **3** | **Hadelela** |  | UA | 1 | **1** |  |  | 1 | **1** | 1 | 1 | 1 | 1 | 1 | 5 |
|  | **IP: SCI** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **4** | **Semurobi** | 1 | 2 |  | **3** | 1 | 2 |  | **3** | 1 | 1 |  | 1 | 2 | 5 |
|  | **IP: SCI** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Grand Total** | **4** | **4** | **3** | **11** | **4** | **4** | **5** | **13** | **4** | **4** | **2** | **5** | **5** | **20** |

|  |  |
| --- | --- |
| **Keys:** **CF:** Community Facilitator**Pro Co:** Project Coordinator**WCA:** Women Affaire Office(WAO)**EDO:** Education Office **WPARDO:** Woreda Pastoralist & Agriculture Development Office**HQ PCs:** HQ Project CoordinatorsUA: Unavailable | **Note:** * There were no community SAA group facilitators at Chifra Woreda in Geresalidora ‘*kebele*’ as both of them left the group and not yet replaced
* In Hadele’ela woreda Harahada ‘*kebele*’ the team found only one CLIF Management Committee member for interview. The others were not available during data collection and there was no other option to replace.
* To compensate the VSLA group in Hadele’ela the team conducted 1 more VSLA FGD in Semurobi.
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## 3.7. Data Analysis and Quality Assurance

The study team used ongoing content analysis technique to analyze the qualitative data. First interviews and group discussions were transcribed back to English. The study team employed simple analytical frameworks to understand how concepts emerged from the transcribed interview and focus group discussion notes. The qualitative data was analyzed by categorizing the responses into related categories and themes which were later used a heading and sub-headings in the main report.

**Fieldwork Quality Assurance:** The qualities of fieldwork have a definite implication on the quality of the end result. Thus, the following fieldwork quality assurance procedures were designed and implemented throughout the data collection and analysis process.

* Field level data collectors training: The senior consulting team member trained field data collectors a day before the actual data collection on the tools and basic techniques of qualitative data collection.
* Pre-testing: The team pre-tested the data collection tools and incorporated points found from the field-testing exercise. Moreover, based on the pre-test finding the senior team members decided to conduct the FGD and Interviews themselves and used data collectors only as translators.
* Debriefing sessions: By the end of each field day, after interviews and group discussions are conducted, a debriefing session was held between teams to reflect on daily observations, challenges encountered and other issues so that they will be addressed in the next days.

# 4.Major Findings

## 4.1 Social Analysis and Action Methodology

**Social Analysis and Action Methodology adaptation and implementation process**

CARE Ethiopia implemented SAA methodology in Amhara regional state in South Gondar Zone in Ebinat and Simada woredas for the Nutrition at the center (N@C) program in 2013. According to the midterm review of the program that was conducted in December 2015, the methodology showed improvement in maternal health service utilization such as antenatal care, institutional delivery and post natal care. The methodology also minimized harmful traditional practices (HTPs) related to excessive expense for wedding and funeral ceremony, early marriage & genital cutting in the majority of kebeles. The result also showed that child and pregnant mother feeding practices are improved in the intervention kebeles[[1]](#footnote-1). Besides, CARE Ethiopia also implemented SAA methodology in Farta woreda, South Gondar Zone of Amhara regional state for Johnson and Johnson towards Improved Economic and Sexual Reproductive Health outcomes for Adolescent Girls’ (TESFA) project in 2015. Hence, the team assessment shows that CARE Ethiopia used the methodology before in Agrarian community for health and social behavior change programs such as early marriage, women empowerment, gender equality, girls’ mobility and education as well as decision making at household level. The findings of the above two assessments conducted by KIlimanjao Consulting showed that both SAA and VSLA methodologies were functioning well and effective in achieving the objectives of the projects in different context compared to Afar.

The current study found that CARE Ethiopia as part of methodology adaptation did first rapid context assessment among local influential leaders (religious and clan leaders) and government stakeholders. Then, assessments were done at community level to identify social barriers for girls’ education and followed by workshop for validation of identified social norms. CARE Ethiopia sensitized influential leaders and sector offices both at woreda and kebele levels where SAA groups were planned to be established. The representatives of community groups validated the identified 10 socio cultural norms or barriers of girls’ education in the local context. The next step was preparing and adapting implementation guidelines, group discussion guide in Amharic and Afar languages and developing picture codes that suits to Afar context to facilitate group discussions. Training of trainers was conducted for woreda level sector organization staff and project staff (coordinators and community facilitators). Core groups from power holders such as kebele administrators, kebele managers, women representatives, religious leaders and clan leaders were established and oriented to establish and support the SAA community discussion groups as per the SAA manual.

Core groups were found to be very crucial at the establishment phases of the SAA groups and helpful in solving critical problems of SAA groups and providing support and guidance to the groups when needed during the SAAs implementation**.** These groups were the power holders in the communities and established by CARE and the respective implementing partners in the respective kebeles.

 The SAA groups established which have on average 25-30 members in each group. In each SAA group two facilitators were selected and trained for three days on facilitation skills and on the discussion topics. The SAA groups selected and agreed convenient time and place to discuss the topics once in a month. The study team has found that the SAA groups and selection of the facilitators were undertaken following the SAA manual.

Regarding the project monitoring mechanism, it was indicated that the implementing partner community facilitators’ follow up SAA groups once per month. Joint monitoring visit was also planned to be conducted by CARE, implanting partners and selected government sector offices on quarterly basis. However, the actual follow ups and monitoring of the community facilitators were not consistently on a monthly basis as stated in the manual.

The study team review and assessment shows that the SAA methodology worked in least developed and frequently drought affected woredas of Amhara region on health and other social behavioral interventions. Hence, it is our conviction that the SAA methodology also works in education as education is one of the social issues which needs similar behavior change at societal level as far as barriers identified are related to social norms. SAA can work everywhere for behavioral change objectives like other community mobilization approach. Here in Afar, the case is being Afar population mobility and exposure to frequent flooding and other natural disaster, with frequent movement of people from their localities that caused lapses of time of SAA discussions, have adverse effects to implement the SAA methodology as envisaged and stated in the manual.

The team believes that the customization process of the methodology was consultative, participatory and innovative. It was in line with the first cycle of SAA methodology which says transform staff capacity and put systems in place[[2]](#footnote-2). For example the implementation manuals and discussion guides were adopted from previous CARE projects in a way that suite to Afar context. The manuals were translated to Afar and Amharic languages which helped group SAA facilitators to easily understand the topics and convey message to the members. The picture codes were prepared for this particular project taking in to account the higher proportion of illiterate community in Afar and to make the group discussions more interactive. All the situations and pictures in the picture codes were very much relevant and contextualized to Afar culture. All these implementation tools were developed by active participation of influential leaders of the community and government sector office representatives. This participatory approach process was also confirmed by sector office focal person interviewees. According to the respondents all discussion topics selected are also real barriers of girls’ education in Afar because it was identified and selected by the community members and relevant sector office representatives.

“*I believe that the SAA methodology is well adapted to Afar context because all the topics are relevant and appropriate for the community. The discussion points are clear socio-cultural barriers of girls’ education in our region. It addresses the deep-rooted problems in Afar communities. The project started with close participation of the community members in identification and prioritization of the barriers. It was not something given by the implementing partner for implementation without any consultation. The issues are identified by the community through discussions. I participated in the planning twice and re-planning stages. In addition, I participated in the joint supportive supervisions and annual review meeting. I know the details of the program and plan”* said education office representative from Gewane woreda.

**SAA group establishment process and objectives**

The second SAA methodology implementation cycle (Reflect with the community)was started after identifying barriers of girls’ education in Afar context. This cycle includes SAA discussions which provide a platform for different groups within the community to discuss and debate social barriers and begin to define individual and group-level socio-cultural barriers of girls’ education in the local context.

The study found out that the SAA activities were initiated by implementing partners in different woredas. In Gewane woreda KELEM was the implementing partner while in Chifra, Semurobi and Hadele’ela woredas SCI was the implementing partner. CARE’s SAA assessment covering 24 out of 31 SAA groups across 7 woredas indicated a total of 635 (346M and 307 F) were enrolled in these SAA groups.

The study participants defined SAA as a mechanism that brings men and women together to discuss and solve their own socio cultural and economic barriers to girls’ education. The groups challenge and reach consensus, develop action plan and take actions on their own issues. The main processes followed to implement the group meetings were: assess the social barriers, validate it by community and other concerned body, create a safe space to community to challenge the community barriers for girls’ education, register those who are volunteer to participate as SAA group members by core groups, decide on convenient time and place for the meeting with members and conduct discussion every month on one topic out of the ten topics planned.

Regarding the SAA group establishment time, there were variations from woreda to woreda and group to group within woredas though the ToT trainings were given at the same time for all implementing partners and woreda sector offices. For example in Gewane there is a group established about a year ago while in Semurobi there was a group established 3 years ago. The reasons for the difference in groups establishment time were due to the difference in the PAGES plan for each year, variations in taking initiatives to form the groups by core groups and implementing partners and the time variation in the occurrence of the draught, flooding and community mobility, drought and flood incidents were also mentioned as factors for variation in group establishment time.

However, the study didn’t see difference in terms of covering the topics by year of establishment. For example in Gewane there is a group that covered 9 topics while the group was established a year ago and in Semurobi there is a group established 3 years ago and didn’t cover all the discussion topics. The study team has not found additional information on the oversight role that the Core Groups have played on the progress. On the SAA community discussion group members’ selection, there were criteria, which include being clan leader, influential women, men, women and youth. It was noted that despite the existence of selection criteria for SAA community discussion groups, all membership was selected on voluntary basis. Regarding the number of group members, the SAA group visited on average between has 20-30 members. The percentage of female in the visited SAA groups of Gewane, Semurobi and Chifra woredas were 50%, 58% and 55% respectively. There were no SAA groups planned by CARE team for the assessment from the Hadele’ela.

Based on the findings on the ground, the study team confirms that the group establishment process followed the implementation manual developed by CARE Ethiopia and the implementing partners.

**Support to SAA facilitators, group members and their motivations**

Each SAA group has two community group discussion facilitators (one lead and the second one a co-facilitator) selected from the SAA community discussion group members based on the criteria who can read and write and willing to work for his/her community without any payment. In SAA groups where there is no one that can read and write, they selected teachers from local schools to support them in co-facilitating the discussions and writing minutes. With respect to support, the SAA facilitators got trainings, discussion guides, picture codes, stationary materials and registers before they started group facilitations. In Gewane, the SAA group facilitators meet at woreda level to discuss on their experience and challenges though the meeting was not regular. However, it was found that there is no replacement mechanism when community SAA facilitators drop out. For example two of the facilitators in Chifra woreda Gera Salidora kebele left and they are not yet replaced. At the moment, oneself appointed group member is acting as facilitator. Though the person’s action is appreciated this facilitator is not trained as a facilitator. This tells us that it is advisable to select community facilitators not only those who can read and write but also those who can stay in the area relatively longer time. In addition, there is a need on clear facilitator replacement guidance in the manual. There should also be a mechanism where facilitators to handover training manuals and pictures codes to groups whenever they leave the community and their groups. This needs to be sorted out by the body that established the SAA groups, that it, the Core Group with close communication with the implementing partner’s facilitators.

Regarding community facilitators motivation, when asked what motivated them to be SAA facilitators, the reasons were they were nominated to serve their community by the community discussion group members who believed in them.

Regarding the support to SAA community discussion groups, the partner’s community facilitators are supposed to supervise and support the community discussion groups on a monthly basis. Besides, CARE Ethiopia with implementing partners and sector office focal person were expected to do quarterly joint supportive supervision. But on the ground it was found that the SAA groups were supervised monthly and sometimes every two month and at times they don’t even get supervised for 3 months by partner CFs. According to the SAA facilitators, sometimes partners organize meetings at woreda level and discuss on outstanding issues but this was not regular.

Hence, it seems that the monitoring mechanism used by implementing partners was not in line with the original plan which was stated to be on monthly by partner’ CFs. The reasons mentioned by partner staff were lack of transportation facility, competing priorities with the other PAGES project components, distance of sites selected, drought and flood incidents which forced the community to leave their residence.

The study found that there are core groups in all the visited SAA groups at kebele levels. They are the ones who formed the SAA groups during the establishment of SAA groups from the beginning. SAA group discussion facilitators appreciated the role of the core group. They said the core group actively participated during the selection of volunteer members at the start of the program, provide leadership after group establishment, bring back those group members who missed discussion for various reasons and helped to resume group discussion after the drought when almost the group discussion was interrupted for some time. One SAA facilitator from Gewane woreda said

*“…The core group plays important leadership role and provide us direction and guidance when they were asked by SAA group members. They are well known in the community. Occasionally, they meet with the community discussion group. We report to them when members’ absenteeism increases and attendance level gets low. As a result there is change in participation and attendance levels in SAA group discussion from time to time. The core group has participated from the beginning on organizing and establishing the SAA groups. Whenever there is a problem we worked with kebele leaders, Influential leaders (religious people and clan leaders). They helped us a lot to reorganize and start the discussion which was interrupted due to drought, flood, and mobility…”*

However, the study team learnt that the core group’s task was limited mostly to advisor role and they were not engaged in community mobilization and supportive supervision activities as it was planned and indicated in the SAA manual. In addition, the core group members could play more by closely working with the implementing partners’ staff in order to support the SAA groups and ameliorate the challenges they faced especially during the natural disasters where the implementing partner’s staff (facilitators) could not reach and give support to the groups. Because the core group members are within the kebele, even they could assist in the replacement of the facilitator(s) who dropped out. Once the relevant trainings are provided to the core groups they can also help the community discussion groups in these areas as well to minimize interruption in the SAA discussions.

**Frequency of meetings, attendance and factors that made it difficult to meet**

Regarding the frequency of the team meeting, participants mentioned that they meet less frequently. Some groups meet monthly while others meet every 3 month or more. One IDI interview in Semurobi mentioned that

*“…when our group was established we were planned to meet at least once in a month but most of the time we don’t meet frequently …”*

Normally, the visited groups meet on a monthly basis. However, there were 3-4 months variation (vary from group to group and woreda to woreda) lapses due to mobility of the members following the dry season drought and rainy season flooding. When it comes to members’ attendance, majority of the members attend the meetings unless there is a serious problem in the family or they migrate due to drought, flooding or conflict. The group members are eager to learn about each topic and they don’t want to miss any topic. The members believed that the knowledge they get from the group discussion would change themselves as well as the community.

This assessment’s findings are similar to the SAA implementation assessment done by CARE Ethiopia in October 2016 which is summarized as follows:

* Overall, the average topic coverage of all SAA groups were about 3 topics which are work load, early marriage, and FGM among the groups who have started discussions, 12 groups choose the topic to discuss based on their interest, whereas 6 SAA groups have stuck to the order of the topics for the discussions. The average lapse of the SAA groups’ meetings ranges from 3 to 8 months. The total average of months were beyond three months most groups have not fully followed action planning as per the SAA methodology, in that they are highly focused on the discussion rather than developing and implementing an action plan. To this end only 9 of the 24 SAA groups developed an action plan after each discussion. The remaining 9 groups have no plans and only use available opportunity to disseminate and aware the communities on their point of discussion. SAA groups are also reporting that they are seeing positive changes as a result of discussion around harmful traditional practices. Female genital cutting (FGC) is banned and the practice is seriously decreased. The SAA members at different villages will follow the practice and report to the group to take action. There were some SAA group reported the case to the legal bodies and ensured the abductor was imprisoned and enabled the girl to return to schools. Only 2 SAA groups regularly take meeting minutes. Eight groups take minutes during some meetings, and 14 groups do not take any minutes. The SAA facilitators’ reporting was also irregular. Only 3 of the SAA facilitators report regularly to the community facilitators. 7 of the SAA facilitators report some of the sessions to the community facilitators. Fourteen of the SAA facilitators do not submit any reports.

When asked about the factors that made it difficult to meet, group member’s response includes change of place of residence (address) of facilitators in Chifra, lack of clear discussion plan or schedule to conduct the discussion forum in Semurobi have been highlighted. It was also found that mobility of the community, drought, flood, lack of regular follow up and commitment of SAA group facilitators were the common factors that made it difficult for groups to meet regularly. There is low dropout rate of members and SAA facilitators in the SAA groups. This finding was also consistent with SAA supportive supervision and performance assessment report prepared by CARE implementing partners and government sector offices (October 2016):

* Members drop out; a total of 635 (346M and 307 F) were enrolled in the SAA groups in the eight woredas of Afar region. The drop our rate was not found high, it is only 28(4%) of the total 653 members.
* SAA groups have not always been able to meet regularly since they were set up. There are different reasons for their lapses in meeting. First, a severe drought across all woredas in Afar caused the community to migrate to other place in search of food and pasture for their cattle. In addition, flood and lack of regular technical support from the project also contributed to the irregularity of the meetings.

Similarly most FGD participants in Semurobi woreda Kumubari kebeleand Chifra woreda said they don’t meet regularly due to absence of clear guidance from CFs. Participants in the SAA FGD group from Semurobi woreda, Kumubari kebelesaid that

*“…we don’t meet regularly by ourselves. But we meet only when the SCI facilitators or staffs come to visit us here in our kebele. Otherwise, we did not have a regular meeting between ourselves. I recalled one or two times we had meetings at the beginning of our group establishment. I remember that we were discussing about girl’s education. When the SCI staff came here, we raised this issue and told them several times that we did not meet regularly. But they simply told us to do it regularly. The community facilitators also did not give us plan, or appointment schedule to conduct the discussion forum. That is why we were not conducting the community discussion meetings as we were told at the beginning. No body have given us clear direction and/or support us by providing guidance or making a following up and monitoring of our groups. We did not know the arrangements in detail…”*

The study team learned that most SSA group discussions were not regular as per the implementation manual due to the aforementioned factors. All these findings are in agreement with various CARE assessment results. Implementing partners follow up is very essential for SAA groups to be successful. At least the community facilitators get confidence and acquire skills when they get supervised regularly. However, there were few groups that meet regularly relative to others and the key reasons found were follow-up by partner CFs, commitment of community SAA group facilitators and presence of support from co-facilitators (teachers). These were indicated in SAA groups from Semurobi and Chifra woreda. The team also learned that availing regular experience sharing meetings within and outside the woredas would have been helpful in building skills and get exposure. For example, as indicated by the community facilitators in Gewane woreda, KELEM organized meeting and share experience between the facilitators within the woreda which helped them. In addition, providing non-monetary incentives and recognitions for community SAA group facilitators would help to achieve better result.

**Topic selection and topics discussed**

Regarding the way they choose topics for group discussion, the study found that among the 4 SAA groups visited, SAA groups in Gewane conducted discussions according to the manual. They discuss topics based on the sequence on the SAA manual and take minutes including members’ attendance. On the other hand, the SAA groups visited in other woredas didn’t follow the topics sequence as per the manual because they select topics which they assumed is a top problem in their locality and they cannot read what is written on the manual so they discuss whatever they are comfortable and confident to discuss. Most FGD groups like to discuss on early marriage, female genital mutilation and household workload. However, the “*Absuma*” topic was disliked by all SAA group facilitators and discussants the reasons were they are getting strong resistance from the community when they try to discuss on this topic. CARE SAA assessment report also mentioned that overall the average coverage of all SAA groups are about 3 topics which are work load, early marriage, and FGM. These show that these topics have elicited interest among the community discussion group members and helped them to change their attitudes and practices toward the social norms associated with.

Some group members said they didn’t want to discuss on Absuma in the beginning, as it was an accepted culture in Afar. But now the members at least discuss it and got the awareness on what is needed to be addressed by the topic. Hence, it would have been more effective to address ‘absuma’ in different ways to avoid or minimize resistance from the community. For example instead of talking about Absuma one can take the factors that affect girls’ education within Absuma practice such as early marriage, age difference within marriage and prohibiting girls to go to school while married within Absuma. In addition, the community facilitators need to be equipped with adequate skills to facilitate discussions on Absuma with confidence as their main reason for disliking the topics is resistance from some section of the participants.

Although there is a link between Absuma and early marriage, it is important to understand that they are different. According to the SAA facilitator guide, the *Absuma* system is extremely important – if a girl marries outside the system (i.e. outside of the mother’s relatives) her mother will lose respect and status in society. As long as most of the husbands are not educated they are likely to resist educating their ‘absuma’ due to the reason that she will develop knowledge as a result she will refuse to accept the marriage. Other thinking in the society is that, if the girls start to learn in schools, she would have probability to have a sex before marriage which result a shame in their family and also ‘absuma’ will not marry her which disconnects the continuation of kinship. On the other hand, early marriage is one of the most influencing factors against girls’ right for education and participation in development activities. The major reason for early marriage is cultural believes and values associated with protection of wealth and maintaining family respect. Therefore, the focus of SAA sessions on Absuma and Early marriage need to be on discussion and reflection on those aspects that hinder girls from education and also creating understanding of the social and economic benefit of girls' education for herself, family and community at large and to bring social change.

A project coordinator and CF from Gewane mentioned that during the adaption process looking Absuma as a problem instead of taking it as a factor (opportunity) created resistance among the community from the beginning.

*“…Female Genital Mutilation (FGM) is one of the topics I like most because there are observable changes or decline in FGM practice in the community after our discussions He said before FGM was practices openly but not if people want to do it they do it secretly. Because they know that the SAA group will take action against them. I do not like Absuma because there are some sections of the society who do not like the topics to be discussed…”*

Most study participants said that all of the discussions topics are the real socio cultural challenges of girls in Afar region. They believe that it is so important to address their socio cultural and economic challenges and find the solution by themselves.

Participants also liked discussing on the issue of early marriage and girls’ education which they believe was never discussed before in their locality, discussing about how men help women on house chore etc. For example, according to the respondents, there are changes in FGM, Early marriage practices in the communities and these are because of the discussions that have brought attitudinal changes. In regards to the topics discussed during meetings, the study participants mentioned: girls education, gender equality, conflict resolution, harmful traditional practices, FGM, early marriage and ‘absuma’.

The study team observed that there are SAA group’s members who are also a member of CLIF or VSLA and they are the ones that are talking about benefits of saving in the SAA group discussions. The study team observed that in the visited groups, there are VSLA and CLIF in Gewane woreda at Biriforo kebele and also in Semurobi woreda at Kimbaberi kebele there are SAA and VSLA groups in the same community. Same members who are in different groups within the community sharing the information they learnt to the other groups. This shows the complementarities and reinforcement of the methodologies each other. This is one of positive interactions and diffusion of information between the groups. For list of the kebeles visited please refer the Annex).

One of the visited groups has already finished all the ten topics (Gewane woreda) while others are not yet to finish. The SAA group that finished the discussion topic has been contemplating to plan and re-discuss the topics especially on those topics that they assumed brought minimal change at a community level and also topics missed by many members. Some groups never discussed the last four topics as they are yet to discuss them due to interruptions or delayed in group establishment (Semurobi woreda).

According to the study participants the topics that provoked the most discussion among the SAA group members were female genital mutilation, early marriage, gender equality, sending girls to school and division of resources between men and women. Participants mentioned when members discuss these topics some become pro and others stand against it and the discussion becomes hot and debated. The good thing is that eventually all agree and understand how they affect girls’ education in their community. On the other hand, group members least liked topics such as conflict resolution and ‘absuma’ as participants believed that discussing on conflict would bring more conflict. Nobody wants to oppose the cultural impact of ‘absuma’ on girls’ education and this has been the only challenging topic for facilitators. One IDI participant form Gewane said that

*“…When discussion initiated on some topics like Conflict, most members hesitate to indulge in this discussion because they want peace. They fear that discussing on conflict might raise issues among the group members, which may lead to conflict between clans. Some members also believe that discussion on conflict when actually we are in peace is like calling the conflict to happen soon. That is why they are not interested on this topic …”*

Regarding the use of picture codes during group discussions, all of the group discussion members as well as facilitators said that the pictures are very useful to convey message especially for illiterate community members which is very practical in Afar region. Participants also said that the pictures are like ice breakers or energizers during group discussions. It was found that pictures create good environment of discussion by making people laugh, easily catch attention and they are easy to memorize. They mentioned the example of the picture, which shows the wife preparing food and her husband carrying water that helped a lot to teach about gender equality and division of household chore.

**SAA group discussion documentation**

Regarding taking minutes during SAA group discussions, two of the interviewed SAA groups’ facilitators in Gewane showed members’ registers and minutes to the study team. The other groups informed the team that they take minutes but didn’t show the documents to the team. The reasons mentioned for not taking minutes were absence of group members who can write and read. These kinds of groups rely on memorization. The SAA group facilitators and the implementing partners’ community facilitators feel that the SAA methodology is appropriate for illiterate community like Afar as far as the discussion is attractive, fun and highly interactive using more pictures, more local examples, local negative impacts and positive role models. Some also used their children who are in school and also teachers to take minutes of discussion. The CARE assessments report also indicated that many SAA groups struggle with documenting their meetings as indicated in the table below. Only 2 SAA groups regularly take meeting minutes. Eight groups take minutes during some meetings, and 14 groups do not take any minutes. The SAA facilitators’ reporting was also irregular. Only 3 of the SAA facilitators report regularly to the community facilitators. Seven of the SAA facilitators report some of the sessions to the community facilitators. Fourteen of the SAA facilitators do not submit any reports.

**SAA group action planning and implementation of plans**

This section corresponds to third and fourth implementation cycle of SAA methodology. The majority of study participants (3 out of 4 SAA groups) mentioned that they prepare action items or plans for discussion topics following group discussions orally. They also mentioned that they follow implementation of the agreed action points during subsequent meetings. One FGD member from Semurobi woreda said.

*“… yes we develop action plans following our discussions on topic of discussion. First we take time to discuss on the barriers and reflect on the topics intensively and finally come up with action points. Then, we follow up the action points. For example if we have discussed about girls education. The action is to send our girls to school. We follow who has sent and who didn’t. That is the way we take action…”*

The study found out that SAA members put some solutions or action plans to their social barriers after every topic discussion orally. For example, regarding household chores burden on girls and women, the community made discussion on male involvement and men support in the household activities after the topic was discussed. In two of the three IDI participants mentioned that now men support women in the household activities before it was considered as women only work. For example when women cook men take care of children, when women collect firewood men fetch water and when women construct house men also assist them. This was like impossible before. Communities report that sharing the burden of household responsibilities in a different way has led to an increase in the number of girls attending school.

Similarly, CARE SAA assessments show that he SAA members have described the significant changes they have observed linked to their discussions. In all woredas, the SAA members believe a significant change has been observed in reducing the household chores of women and girls. As they described in recent past it was difficult to think men engaged in household chores like fetching water, collecting firewood, taking care of children and supporting the cooking. But communities are beginning to see changes in this area. In Semurobi SAA groups, they believe it is more common to see males engaged in these activities. Similarly, members report that families are allocating some of girls’ household responsibilities to boys more often and it is becoming common to see boys in this role. The SAA members were also believed a change in girls’ education and the community understanding of educating a girls is increasing.

SAA groups are also reporting that they are seeing positive changes as a result of discussion around harmful traditional practices. Female genital cutting (FGC) is banned and the practice is seriously decreased. The SAA members at different villages will follow the practice and report to the group to take action. Similarly abduction in any form is decreased and SAAs are responsibly taking action. In Gewane woreda abduction report came to the attention of the SAA group and it took important action to stop further complications. The SAA group reported the case to the legal bodies and ensured the abductor was imprisoned and enabled the girl to return to schools. The abductor confessed and received advice from the community leaders and was released after a week in prison.

In the current study, in-depth interview participants said that since all age girls (including those who should have gone to school before) are going to school now in some classes the number of girls is even more than boys. One of a co-facilitator who is in-depth interview participants from Gewane woreda said

*“…For example, I am a teacher here in this community school. In this academic year in my class there are 37 female and 20 boys out of 57 students in the lower grades. It was not like this before. I believe that the discussion contributed a lot though was not the only factor. I think this is due to the fact that the burden of girl’s in the household is declining and caring and support from parents and community is increasing…”*

However, the team couldn’t find any documented action plan which has clear activities, responsible body and timeframe for implementation as per the manual. Everything said about action plans were oral. It was difficult for the study team to assess the impact of action plan on group performances. It was found that most group members (3 out of the 4 group) valued the group discussion than the action plan. Members try to disseminate the information they get from discussions to community whenever there is an opportunity not based on action plan. This finding was in agreement with the CARE assessment report which found most groups didn’t have written action plan.

**Changes observed due to SAA discussion**

This corresponds to the fifth cycle of SAA methodology (Evaluate) which talks about assessing if changes happened at individuals, groups and social norms.

Study participants mentioned that topics like female genital mutilation, sending girls to education and early marriage created awareness and brought changes in the community attitude. For example, most of the respondents in the three of the four SAA FGDs groups mentioned that there are changes in the practices of female genital mutilation, household chores/workload and sending girls to school in the community.FGD respondents in Gewane stated “The topics and the messages are useful and brought changes, for example, when the wife preparing food her husband carry water and it helps us to know about gender equality”. Most respondents from Chifra and Gewane stated it was only girls who fetch water and collect fire woods before the groups’ formation, but now boys also do. We used our girls only for household chorus before SAA started. We thought that girls are supposed to work in the house but not boys. Now, we are aware that girls even after married and educated she could help the families. Therefore, we want girls to get education equally with the boys”.

One key informant from Chifra woreda education office said that

*“…the topics such as FGM, and early marriage have brought some awareness and changes in our attitude. Before SAA was introduced, the community had low level of awareness on education in general and girls’ education in particular. For example, previously it was believed that when girls educated, she would be spoiled and become uncontrollable to her husband and parents. But now this attitude has been greatly changed and girl’s education has been seen positively. As a result, girls’ participation in the school has become higher than the boys in our woreda…”*

In nutshell, there are attitudinal and behavioral change in the community after the start of SAA group discussion in the areas of household chore division between men and women, wealth and resource sharing, equality of women and men, shared decision making at household level, sending girls to school, frequency of early marriage, abduction and FGM. “*Due to the awareness raised by SAA group discussion one girl who was prepared for early marriage was canceled by SAA groups*” said women and children affairs office key informant in Gewane woreda. The participants also believe that parents and communities are more supportive of girls’ education now. One SAA group member from Gewane woreda said that

*“…there is change in girls’ education. Before we send only boys and use our girls to help their mothers on household chores. Before SAA, families thought that only girls are supposed to work in the house and fetch water. But, now we knew that boys also should do it…Now we are aware that girls even after marriage if they get education they would help themselves and their families. Now we want girls to be educated equally with the boys.”*

Study participants said they not only send girls to school but also help them to go to schools every day. They also said that the availability of schools nearby to their residence area has improved schools attendance. One SAA member from Chifra said that

*“…Definitely, there are changes in the community. Because of the community discussion on SAA, almost all the community members are sending their girls to school. I can say now girls’ school attendance has improved. I have two girls and both of them go to school every day. That is what I tell them every day. In fact our girls are supporting us on household chores but it is only when they come back from school or when the school is closed….”*

The participants in this study suggested continuing current activities for more years and expanding the coverage to additional kebeles with strong follow up and support by implementing partners to bring real impacts.

Regarding the dissemination of information beyond the group members, participants said that they share information to their neighbors or family members on the importance of sending girls to school, consequences of early marriage and ‘absuma’. Participants stressed that sharing information to anyone in their villages or kebeles even to strangers is not a problem in Afar due to the inherent tendency of sharing new information or called ‘*Daggu*’ in the Afar community

The study found that the information sharing is not planned and systematic in all of the groups visited. They do it while they are going to fetch water, while they are taking care animals and meet people anywhere. Some members who are also member of VSLA or CLIF also take information and discuss the information with their groups. They didn’t mention the use of community or religious events to disseminate information as stated in the SAA manual.

Hence, the study team learnt that most of the changes in awareness, attitude and behavior are within members and members’ neighbors or families.

**Sustainability of SAA group discussion and gains made so far**

Some participants said that they shall continue the SAA group discussion as it has showed them on how to solve their problems. They said now they know how to do it and have got the training so they can continue in the absence of the partners support. Others also said the link they created with the woreda women and children affairs office will help them to get the necessary technical support even if the NGOs phase out. The fact that the SAA group discussion is being done without any cost made participants to believe they will continue it even if the partners stop the support. On the other hand there were group members who said the NGO support, in mentoring and follow- ups are critical for the group to be able to continue and bring the desire change.

One FGD participant from Gewane woreda said

*“…Before SAA group established, we did not know much about the effects of group discussion. Now we know what it is, how we do it and when we should do it. After we become members of SAA we have got the chance to see the woreda women affairs office representative share information when we face problem in our group discussions. We knew the government has Women Affaire office even before our SAA establishment but we had no idea what support they provide to us. But now we are better aware of the problems and who to consult. The women affairs office helped us a lot. We will continue the discussion in the future with the office even if the NGO stop the support…”*

Women and children affair office representative from Gewane woreda also supported the idea

*“… SAA is useful methodology; if the project phase-out, in some sector like my office (women and child Affair) it is included in the government plan. We have harmful traditional practice eradication committee and it is our responsibility, SAA is more helpful. SAA is workable methodology it needs to be strengthened to eradicate harmful traditional practices which are included in the SAA discussion topics…”*

When it comes to scale up plan, the sector offices believe that technically they said it is possible as the implementing partners already done the groundwork. However, they raised that resource for trainings, supervision and review meetings will be a major challenge after PAGES project phase out.

*“CARE and the PAGES consortium partners have done the foundation work (bringing the communities in to different groups, developing manuals and documentation, training manuals and skills development etc). If we follow up and monitor, strengthen them, the community can continue the works started by them. Before phase out, partners may need to give more refresher trainings to sector offices so that government can sustain the project in the future. We plan with the implementing partners that the activities planned to continue. But we do not have budget outline like the partners to support the community as they did it” said key informant from Chifra education office.*

**Monitoring and Evaluation activities**

The PAGES project has done baseline assessment to set benchmarks against which to measure the pages project progress overtime including SAA methodology outcomes and impacts. The project also conducted midline evaluation to measures outcomes, understand marginalization and context and track project interventions. Besides, the project did SAA methodology supportive supervision and performance assessment by October 2016 to provide on the spot support for the existing SAA groups and assess their performance in terms of how they have understood and implemented the methodology. The project also conducted joint monitoring visits on quarterly basis to the sites though it was not regular.

The study team believes that the evaluation activities were in place to measures changes of the project implementation overtime. However, the follow-ups or monitoring activities such as monthly and quarterly visits were not as regular as expected/planned. Regular joint monitoring visits and supervisions would help to address the SAA groups’ problems and challenges. For example, they could give solutions to the replacement of group facilitators where they dropped-out from the group (Chifra) and also push to start SAA discussion where they did not start discussion yet after their establishment.

**Challenges observed during implementation**

Though there were changes observed after SAA methodology in the visited groups there were also challenges during implementation of the methodology. These include interruptions of SAA meetings due mobility of the community, drought, flood, absence of clean water in the communities that caused families to travel long distances to fetch water, weak literacy level were challenges mentioned in all the visited groups.

Lack of access to clean water is the major causes of absenteeism the SAA members form SAA meeting and girls from schools. These were mentioned almost in all FGDs and IDIs in the visited woredas. The SAA facilitators also mentioned that lack of water supply facilities closer to the community is one of the factors affecting women attendance in SAA group meetings as well as girls’ attendance to schools. For the SAA’s community discussions to be effective and achieve its objectives, the community members’ regular participation in the discussion meetings is very important. One of the factors for school aged girls absenteeism from the schools is lack of access to clean water close to the communities which caused girl’s to travel long distances to fetch water from rivers. Therefore, in order to address the socio-cultural and economic barriers for girl’s education successfully using the SAA methodology, addressing the problem of access to clean water will also be fundamental.

SAA groups in Chifra and Semurobi had problems in documentation. This was due to the absence of literate Afar people in the communities where the SAA methodology has been implemented. Moreover, all implementing partners and sector offices mentioned that follow up and technical support was not as regular as planned due to transportation, natural disasters (draught, floods) and mobility problems. Commitment and capacity of community SAA group facilitators was also mentioned as a challenge by implementing partner’s staff and sector office focal persons. Absence of immediate replacement mechanism for SAA facilitators who dropped out was mentioned as a challenge in Chifra woreda.

Lack of action plan development and implementation is another major challenge in the visited groups. This is also mentioned in CARE SAA assessment findings: Most groups have not fully followed the SAA methodology, in that they are highly focused on the discussion rather than developing and implementing an action plan. To this end only 9 of the 24 SAA groups developed an action plan after each discussion. The remaining 9 groups have no plans and only use available opportunity to disseminate and aware the community on their point of discussions

Provision of coffee and tea as incentives during their community meetings in projects being implemented in same area by same partners (for example Parent Teachers and Student Association plus (PTSA) has created expectation of incentive among the SAA members. This has its own impact on members trust level on the community facilitators. The study team learnt that some of the aforementioned challenges were contextual or related to the life style of the community and regional environmental and climate contexts. We believe that still the SAA methodology is applicable in Afar context (considering resources, geographical access, means of transportation as well as human resources) as far as the implementing partners; government sector offices and community come together and develop annual plan which takes in account the mobility and seasonal incidents of drought or flood

On the other hand most operational challenges can easily be addressed if the implementing partners and all other actors followed the manual and provided regular follow and technical support. Hence, the SAA methodology is still workable and appropriate for the Afar context.

**Lessons learnt from SAA Methodology**

* Engaging all relevant stakeholders (relevant sector offices, community leaders, implementing partners and community members) in project design, development implementation and monitoring creates sense of ownership as we have seen in this particular methodology. This also helps to sustain initiative and changes observed.
* Strong and regular monitoring system (follow ups, joint supportive supervision, review meetings) are key for the success of community development program. In this SAA methodology implementation groups who had better follow ups and support had seen better changes
* With minimal external support and proven methodology community can be empowered to identify and solve their own problems and challenges. The SAA methodology which was found to be effective elsewhere has shown awareness, attitudinal and behavioral changes in Afar with the support from partners, government offices and community.
* If given the chance and the opportunity, women can play an important leadership role despite their education status. In the SAA groups most participants were women and most don’t read and write. However, there contribution in terms of leadership was apparent.
* Access to information is the gate way to attitudinal and behavior change in the community. The SAA methodology helped most members to access information and challenge on different socio cultural barriers of girls’ education. The methodology also helped them to get opportunity to discuss their issues with their male counter parts which was not the practice before in Afar.
* Having both a demand and supply side interventions in a single project would address multiple challenges at a time. The PAGES project is unique in this respect that it has community component such as SAA methodology which helps to create demand and supply side interventions such as school construction and provision of school materials which helps to have access to school once the demand is created. Hence, this complimentary helped the community to send more girls’ to schools.
* The study found that there is no replacement mechanism when community SAA facilitators drop out. For example two of the facilitators in Chifra woreda Gera Salidora kebele left and they are not yet replaced. Hence, it is advisable to select community facilitators who can stay in the area for longer period besides the other criteria’s. There should be a mechanism for SAA facilitators to hand over training manuals and pictures codes to groups whenever they leave the community and groups.

## 4.2 Village Saving and Loan Association Methodology

**VSLA methodology adaptation and implementation process**

On the process of adaptation of the VSLA approach various stakeholders including government sector offices (woreda education office; women and children affair office; pastoralist agriculture and rural development office); local leaders (religious and clan leaders; kebele leaders) and community groups were engaged. Manual development and translation to local language, sensitization of stakeholders, capacity building and developing necessary monitoring tools were some of the main tasks conducted by CARE and the implementing partners. The study found that the sector offices were engaged from inception to final project monitoring and evaluation. The consultative engagement of the sector focal persons and other community influential members were confirmed. For example, woreda sector office respondent mentioned that

“*The woreda education office participated on need assessment, proposal writing, approval, actual implementation process and project joint monitoring”.*

*The woreda women and child affair office and pastoralist agriculture and rural development sectors participated mainly on capacity building and quarterly joint monitoring activities follow* said the woreda education office representative in Gewane woreda. Community core group orientation, training VSLA management committee, establishing community groups and orienting members were some of the main tasks conducted at kebele level.

VSLA methodology was considered as one of saving and economic coping mechanisms for Afar region. *“The purpose of the methodology is clear, the groups save money, and support their school girls, and also use the saved money to improve household income to cope up drought and flood problem incidents”* said project coordinator in Gewane woreda.

The VSLA members are autonomous in making decision about their own VSLA groups. The groups set their own bylaws on members saving amount, how to use saved money, approval procedure for giving loan and service charge/interest considering the local context. The study team’s finding shows that only the VSLA group in Gewane woreda mentioned they have services charges on their loans while the others did not accept any service charges for loans. This service charge might make it a flexible and adaptable tool for different communities.

**VSLA group activities**

According to the information from implementing partners a total of 27 VSLA groups were established in the 4 study woredas. The project unit and community facilitators’ interviews found that about 15%(5 out of 27) VSLA groups are dissolved (Chifra, Hadele’ela). The reasons mentioned were mobility of members due to drought and inability to pay their saving for existing members.

During the assessment even if one of the study team traveled to Hadele’ela woreda, Gereila kebele at Jalidora village with help of the project staff and sector focal person assigned by the project coordinator, the team could not find the arranged VSLA group(unavailable) and group members in the place for the assessment. The team returned back to the woreda office which is located about 50kms far from the site visited. However, the woreda pastoralist, agricultural and rural development expert indicated only two VSLA groups are functional from five who were reported as functional due to limited follow up and expectation of financial support from the partner. The participants also mentioned that VSLA groups in peri- urban or settlement areas were manageable to provide technical support compared to those established in pastoralist rural communities due to the high mobility distance from the woreda and scattered settlement style. Those close to the woreda and main towns had better access to information. The team conducted additional FGD and IDI in Semurobi woreda to compensate for the Hadele’ela.

The study found that the functionality of VSLA group is dependent on the community facilitators’ capacity, regular follow up and regularity of joint monitoring visits. All of the implementing partners mentioned that the follow up visits were not regular as it was planned in the VSLA manual due to transportation problems from the partner side and mobile life style of the communities. According to the discussion with government sector offices key implementers of VSLA methodology were project staff of lead implementing partners, woreda sector offices; influential leaders.

The major activities conducted by VSLA groups were monthly saving, providing loans, collecting loan re-payments, conduct group discussion on loan and saving as well as other social issues within the group. In most cases the groups discuss about saving and loan, how to return loan money, how to use saved money and how to increase group saving amount. It was also found that some VSLA group members also discuss about girls education in general and how they can send their girls to school in particular. This was due to the information they received in the SAA groups in their localities.

The study participants mentioned that the discussion on the girls’ education had relatively better impact in terms sending girls to school. One VSLA management member from Chifra said

*“…during our group meetings we discuss about the advantage of saving and taking, how we can return loan money and how to increase our group saved money. We also discuss any personal issues of ourselves….”*

**VSLA group characteristics**

The study found that the VSLA groups were established from 1-3 years back. The groups in Komaberi kebele of Semurobi were established a year ago while in Gewane it was three years. The reasons for the difference in VSLA group establishment time were not only related to the mobility patterns but also there was a project plan to establish additional VSLA groups in the third year of the PAGES project. The group member ranges from 19 in Chifra to 31 in Semurobi woreda Komaberi kebele. The majority of group members (81%) were women in the visited groups. The majority (68%) of the VSLA members participated in the FGDs had at least one school aged girls but having school aged girl was not a criterion to be a member of the group. To be a member of VSLA member there was no specific criteria and it was based on interest. However, women with school girls were encouraged to be a member of the VSLA groups.

It was found that the drop out is very minimal and there was only two drop outs from two groups (one in Chifra and the other in Semurobi). The reasons for drop out were inability to pay the monthly saving and lack of interest respectively. From the findings it seems that dropout rate is very low this is because in most cases VSLA members are organized as a group who live in the same vicinity who have common interest and strong social ties. In fact the members also found the saving as useful. Some of the FGD participants from:

*Semurobi woreda Komaberi kebele mentioned “We are benefited from the saving when problem occurs we did not wait market day. When somebody from the family is sick; or other problem occurred we easily get loan from saving. Those who are not member of VSLA, wait until the market day to sell goat and use for their problem”*

*Chifra woreda, Dergera kebele said” Whenever there was a food shortage we bought wheat flour, oil and other necessary items using the saved money and share in terms of loan. We pay loan individually according to the items received. We pay loan by selling our goats. We also took loan when there is funeral ceremony”*

*Semurobi woreda in Adahdenge kebele” We easily access loan whenever problem occurred in the family. Before VSLA, we have to ask others for help and difficult to get loan. But now we consider the saved money as our money. But only one or two members were take loan. Members took loan whenever emergency problem occurs in the family. In most cases we return the loan within one month by selling goats or agricultural product in market day”.*

Regarding the frequency of group meeting, most groups mentioned that they used to meet weekly and twice per month immediately after the VSLA group establishment. But later all of them started to meet on a monthly basis as they found it inconvenient to meet too frequently.

It was found that the VSLA groups in Gewane and Chifra had interruption of meeting which is attributed to the purely pastoralist lifestyle of the community. The interruption ranges from 3-6 months. For example in Gewane the VSLA group meetings were interrupted twice first due to drought and recently due to flood. During the study it was found that the group members in Gewane are not meeting since May 2016 as most members didn’t return to their permanent settlement place. In Semurobi woreda the VSLA group members visited had no interruption due to the fact that the community has somehow peri-urban settlement.

The study found that the members monthly saving varies from group to group and it ranges from 10-60 birr per month. According to the manual this can be explained further that they save based on agreed share value. This is because the groups are the ones who discuss and agree on the amount of monthly saving as they are autonomous. The VSLA manual also states that the members should discuss and agree on the amount of monthly saving. The study also showed that the groups saving at the moment is different from what they have started. For example in Gewane the group started saving by 46 birr and now they decreased it to 23 birr per month as some members were not able to pay due to the drought and flood incidents which affected the animals and other household resources. The groups monthly saving also includes social fund which will be kept separately and used for social events such as delivery, death of families or relatives and VSLA meeting refreshment. The social fund contribution ranges from 3-5 birr per head per month. Comparatively speaking, it is the social fund that the VSLA group members have mentioned they have benefited from the group and utilized for emerging problems.

**VSLA implementation process after group establishment**

After VSLA group formation, the group members selected VSLA management body. The VSLA management body comprised of A the chair person, secretary, treasurer and two members. The VSLA management body was trained on VSLA management for three days. The community facilitators from the implementing partner and VSLA management body provided orientation to VSLA members on how VSLA operates. Then, the groups developed bylaws on different issues including saving amount, loan and repayment procedure, service charge, meeting dates and place, saved money handling and other specific issues . After clarifying the procedures the groups started meetings, saving and loans.

**Supports from implementing partners**

The support from implementing partners on the VSLA methodology includes orientation to members on VSLA approach, facilitated different trainings (9 training sessions), follow up visits to groups by community facilitators, and provision of materials such as saving box and registration book, giving chance to selected VLSA group members to participate in VSLA meetings at woreda level. The partners also provided 3 plastic dishes with different colors to put money from loan repayment, saving and social fund separately. Besides, partners also provided save box with keys, manuals, pen and registration books.

The VSLA group management body got training on VSLA methodology implementation approach at the beginning of the project. Very recently they are also trained on how to start and run income generating activities. The VSLA management body also received technical support, follow ups and supervision thought it was irregular.

**Documentation of the saving information**

Two out of the four VSLA groups visited (Gewane woreda Burefero kebele and Semurobi woreda Adadhinge kebele) had complete documentation on savings, loan and repayment amounts. The reasons found for better documentation in these two groups were the presence of literate VSLA management members and technical support by implementing partners.

The other two groups’ documentation lacks completeness and consistency. The reason found was limited follow up due to their distance from the woredas. In some groups children in school also support in taking minutes in the absence of the secretary. The study team observed VSLA member monthly saving registration book and discussion minutes during observation as a way of validation.

The findings on the VSLA groups documentation practices in the visited sites was found to be consistent with the September 2016 VSLA supportive supervision and performance assessment report CARE assessment. Hence, the team learnt that presence of more literate members in the VLSA group management and regular follow up from implementing partners are critical for documentation practice of VSLA groups.

**Loan uptake, purpose of loan and availability of service charge for individual and group loans**

In this study it was found that loan uptake by member is low among the VSLA groups. There were few individuals who took loans. The majority of groups used the total saved money to buy food items for resale purpose during drought season and sell it to members in cash or credit by adding small profit margin. Through this communal income generating activities the VSLA groups used the group savings to generate profits which adds up the total saving collectively. So far, since there is no share out undertaken in the visited VSLA groups as per the manual, it is difficult to say the individual members received from the profit generated to increase their household income individually. That is why it is difficult to say the VSLA group’s members use saving and loan for their girl’s education directly. In addition, since the members received educational materials support from the other PAGES project components they were not forced to use their savings and loans for their girl’s education directly.

In this assessment, the VSLA groups visited have provided individual loans. CARE’s VSLA assessment report also show that more than half, 19 (56%) of VSLAs were started individual loan among the total 34 groups assessed. This proportion become very insignificant compared to the number of members who accessed individual loan. For example, from the total of 715 active VSLA member only 58 (8%) of individuals have accessed loans. In both studies it was found that loan uptake is low. Because of this low loan uptake both at group and individual levels, the group members could not utilize the opportunity created to address the demand–side barriers effectively as expected. This study found some of the reasons that could explain the low loan uptakes: 1)the VSLA management don’t encourage loan for business purpose partly due to misconception, (2)most members don’t ask for loan as expected, as they don’t know what to do after taking the money (3) due to the risk associated with it if they delay or default repayment, (4) because of lack of experience and knowledge of business (commercial) activities, (5) the geographic remoteness of the population from markets, (6)members did not ask loan by forming in sub groups like 2 or more members ask for loan to do income generating activities (the study team has not found any information on this aspect of loan provision and weather the VSLA training address this aspect), and (7) the VSLA management did not give loan if they assume the loan seeker repaying capacity weak even if this later reason was in contrary to the VSLA manual because the manual does not put repayment capacity as a criteria.

One of the criteria’s VSLA management use to verify members repayment capacity was availability of goats/cattle and member saving amount to date. This was against the manual which says members can take loan three times the amount they saved. The study team found that the VSLA members use their loans from their saving for individual emergency and related purposes than income generating activities (business purposes). This finding is similar to a study conducted in other African countries by CARE[[3]](#footnote-3). The study found that in most cases VSLA groups used money as economic security and they took the loan for coping mechanism of economic, medical and other social problems but not for increasing household income.

Some of the VSLA FGD group’s respondents mentioned the reason why the VSLA management member did not want or allow loan for individuals for business purposes:

*Semurobi woreda, Adadhinge kebele “The management do not provide loan for income generating activities… But, we purchase food items with saved money as a group and sold items with minimum price for members and community and put some profit to strengthen the saved money collectively”.*

When the team analyses the whole issues there is limited knowledge and skills on how to use the saved resources in all the VSLA groups coupled with limited diversification in the number of commercial or income generating activities that they could participate as a group collectively and/or individually.

From those who took individual loan, the main purposes of taking loan were emergency medical conditions in the house like when a family member gets sick or pregnant mother labor gets complicated and referred to hospital. Members from Semurobi Adadhinge kebele also said they use the money if they face funeral ceremony. Two FGD members from Semurobi woreda Adadhinge kebele VSLA group mentioned they took loan to support their girls’ attending school in other towns. Groups support members as well as non- members from the social fund money for events such as funeral and wedding ceremony. This money is not expected to be re-paid like the main group saving.

Except groups in Gewane, all the other VSLA groups don’t have service charge policy for loan taken. However, if the loan is not re-paid within the agreed time frame, usually 1 month, they are expected to pay penalty which ranges from 50-100 birr.

*“Yes there is additional money. If someone takes 500 birr loan, s/he will pay 550 birr” said FGD participant from Gewane said*

*“There was no service charge in our group. Interest doesn’t go with Islamic religion ideology. If loan is repaid within short period of time no additional money required (In most case they return the loan within one month as agreed by all available means) but if the loan is not repaid back on time, they will be penalized 50 to 100 birr” said FGD participant from Chifra woreda.*

The VSLA manual indicated that the VSLA members shall be expected to pay interest on loan. The study team learnt that interest for loan taken is not accepted by Afar community due to religious ideology. Although an agreed “service charge” approach introduced only in one woreda (Gewane) it has been applicable. But the remaining three VSLA groups mentioned that they do not allow service charge or interest. Hence, the service charge issues should be revised and customized to the local context with some flexibility. Even if there is no service charges on loans, participants from in Chifra woreda, Dergera kebele mentioned that penalty (50-100 birr) would be added for loan takers who are not repaying within agreed timeframe( that is, a month).

**Members’ perception on the benefit or utility of loan money from VSLA**

All VSLA group members appreciated the financial access they got from the group saved money. It was found that VSLA loan was the only access to loan in the study woredas. They specifically appreciated the groups’ initiative to buy food items and sell to its members with subsidize price either in cash or credit whenever there is a food item shortage in the woreda due to drought. Participants believed that this has helped them not to sell their goats with lower prices. But all of the group members agree that individual or group loan uptake is very low in all of the VSLA groups. That is only 12 VSLA members took loan from the 91 members available with the 4 visited groups (13%). The study team also reviewed CARE’s VSLA assessment report and summarized the key findings as follows:

***Individual Loan Access:*** *More than half, 19 (56%) of VSLAs were start individual loan among the total 34 groups assessed. This proportion become very insignificant compared to the number of members who accessed individual loan. As it can be seen from the table below, from the total of 715 active member only 58 (8%) of individuals have accessed loans. This indicates that the loan revolving rates among members are too low and much of the active members (92%) have not ever accessed loan.*

***Group Saving VS loan rate:*** *Out of the total 715 currently active VSLA members, 58 (8%) of have been accessed loan. On the other dimension, out of total group saving amount of 213,152 birr, only 51,760 (24%) birr was expended for the individual loans. This indicates that 24% of the total savings was loaned to only 8% of members.*

**Loan repayment situation among VSLA groups**

All of the groups mentioned that so far there is no problem of loan repayment. Normally, the member who takes loan will be informed when s/he should return and agree on the timeline in the presence of three member witnesses. They also mentioned that even if the member fails to pay, her/his clan will pay back the money though there was no problem so far.

The study team learnt the loan repayment is not as per the VSLA manual. The manual states the loan taker should pay the mount taken plus interest rate within the time agreed. The repayment will be decided by the group and loan taker before loan is taken.

**VSLA groups share out practice and future plan**

According to the CARE VSLA assessments report, share out is one of the principal components of VSLA methodology. Each VSLA will take 9-12 month to become matured and then share the money saved. After share out the groups will be expected to reorganize as VSLA or transform to cooperative based on the consent and performance of the VSLA. To this end there was no VSLA which exercise share out though their age goes beyond a year.

The current study found out that there was no group who has shared out saved money to group members.

Regarding share out most groups believe that they don’t want to share out now or in the future as their capital is small. They fear that if they share out this money it will be wasted as people in afar don’t have business skill. However, there were groups who didn’t have information about share out. The reason for not sharing out saved money was because there was no group that has reached maturity and graduation levels as per the VSLA implementation cycle or stages. This implies that the visited VSLA groups are still functioning with a closer support from the implementing partner’s facilitators.

Even when they are asked about share out plan all of them don’t want to share out even if they reach maturity stage. Their reason was they don’t want to reorganize or dissolve this group and create another one even if the VSLA manual stated the group timeframe should not be less than 9 months and greater than twelve months.

 “We are thinking to strengthen our group and we don’t know what share out is and we don’t think about share out. We are even getting membership request from non –members. We have saved 10150 birr and put it in bank. We did not want to take the money from bank. We are planning to open shops in the future” said VSLA management chairperson from Chifra woreda.

Interview participant from Gewane (IDI) indicated that “the VSLA group members don’t want to share out because it was difficult for them to reorganize again”.

When asked about their future plan most of the VSLA groups mentioned that they want to engage in group trade such as fattening goats, opening shops to sell salt, sugar, and cold water, clothe and other commodities needed by the public.

**What VSLA members like about the VSLA meetings**

The group members like the VSLA meetings because they get very useful information, save money, creates an opportunity to meet people, share feelings and ideas. Seating together with men was also another dimension woman liked about the meeting. Most discussions reveal that the VSLA groups created also a forum for women and men.

“Before women were not allowed to attend social gatherings. Attending meetings was considered as men’s duty” said Chifra woreda chairperson of VSLA management group. “We are happy on the meeting this is because we are benefited from saving as well as helped as to interact each other. Before I join to VSLA group I simply stay at home and nobody was concerned about me. In Afar we don’t talk with me at home but here we do discuss and sometimes argue. This is a good beginning we saw from VSLA”. There was nothing the group members dislike about the VSLA meetings.

One VSLA member from Chifra said. “Walking in dark/ night and walking in day is not the same. VSLA is a path/light for us.”

**Participants’ Perceptions of the benefits of VSLA**

**VSLA created access to small credit and finance to families:**

According to the VSAL group members, the main benefits of saving and loan scheme were access to loan when they are faced with problems, getting the opportunity to discuss personal issues and buying food items during drought using group saved money and selling items to members with subsidized cost including credit. One FGD participants from Gewane woreda said that

*“…The advantage of being a VSLA member is we easily access loan during any problem. Before VSLA, during problem we seek support from others which was difficult to get and sometimes we had to give collaterals such as gun or other property. Most of people who are not VSLA members are in problem on getting money during some problems or emergency until the market days comes and sell their goats. But VSLA members take loan and return money by selling goats on good market days…”*

**Petty Trading Makes Goods Available:** Many VSLA groups use their savings to buy goods in bulk and then re-sell them in their communities which is communal income generating activities in the VSLA groups visited. This enables groups to make a small profit, dip their toes into the world of income-generating activities, and members and wider community benefit from being able to buy staple goods locally.

**Meetings themselves are changing social norms: A**lthough not an explicit goal of VSLA methodology, for the communities in Afar, it was something new for women and men to attend a meeting together and to sit together. It is also an opportunity for women to enter the public sphere. As one woman says,

*“Before women were not allowed to attend social gatherings. Attending meetings was considered as men’s duty. We are happy [because meetings give us the chance to discuss with our fellow men and interact with each other. Before I joined the VSLA group I simply stay at home and nobody was concerned about me”*

**Fostering a culture of saving:** Many of **t**he FGD participants, implementing partners’ and government sector focal persons stated that before VSLA group formations saving money for tomorrow is not accustomed behaviour or culture in Afar communities**.**  Through participating in the VSLA members have developed the practices of saving from what they earned during the weeks. This practice has changed the old practices of spending all the money they got without any planning for future.

**Savings help Families Cope during drought or other difficulties:** Although levels of savings were not very high and loan uptake was low, VSLA members felt that their small savings gave them a cushion and a coping mechanism during drought or other challenges etc.

**Key successes or socio –cultural and economic changes observed due to VSLA methodology**

The main changes that took place among the members as a result of VSLA were developing the saving culture and using money economically, started sending girls to schools due to the information they got from the group members, and groups developed better coping mechanism during time of drought or flood due to the saved money.

“*Our saving culture is totally changed; before we did not save at all in Afar. We expend whatever we get today. After joining the VSLA group we got very important knowledge on how to save as well as wise use of money. I feel that this is a great change for me personally and the community. Now other people are asking to be part of our group or form their own group”* said FGD VSLA group member from Semurobi woreda.

Moreover, the group members were also able to support non-members on emergency situations such as shortage of food, during delivery, funeral ceremony and other social issues using the social fund money. Though it is limited some VSLA groups are engaged in communal (collective) income generating activities and also some few members who took loan started small business. The culture of solving problems with group discussion is also another change brought due to VSLA methodology. It was found that now women feel better to discuss on their family and social issues and discuss with their husbands due to the leadership role they developed through participation and group discussion with men.

CARE’s VSLA Case Study and VSLA Assessment Reports have also indicated important findings:

1. Generally, there is high participation and interest in communal income generating activities versus personal loans in all woredas. Groups throughout Gewane, Mille and Addear Woredas demonstrated a need for more technical support to establish communal IGA.



2.There is strong evidence that involvement in VSLA has a positive effect on women’s confidence and empowerment. More specifically in making household decisions regarding children’s education and other financial decisions. […..Gewane, Chifra and Semurobi woredas].







3. With early warning and support from community facilitators, consistent individual and group loans activity can help alleviate the financial hardship of the drought. […, Gewane woreda].



4.Despite mobility caused by the drought, some group members continued to save by sending money to family members.



The factors that have contributed to above key successes were: engagement of all stakeholders from the beginning, the group establishment, ongoing group discussions, appointment of women as leaders in VSLA groups, trainings given to management committee, orientations given to members, follow up from community facilitators and partners as well as the quarterly joint monitoring by CARE, implementing partners and government counterparts.

**Contribution of VSLA methodology on girls’ education**

The group members mentioned that the information they got from VSLA group discussion and community facilitators helped them to understand the importance of girls’ education to themselves and to their parents. This awareness helped the members as well as the community to send their girls to schools now more than before.Two VSLA management members from

Semurobi woreda said:

*“…in the first place the VSLA establishment was in relation to girl education. We know that if we get money through VSLA saving it will help us to cover education materials for girls. The reason we are conducting our monthly meetings in school is because the program is related to girls’ education. We always discuss about girls education staring from our own girls ….”*

*Gewane woreda:”….. Due to the VSLA group’s discussions, parent’s sends girls to school compared to previous time”.*

*Other members from VSLA FGDs from:*

*Chifra woreda, Deregera VSLA FGD participants said:“….Because we organize in VSLA group we get information and send girls who are above five years to schools”.*

*Gewane woreda VSLA FGD members stated “All our VSLA members send their children to schools and KELEM NGO’s community facilitator always tell us about the advantage of sending girls to school”.*

They further explained that the PAGES project implementers such as SCI and KELEM have provided educational materials to school children. Since they got such support from the other PAGES project component, the majority of group members who took loan didn’t use the money directly for covering the girls’ educational costs. Only two VSLA group members in Semurobi woreda Adadhinge kebele supported their girls’ education costs attending in other towns with loan taken. When the members are asked about their future willingness to cover the educational expenses after the support from partners stops, most members said they would support their children with necessary school materials.

*“We don’t want our children to be illiterate like us. We will pay all necessary prices to make our children better citizens” said VSLA group member from Semurobi woreda.*

*However, from the responses on the benefits of the VSLA to their families, the members said:*

*Semurobi “We access the loan whenever emergency situation or problems occurred in the family like sickness in the family members, purchase food items for the family when there is shortage” and other VSLA group from Chifra also mentioned they accessed their saved money for any problems they faced”*

This finding was in agreement with the CARE VSLA supportive supervision and performance assessment report of September 2016 which found none of the VSLA group members used loan for educational support purpose. However, the study team learnt that the members’ awareness and attitude towards girls’ education is changed favorably. The members also showed their willingness to cover any educational costs in the future which is a result of empowerment developed due to VSLA group meetings. The study team infers that addressing these problems can have significant impact on the girls life. If the VSLA group members handle health problem of their families including their children, this cannot be underestimated given the shortage of resources, especially money. The team believes that when the financial problem of a household is minimized, it will make girls easy to attend their schools.

**Things that have not worked well and needs to be done differently**

The study found that the following interventions have not worked well as planned in the VSLA implementation guidelines. Share out of savings didn’t happen in any of the visited groups as none of the groups did reach maturity or graduation stages as per the VSLA manual staging. This was due to limited information on the concept of share out such as when to share out, why and how they share out. Even when they are asked about future intention during the assessment, they said they won’t share out and re-organize again as they are comfortable with the current group members.

Interest/service charge for loan taken was not acceptable due to the Islamic religion ideology in Afar region. Even for the limited loans taken, the VSLA management was giving it without interest or service charges. Hence, the study team learnt that VSLA management body is not encouraged to give out more loans for individual for personal business purpose than communal IGA as they are not getting any value from the money they give as loan for individual.

**Monitoring and Evaluation activities**

The PAGES project has done baseline assessment to set benchmarks against which to measure the pages project progress overtime including VSLA outcomes and impacts. The project also conducted midline evaluation to assess the progress in delivery of the project outcome, understand marginalization and context and track project interventions. Besides, the project did VSLA methodology supportive supervisions and performance assessments and VSLA Survey to identify the basic success and challenges of implementation and design appropriate action to improve the performances in the remaining period .The project also conducted joint monitoring visits on quarterly basis to the sites though it was not regular. The project also conducted cases studies to assess the VSLA methodology implementation progress and identify challenges in the implementation woredas.

The study team believes that the evaluation activities were in place to measures changes of the project implementation overtime. However, the follow-up or monitoring activities such as monthly and quarterly visits was not as regular as expected/planned.

**Greatest challenge for VSLA methodology in the past years of implementation**

The main challenges that were mentioned by study participants were mobility of community due to drought & flood incidents which caused saving interruptionas it was very difficult for members to meet during these incidents. The drought and flood disasters also killed cattle and goats which are main source of household income in Afar as a result some members were not able to contribute for the monthly saving.

The other main challenge was lack of awareness on how to be engaged in income generating activities or petty trade. Since the pastoralist community in Afar mainly engaged in Animal husbandry and cattle raising they have limited exposure on commercial or business skills. Besides, there was no assessment conducted on business opportunities for members to be engaged in the local context. Hence, this these factors led to individual and sub VSLA group loan uptake low in the visited VSLA groups. The fact that service charge is not acceptable in Afar didn’t motivate VSLA management committee as well as members to give out loans for individuals as well as sub VSLA group loans. The VSLA management body and group members opted for procuring and selling food items and other commodities with reasonable price for the community by applying limited profit margin.

The study team also observed that the groups are not well linked to financial institutions to deposit the money they have in cash box as they are not sharing it out soon. For example the members could link to micro finance institutions or banks where available which could be a source of experience and skill for the members.

Documentation of savings loans and repayments was found to be incomplete and inconsistent in some of the visited VSLA groups. The reasons were limited number of members who can read and write. The other reason was limited follow-up and technical support from implementing partners as well as sector offices as it is stipulated in the VSLA implementation manual.

**Sustainability**

Almost all VSLA group members said that they want to continue the group meetings and saving even if the partners stop support.

All of implementing partners indicated that sustainability and phase out strategy activities were undertaken starting from the beginning of the project. The activities include designing the project with the stakeholders, sector office capacity building, joint monitoring and follow up including review meeting and community capacity building including VSLA management and groups’ members. However, some government sector office focal person mentioned that the logistic for follow up and budget limitation for trainings would be a challenge to sustain the initiative once the partner phases out.

*“Yes we shall continue the group meeting and saving in the future, because we are saving our own money. What else we need! We are already in good path. Let our community be safe and hope that there is no drought any more. Enshalah!” said FGD participant from Semurobi.*

The team leant that the VSLA members are very enthusiastic about the VSLA scheme, group meetings and the saving practice. They acknowledge the group benefit they got due to their VSLA membership compared to non-VSLA members. However, it was found that members have limited awareness and skills on how to sue the saved money to engage in different income generating activities to increase their individual household income. This affects the successfulness of VSLA groups and meeting the initial aim of the VSLA methodology.

The fact that they have limited awareness on share out and reorganizing their new VSLAs after 9-12 months also affects the sustainability of the VSLA scheme.

Logistics challenges such as transportation facility and per diems made it difficult to government sector staff to undertake continuous and regular follow up once the PAGE project phase out. The partners also mentioned the project time line was relatively shorter given the internalization process took much time in Afar.

**Lessons Learnt from VSLA methodology**

* VSLA was considered as one of the economic copping mechanism in places where there is no formal financial institutions particularly at the time of drought, flooding incidents and emergency conditions such as delivery, sickness etc.
* Although the VSLA with savings or social funds enabling access to education for girls directly by paying for any school materials/,compensating for lost income girls may have earned, it has contribute to the family in other ways by mitigating their emergency related problems and covering costs of purchase of food items, health services etc.
* Saving culture created among VSLA group member. Both women and men participation in VSLA created a forum to discuss on the importance of saving which was not been a culture in Afar community before the start of the project.
* Commitment of partner community facilitators is crucial for the success of the VSLA groups. In areas where there is committed implementing partner community facilitators the VSLA groups tend to have good documentations and regular meetings. For example this has been noted in the visited VSLA groups of Gewane and Semurobi woredas.
* The SAA and VSLA methodologies reinforce each other positively. The study team observed that VSLA group members discuss about girls education which is one of the SSA topics on top of the saving and loan issues. This could be due to the fact some SAA members are also VSAL members and vice versa. The VSLA groups raised about barriers of girls’ education which indicates cross pollination (complementarities) between the methodologies.
* VSLA group meeting also served as a platform for getting information on various social and cultural issues. This is because some of the members have different roles and participation of meetings. For example some members who are in the government health extension workers (HEWs)bring health issues in the VSLA meetings.
* VSLA groups situated in peri-urban communities are better in terms of lapse of interruptions than the groups that are far away from the woreda centers. This finding was noted in Semurobi Adadhinge kebele and Gewane woredas where the places are relatively near to the road.
* Additional saving under Social Fund helped the communities for strengthening social bondages. For example the VSLA members us the social fund for supporting members as well as non- members during delivery/women giving birth as any medical or social issues families faced.

## 4.3 Community Livlihood Initiative Fund Methodology

**CLIF methodology adaption and implementation process**

According to the interview of CARE and lead implementing partners’ staff, the CLIF methodology adaptation and implementation process followed similar approaches and steps in the target woredas. The adaptation steps includes conducting situation assessment, developing the implementation guidelines, providing TOTs to project and sector focal persons, establishment of woreda CLIF coordination committee (CCC), selection of kebeles for CLIF implementation, signing memorandum of understanding (MOU) between the woredas and the implementing partners, community mobilization, clustering and HHs information collection, problem identification and prioritization to select the top problems or barriers to be address by CLIF, appointment of CLIF development committee (CDC) and project management committee (PMC) from the community to lead their project and development of bylaws that clearly stated the roles and responsibilities of different structures in the groups. According to the respondents of the FGDs from *Chifra stated*

*“…First, it was government representative from Chifra woreda that approached us and talk about our children school problems. They made promise that they would find NGOs to support us. Then, Save the Children and the woreda government representatives gave us information and called us to organize the community. We selected school construction project idea from other major problems after thorough discussions in our communities because this is the key problem for our children. This project is not working only on school construction but also helped us to get training about girl’s education …”*

The responses from the Key Informant Interviews of implementing partners’ staff and government focal persons gave us the impression that in the first one year, the project was focusing mainly on manual development, capacity development for staff of implementing partner organizations, government partners through trainings and adaptation to the local context. In the second year, specific group formation was done including CLIF after cascading trainings.

**Information sharing supports from CLIF management and implementing partners**

It was found that the CLIF intervention created the opportunity to bring the communities together to lead and undertake their own community project. The majority of the participants in the FGDs confirmed that they got enough information about CLIF from community facilitators deployed by lead implementing partners. The majority of members from CLIF sites thought that the project management committee members have been serving them well. The PMC members managed to discuss and inform the community members about what were expected from all, about the plan to be carried out for the schools construction and explained in detail on the contributions expected as a matching fund (10%) from the community.

The CLIF committee members also explained that they got information, skills and capacity building experiences through trainings and workshops facilitated by implementing partners, woreda and kebele levels government staffs. The CLIF management member from Gewane said that

“…*Staff from implementing partners and woreda education office provided transportation services and supporting letter. They also supported us on bidding process, contract management, office supplies and avail office for the committee meetings…*”

Another CLIF management member from Hadele’ela said that

*“… I had no training before CLIF. SCI trained us on planning, school construction, financial and procurement management…“*

**Members and partners perception on the benefit and usefulness of CLIF**

All CLIF group members, government and lead implementing partners staff clearly expressed that there are benefits and utility from the interventions in terms of increasing awareness on girl’s education, creating access to school, creating a consultative decision making process, enhancing community enthusiasm and women participation in the community activities.

Most participants in all groups explained that CLIF is the only project they have been undertaking and almost all community members showed interest to be involved in CLIF project.

With respect to consultative decision- making, the CLIF management from Hadele’ela woreda said that

*“…Staring form the beginning of CLIF, both the mother and father agreed on the type of support they provide to the CLIF project planned in their locality. It is not possible for one person to give support without consulting and involving other family members. We make participatory decision making in all HH related issues…”*

Almost all study participants confirmed that all the trainings they got from the beginning are focusing on girl’s education and that helped them to be engaged in construction of school and project management.

The study found that women involvement and participation in CLIF project management and leadership has been increased in the visited woredas and kebeles. Women are involved in the CLIF management committee either as member or playing the treasury role.

*In Hadele’ela CLIF management committee member said that*

*“…in CLIF group, there are eight women members out of total 22 members and one woman is serving as management committee out of the five selected. Women are actively participating in our CLIF activities. That is why the school construction is progressing this far…”*

*In Chifra woreda the CLIF management committee member said that*

 *“…There are 95 female members from the total 166. There are also two female members out of the 5 CLIF management committees: one serving as a treasurer and the other as a member. They are equally participating with the other male management members. For example, one of the women in our group took initiative to ask for loader machine from a company that was constructing rural road in our community to transport select material for the school construction when CLIF intervention launched. This shows they are involved at all levels…”*

With respect to drop out from CLIF membership, there were only four members who were dropped out from Hadele’ela woreda due to draught and then migrated to other towns and replaced by new members.

**CLIF Management Committee’s Accountability and Transparency**

The FGDs with CLIF beneficiary or members found that the CLIF project management committee members conduct meetings with the community though it was not regular. It was found that there were close collaboration between the CLIF management committee members and implementing partner’s staff and woreda focal persons through there were no frequent meetings and reporting to the community members and the relevant CCCs proactively.

The interview with government focal persons found that they are working closely with the implementing partners and have engaged in the various trainings, consultative workshops and implementation of the CLIF schools activities in all the three woredas visited. However, some of them mentioned that they don’t have clear information on the detail budget utilization as they are not getting expenditure reports from the CLIF project management committee. Given the CLIF project management member’s first experience with CLIF activities and its process, it is inevitable to face challenges in timely reporting as per the expectation and these bodies could proactively ask the groups for such reports when necessary. On the other hand the group discussion with the beneficiaries found that the CLIF PMC members are transparent and share information to members on procurements, construction progress and problems faced. Some of the participants confirmed that

“*Because we contributed for the matching fund we have the feeling of ownership of the project. It is our school and we are working for it. In addition, there are three committee members who handle everything with the banks (the chairperson, treasury and secretary). CLIF is transparent. We like the way they do. They explain to us when they face problem like delay*” said FGD respondents from Chifra and Hadele’ela.

**Key successes or socio – cultural and economic changes observed due to CLIF methodology**

In general it was found that CLIF implementation stage varies from woreda to woreda. For example in Gewane the project started few weeks ago. This is partly the inability of the community to raise money for the matching fund contribution due to the natural disaster that the communities faced for sometimes. Hence, it would difficult to talk about outcomes and impacts of the CLIF. One CLIF management member from In Gewane said that

“…*we are just beginning the project and it will be too early to talk about success and impact of CLIF at this time. We conducted just the first purchase and started initial phase of construction. However, there are awareness and attitude changes in the community members toward girl’s education, enhanced capacity building; the communities are inspired to participate in the community based project and sense of ownership created. CLIF management members have got* skills and experiences in leading their own project by organizing their own communities*...”*

The study found that in Chifra and Hadele’ela woredas the CLIF’s schools are in the final stage of construction. However, the schools have started providing services in the blocks and class rooms with in the current status. One CLIF management member from Chifra said

*“….It was difficult for the teachers before because of overcrowding in the old class room(s). There is a hope that after the completion of these CLIF school class rooms will become better. At this stage of CLIF, we have seen now that the children have started attending the newly completed section of the class in our place… “*

*Another* CLIF management member from *Hadele’ela* said

*“…Before CLIF project came, our children were attending class in open space under the trees in hot days. They hesitated to go to school and continue their education. Now, they have no such problems. They come to this school happily.*

The factors that have contributed to key successes were: involvement of influential community and kebele leaders, the key government sector focal persons from the beginning of the project; capacity building or skill transfer on identification of community project management, follow up by the implementing partners; sense of ownership created, and 10% voluntarily contribution from the community.

**Changes observed on girls’ education**

In Chifra, the CLIF projects supported the construction of school with two class rooms, toilet and office for staff. Before the school construction, students had to travel a long distance on foots. Parents didn’t allow girls’ to go to school in fear of violence while on the road. Hence, now participants said the communities are sending girls’ to school as the new school is very close to their residence.

Similarly, in Hadele’ela woreda the CLIF project managed to construct a school with two class rooms which created access for school aged children including girls’. Hence, due to this, now parents are sending girls’ to school more than before. The children are also feeling happy to go to school as they are closer where they live. One FGDs discussant from Hadele’ela said that

*“…Before we sent our boys to 25kms but it was difficult to send girls that far places due to problems they encountered like gender based violence. But now, parents are interested and determined to send their girls and even married girls are also allowed to go to this new CLIF School because of its proximity. After CLIF school construction, we become aware that if girls learnt they can make their houses clean and prevent the family from illness and troubles…”*

**Sustainability of CLIF**

After observed the CLIF project schools stages, the study team believes that the construction has to be finalized before the project phases out. If the schools get finalized definitely the footprint of the project will continue benefiting the community and targeted schools children. But the CLIF project management committee and sector organizations believe that they would continue the momentum created to take the projects to the final stage.

**Operational and contextual challenges and barriers on CLIF**

**Operation challenges and barriers:-**

* Delay in release of grant funds from the project implementing side in Chifra and Hadele’ela woredas has affected the progress of the projects. The study team learnt that this can be seen from different angles: First, the delay was primarily due to the fulfillment of the legal requirements, signing of agreement with the respective bodies which was complex and time taking. Secondly, it was mentioned repeatedly by the study participants from different groups (FGDs, KIIs/IDIs) and the implementing partners’ staff that the delay was also partly due to the limited experience of partners in managing the CLIF sub-granting system for the community project. This has led to market prices changes of construction materials due inflation and transportation cost of materials has also increased significantly. The good thing is that the project has addressed these and the schools construction will be expected to be finalized soon.
* Delay in contribution of 10% matching fund from the community in Gewane woreda due to flood which separated the community into two and the inability of the community members to raise the fund timely has also been another factor that affected the progress of the project. This has also led to market prices changes for construction materials.
* There was lack of clarity of roles and responsibilities between implementing partners and CARE Ethiopia during the startup phase of the CLIF project. For example the interviewed partner staff mentioned that consortium team accountability and responsibility was not well defined and not observed during implementation as it was expected or planned. This has led to delayed startup of CLIF activities.
* Implementing partner staff capacity and turnover especially during the startup and implementation stages of the project. For example it was mentioned that there were staff that left KELEM and joined SCI. Whenever there is staff turnover, there is its own effects on the activities until the new staff adequately fill the gaps created.

**Contextual Challenges and Barriers**

* Boarder conflict between kebeles particularly in Hadele’ela woreda caused delay in school construction for sometimes
* A higher transportation cost due to limited road access has affected budget and implementation in Hadele’ela woreda where the CLIF site is 55-60KMs far from the woreda town. This could be also due to poor budgeting of the school construction and related costing;
* Dry season drought which caused loss of livestock and mass migration to other places in search of pasture and food in the three woredas;
* Water shortages have greatly affected the CLIF school construction process in the three woredas due to the draught, long distance of the construction sites from the rivers in the areas;

**Lessons learned from CLIF approach**

* Community voluntary participation in their own community project has increased: Communities have become aware, confident and actively involved to solve their own challenges through voluntary process. The CLIF process has inspired the community at all levels.
* Community Ownership improved: Community sense of ownership has been developed. The community took part in contribution in cash and in kind, follow up and leading the project due to CLIF. Hence, it can be concluded that community participation is key for success of community development projects. The communities also realized their potentials to solve their own problems by themselves with minimal external support.
* The community skills and experiences on project cycle management is improved. The community capacity to lead similar project in the future is developed.

# 5. Conclusion and Recommendations

## Conclusion

* + 1. **SAA conclusion**
* The SAA adaptation and implementation process was evidence based and consultative of all relevant stakeholders. The selected ten topics were real barriers of girls’ education in Afar context. This was due to the fact the selection as well as prioritization process was conducted by the community themselves. However, during the adaption process looking Absuma as a problem instead of taking it as a factor (opportunity) created some resistance from part of the community from the beginning.
* Use of picture codes was highly appreciated and recommend by SAA members and facilitators. The reasons were pictures facilitate discussion, better understanding, and memorization
* The core groups were crucial in solving critical problems and providing guidance when needed. The core group is not a body that attend or involve in the community discussions. In the SAA groups, when members faced some difficulties they go to some of the core group member(s) for guidance, solutions and directions as they are the power holders and respected in the communities; Still, there are rooms the Core Groups could play to minimize the community group meetings interruptions when the community group facilitators and/or implementing partners staff unable to give support for different reasons
* Almost all SSA group members, facilitators and government sector office focal persons showed willingness to continue the activities
* Female genital mutilation, early marriage, gender equality, sending girls to school and division of resources and workloads between men and women were the topics that provoked the most discussion among the SAA group members. While Absuma and conflict resolution were the least liked and usually concluded with disagreement among the members.
* The SAA group discussion has created awareness and brought attitudinal as well behavioural change in some discussion topics such as FGM, household chores, girls’ education. The participants suggested continuing current activities for more years and expanding the coverage to additional kebeles and strong follow up and support by implementing partners to bring lasting changes and real impacts.
* Documentation and recording keeping of SAA discussion minutes and action plan were found to be inadequate and inconsistent between. However. The use picture codes have bridged the illiteracy gaps and made discussions interactive in the Afar context
* Most of the SAA groups didn’t have written action plan. However, almost all groups identify action points orally after end of each meeting. Most groups also value the group discussions than the action plans.
* The SAA groups have faced lapses between meetings due to drought and flood incidents. But the members’ participation was found to be better whenever the groups meet Interruptions of meetings due mobility of the community, drought and flood were challenges mentioned by all groups. SAA groups in Chifra and Semurobi had problems in documentation. All implementing partners and sector offices mentioned that follow up and technical support was not as regular as planned due to transportation problem. Commitment and capacity of community SAA group facilitators was also mentioned as a challenge by partner and sector office focal person
	+ 1. **VSLA Conclusion**
* The VSLA adaptation and implementation process was consultative and participatory of all relevant stakeholders.
* The formations of VSLA groups have helped to create discussion forum for women and men in the study woredas. This has helped for disseminating information easily to the community members in the study areas
* Almost all VSLA group members had favorable perception towards the benefits/utility of savings.
* The drop rate in VSLA groups was found to be very low. This due to the members’ strong social tie and day to day interaction.
* The study found that the information from group discussion and community facilitators helped the VSLA group members to understand the importance of girls’ education to themselves and to their parents. As a result members as well as the other community are sending girls to school now more than before
* Documentation and recording keeping of VSLA activities were found to be incomplete e and inconsistent in two of the visited groups. Availability of more literate VSLA group member and close follow up improved documentation practice in the other groups visited
* Individual and group loan uptake among the members was very low (less than 15%). Hence, VSLA didn’t contribute for household income improvement which was one of the objectives of the VSLA approach. The reasons for low uptake of loan were fear of bankruptcy and limited exposure and skill on income generating activities from members’ side.
* The main changes that took place among the members as a result of VSLA were developing the saving culture and using money economically and started sending girls to school due to the information they got from the group discussion. The VSLA groups bought and re-sold food items and commodities for members as well as non- members with reasonable price and profit margin. This has helped them as better coping mechanism during time of drought or flood due to the saved money
* Interest/service charge was not implemented as planned. This was due to the fact that interest or service charge is not acceptable from Islamic religion ideology in Afar region.
* It was found that none of the VSLA groups practiced share out strategy due to the fact that they didn’t reach maturity stage and partly due to inadequate information the share out concept at the beginning of the VSLA group formation.
* The main challenges that faced the VSLA group meetings were mobility, drought and flood incidents, weak follow up and support, limited exposure and skill on IGAs.
	+ 1. **CLIF Conclusion**
* CLIF implementation was delayed in Gewane due to delay in contribution of the matching fund from the community side and also the delay in the fulfillments of the legal requirements in signing memorandum of understanding with community groups. The delay caused rise in costs of transportation and construction materials.
* The CLIF management bodies and community members acquired relevant community project design and management skills
* Three schools are under construction. However, the CLIF schools in Hadele’ela and Chifra woredas started providing educational service to the children with in current status. This has led to increased school facility and enrolment of school aged children in the woredas.
* Almost all CLIF management committees in the three woredas didn’t update the community and CLIF coordinating committee on the financial utilization.
* CLIF has created sense of ownership, confidence and working together among the community members for a common goal on voluntary basis.
* The delay in CLIF project implementation had caused budget shortage due to market process change of construction materials.

## Recommendations

* + 1. **SAA Recommendations**
* Access to clean water is a major problem in Afar especially during the dry seasons. If it is not solved, it will still affect the community’s participation in SAA group meetings and decision of sending girls to schools. It is apparent that the community won’t send girls’ to school while they don’t have water in the households. For the SAA’s community discussions to be effective, the community’s regular participation is very important. One of the factors for school aged girls absenteeism from the schools is lack of access to clean water close to the communities which caused girl’s to travel long distances to fetch water from rivers. Lack of access to clean water is the major causes of absenteeism the SAA members form SAA meeting and girls from school. Therefore, in order to address the socio-cultural and economic barriers for girl’s education successfully using the SAA methodology, addressing the other critical problems in Afar- access to clean water will also be fundamental.
* The study found that there are gaps in skill and commitment of community SAA groups’ facilitators in the visited groups. Hence, it would be better to conduct refresher training for group facilitators on facilitation skill and documentation. Besides, it also important to give recognition and non-monetary incentives such as certificate after attending trainings.
* It would be ideal if the group facilitators as well as community facilitators speak local language for better communication and understanding and it also increase acceptance.
* During the adaption process it advisable to take some of the sensitive topics like Absuma as a factor (opportunity) than a problem to minimize resistance among the community who accept Absuma as a positive culture.
* In this study it was found that the follow up by implementing partners is irregular. The study team believes that strong supervision and monitoring is the key for the success of any program. Hence, the project needs at least monthly supportive supervision at grass route level.
* The project took much time to put system in place. Now it is a time of harvesting the results. The woreda sector offices as well as the community need to continue the activities for more years to build on the existing changes, scale up the activities to reach more kebeles and woredas in the region for better impact.
* CARE staffs along with implementing partners and government sector focal persons have to follow and supervise the project more frequently so that implementation gaps will be identified and addressed in timely fashion. In the meantime there will be skill transfer on supportive supervision and follow up of SSA groups.
* The study team recommends capacity building for woreda sector office focal persons through refresher trainings and experience sharing visits with a focus on lessons leant and how to sustain the project once the partners stop the support.
* The project implementing partners need to document success stories on the SAA methodology implementation and changes observed and disseminate findings to other kebeles, woredas or regions so that others follow the footsteps
* Implementing partners need to assign adequate transportation and logistics facilities for better follow and monitoring of community intervention
	+ 1. **VSLA Recommendations**
* The VSLA management body, which is formed by VSLA group members themselves, needs additional training on overall VSLA methodology including IGA, loan, share out and documentation;
* Training needs to be given for VSLA group members on small business plan development and operation so that they take more individual and groups loans which ultimately will improve household income ;
* The coverage of VSLA at woreda and kebele level is low to bring impact on girls’ education. Hence, it needs to be scaled up to other kebeles to maximize reach and success of the VSLA scheme. But the scale up plan needs to incorporate the lessons obtained and addresses gaps identified
* The partners should take the seasonal mobility of the community in to consideration during the planning and implementation of VSLA activities. For example one has to know when the community migrate and return back (mobility cycle) to their settlement under normal circumstances. Then, this information need inform the planning of VSLA group meetings and follow up plans.
* The individual and sub group loan uptake for income generating activities needs to be improved to increase household income and thereby impact on girls’ education through addressing the issue of service charge and building members’ skill on income generating activities.
* In most case the community facilitators of implementing partners visit groups when they get access to transportation not as per schedule indicated in the VSLA manual. Regular and frequent follow up and technical support should be done for VSLA group to take the VSLA group in all stages of development (awareness, orientation; development ; and maturity stage) and achieve better results.
* Implementing partners need to conduct rapid assessment on the business opportunities and skills available in local context to advice and show direction on what to do for VSLA groups.
* Implementing partners need to plan and implement experience sharing visit for woreda officials and selected influential community leaders to woredas where VSLA approach is successfully implemented either within or outside of the region
* The VSLA methodology in Hadele’ela woreda seems lagging compared to Gewane and Semurobi. Hence, the project needs close follow up and technical support.
	+ 1. **CLIF Recommendations**
* CARE, implementing partners as well as government sector offices needs to conduct regular supervision and follow up of CLIF constructions so that the implementation won’t lose its momentum.
* Continue the joint monitoring and follow up visit on a more regular and frequent fashion
* Provide training on community project design and implementation for members so that the community design more projects that can address their felt needs ;
* Continue documenting success stories and create a broader forum for experience sharing
* Speed up the release of the remaining grant funds for timely finalization of the schools in each woreda before the project ends;
* The contingency funding gaps that have been created due to higher transportation and prices changes need to be addressed for the projects to be finalized and be fully operational before the project ends.
* The CLIF management committee need to prepare and share financial utilization updates for relevant stakeholders

# 6. ANNEXES

Annex 1A: List of KII participants

Annex 1B: List of IDI participants

Annex 1C: List of woredas and kebeles where FGDs conducted

Annex 2: List documents reviewed

Annex 3A: SAA IDI guide

Annex 3B: VSLA IDI guide

Annex 3C: CLIF IDI guide

Annex 4A: Implementing partners and Local NGO’s KII guide

Annex 4B: Government Officials KII guide

Annex 5A: SAA FGD discussion guide

Annex 5B: VSLA FGD discussion guide

Annex 5C: CLIF FGD discussion guide

Annex 6: Observation Guide

**Annex 1A: List of KII participants**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **NO** | **Name**  | **Office** | **Position**  | **Woreda** | **Date**  |
| 1 | Mesfen Alemayehu | Woreda Women and Children Affair Office  | Research and Project Advocacy officer | Gewane | 21/11/ 2016 |
| 2 | Fozia Ahmed | Woreda Pastoralist and Agriculture Development Office | woreda WPADO Cooperative section Expert on Cooperatives  | Gewane | 21/11/ 2016 |
| 3 | Tewodros  | Woreda Education Office | Education Expert | Gewane  | 21/11/ 2016 |
| 4 | Tegegn Belay | Woreda Pastoralist and Agriculture Development Office | Cooperative promotion Expert | Chifra | 23/11/ 2016 |
| 5 | Arega Temesgen | Woreda Education Office | Teacher Development Officer | Chifra |  23/11/ 2016 |
| 6 | Alemtsehay Tsegaye  | Woreda Education Office | Education expert  | Chifra  |  23/11/ 2016 |
| 7 | Wondosen Mulugeta | Woreda Education Office | Teachers Development Officer | Hadelela |  25/11/ 2016 |
| 8 | Hussen Seid | Woreda Pastoralist and Agriculture Development Office | WPADO Extension Expert | Hadelela |  25/11/ 2016 |
| 9 | Ermias Kiros | Woreda Women and Children Affair Office  | Gender officer | Hadelela |  25/11/ 2016 |
| 10 | Zeyneba Ali  | Woreda Pastoralist and Agriculture Development Office | WPADO Expert | Semurobi |  26/11/ 2016 |
| 11` |  | Woreda Education Office | Education quality Expert  | Semurobi |  26/11/ 2016 |
| 12 | Ehetabeza Mane  | Woreda Pastoralist and Agriculture Development Office | Pastoralist office expert  | Somurobi |  26/11/ 2016 |
| 13 | Nure Hussen Mohammed | KELEM | Community Fasilitator at project Level | Gewane |  21/11/ 2016 |
| 14 | Jemal Abdu | KELEM | Project coordinator | Gewane |  21/11/ 2016 |
| 15 | Hussen Doga | SCI | Community Facilitator at project level | Chefra | 23/11/ 2016 |
| 16 | Yeshi Beyene | SCI | Project coordinator | Chifra |  23/11/ 2016 |
| 17 | Solomon Eshete | SCI | Project coordinator | Hadelala  | 25/11/ 2016 |
| 18 | Hayder Ebrahiem  | SCI | Project Coordinator | Hadelala |  25/11/ 2016 |
| 19 | Sisay Akele | SCI | Project Coordinator  | Semurobi |  24/11/ 2016 |
| 20  | Gashaw Admasu | CARE Ethiopia  | PAGES Project Capacity building Advisor. | Semurobi |  26/11/ 2016 |

**Annex 1B: List of IDI participants**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No**  | **Methodology**  | **woreda** | **kebele** | **Date** |
| 1 | SAA | Gewane  | Urafetta | 21/11/2016 |
| 2 | SAA  | Gewane | Beida | 21/11/2016 |
| 3 | SAA | Chifra  | Gelasalidora | 23/11/2016 |
| 4 | SAA | Semurobi | Kombaberi | 26/11/2016 |
| 5 | VSLA | Gewane | Beroferu | 21/11/2016 |
| 6 | VSLA | Chifra | Dergera  | 23/11/2016 |
| 7 | VSLA | Semurobi | Kombaberi | 26/11/2016 |
| 8 | VSLA | Semurobi  | Adadihinge | 26/11/2016 |
| 9 | CLIF | Gewane | Biriforo | 21/11/2016 |
| 10 | CLIF | Chifra | Duba | 23/11/2016 |
| 11 | CLIF | Hadelela  | Haroda  | 25/11/2016 |

**Annex 1C: List of woredas and kebeles where FGDs conducted**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No**  | **Methodology**  | **woreda** | **kebele** | **Number Of Participants**  | **Date** |
| **Female** | **Male** |
| 1 | SAA | Gewane  | Urafetta | 8 | 6 | 21/11/2016 |
| 2 | SAA  | Gewane | Beida | 8 | 2 | 21/11/2016 |
| 3 | SAA | Chifra  | Gelasalidora | 2 | 4 | 23/11/2016 |
| 4 | SAA | Semurobi | Kombaberi | 6 | 3 | 26/11/2016 |
| 5 | VSLA | Gewane | Beroferu | 6 | 3 | 21/11/2016 |
| 6 | VSLA | Chifra | Dergera  | 6 | 1 | 23/11/2016 |
| 7 | VSLA | Semurobi | Kombaberi | 9 | 3 | 26/11/2016 |
| 8 | VSLA | Semurobi  | Adadihinge | 6 | - | 26/11/2016 |
| 9 | CLIF | Gewane | Biriforo | 6 | 3 | 21/11/2016 |

**Annex 2: List documents reviewed**

* Final SAA Manual December 2013
* SAA Facilitators Guide
* PAGES Baseline Assessment-Final
* CARE Report in SAA in the PAGES Project-Final
* All Human Interest stories
* Social Analysis and Action Implementation Minimum Standards-March 2016
* Overview of Issues mentioned in qualitative data collection
* PAGES Midline (ML) Report
* PWC additional statistical feedbacks on ML and JaRco responses
* VSLA Assessment Report
* VSLA Checklist
* CLIF Bylaws
* CLIF Implementation Guideline CARE/Ethiopia
* Community Based Organization and Financial Capacity Assessment Tool
* CLIF Checklists
* CLIF Annual Review Meeting Report

**Annex 3A: SAA IDI guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the IDI is to get your feedback on the CARE’s VSLA approach implemented in 8 Woredas of Afar region. If you agree to participate, this discussion will take about 1 and 1/2 hours. We ask that you answer all questions honestly. We are here to learn from you about VSLA and the Pastoralists Afar Girls Education Support (PAGES) project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes 0. No

Any questions before we begin? 1. Yes 0. No

1. Can you describe what SAA is and its process and objectives?
2. Who are the members of SAA groups? Are there any criteria of selection?
3. What kind of support did they get from the lead implementing partner *(Tips: KELEM, SC, supports could be training for facilitator; material support; supervision etc)?*
4. *What is your motivation to be SAA facilitator?*
5. Who provide supports to SAA facilitators?

Is there any experience sharing across different SAA groups?

1. Do you have meeting with your supervisor? How often? How useful were the meetings useful?
2. What was the role of core group? What support did you get from the core group? If not why? What has been the value of having the core group of SAA in a community? Has this bolstered implementation?
3. Was SAA discussion carried out according to the manual?
4. What do you like about SAA group meetings? What do you not like?
5. How often groups meet (SAA groups) /Frequency of meeting? If not regular, how many weeks or months in between meeting? What has stopped groups from meeting? *(Tips: drought, conflict, flood, mobility, other factors)*
6. Do all SAA members participate on the meeting regularly?
	1. If yes what motivated group members to attend regularly?
	2. If No what do you think are the reasons?
7. What topics were discussed in the meeting?
8. Which topics were never discussed in group discussions? Why?
9. Are the topics discussed sequentially or based on interest? Why you preferred this one?
10. How many of the ten key socio cultural challenge topics discussed or covered by group?
11. Which topic was the most liked/interested by group members? Why?
12. Which topic did you think provoked the most discussion? Disagreement?
13. Which topics was the least liked/interested by group members? Why?
14. Do use the picture codes during group discussions? Were these helpful? If not used why?
15. Did anyone take minutes or notes during your SAA discussions? Do you think that SAA is appropriate for low-literacy contexts? If not why?
16. What topics do you feel you have been well prepared for and have gone well?
17. What topics do you feel you have been challenging for you to facilitate?
18. For any of the discussion topics, did the group members make an action plan following the discussion? Observe the action plan.
	1. If yes do you implement or carry out the action plans? Give examples how you carry out. If action plans was not implemented why?
	2. If no action plan was developed why?
19. Do you think that the action plan development benefitted your group than those who not have plan? How?
20. Do the group members values for the discussion or action plan? Why?
21. Which topics are relatively simple for the group to reach consensus and take action?
22. Which topics were highly challenging the group members to reach consensuses for action why? What action did the group take for challenging topics?
23. In your experience, are the topics discussed the real socio cultural challenges of girls and important to address them so as to improve girls education?
24. Was there a topic which you think made a real impact and that you saw people taking action about in your household or your community?
25. What are the changes observed due to SAA discussion (before and after discussion)? (Tip: House chore activities; Decision making; early marriage, FGM, Absuma, girls education and others)
26. Which topic do you think most affected or helped girls’ ability to attend school?
27. Can you relate the changes by topics? (Tips ten topics)
28. Do you think parents and communities more supportive of girls’ education and if so, how?
29. Has there been any change in girl’s school attendance as a result of SAA group discussions? If yes what are the changes? Can you elaborate? *(Tips: girls went to school, stayed in school or complete primary school)*
30. What common channel was employed by the group members to reach the wider community? Please describe. *(Tips: community events, religious events, social gatherings, school meetings, Keble development group; one to five community structure; Dangu; meeting of community based organization(Idir/equb; neighbors coffee ceremony; on the way of fetching water; women association gatherings; etc.*)
	1. How effective has this been?
31. Do you think the SAA groups will continue to meet after the project phases out? How? If not why?
32. What do you think the major challenges of SAA approaches?

Probing areas:

1. Any additional recommendation or comment to improve the SAA group discussion in Afar context?

**Annex 3B: VSLA IDI guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the IDI is to get your feedback on the CARE’s VSLA approach implemented in 8 Woredas of Afar region. If you agree to participate, this discussion will take about 1 hour. We ask that you answer all questions honestly. We are here to learn from you about VSLA and the Pastoralists Afar Girls Education Support (PAGES) project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes 0. No Any questions before we begin? 1. Yes 0. No

1. What PAGES activities or trainings have you been involved in?
2. Do you think the implementing partners done follow up?
3. Are there any criteria to be a member of VSLA group? Please describe?
4. How often do you meet?
5. Were there any lapses of time between meetings? How is the attendance level even where there is a meeting (25%, 50%, 75%, 100%)?

In your VSLA group, on what topics you have been discussing along with your saving?

1. Which group discussion topics were most impactful?
2. Has this led to any impact on girl’s education?

Probe: Are girls more able to attend school?

1. Can you tell us about VSLA implementation after the VSLA groups established and started discussion?
2. What do you think are the key successes or socio –cultural and economic changes that have been observed?
3. How have they contributed to girls’ education as a result of VSLA, methodology (since the start of the program)?
4. What are the top three factors/things that have contributed to these key successes?
5. What are the things that have not worked well?
6. What are the major problems and what needs to be improved in the areas of project implementation, communication, integration, management, technical support to VSLA facilitators etc?
7. What type of support has been provided to VSLA group?

15.1 How frequent the support and communication with the VSLA leaders have been?

1. What do you think has been the greatest challenge for VSLA methodology in the past years of implementation?
2. Do VSLA members pay service charges on loan? What are the reactions from members if there are service charges?
3. Do VSLA groups sharing out? Please describe

Probe: If not why?

1. Do people use loans for weddings and funerals?

Probe: Then what do you do when people use money for big events?

1. Does your group allow members to borrow more money than is meant to be allowed?
2. What the groups use to record/document and/or memorize individual or group saving and loan?
3. How do people perceive the utility of this loans/money?
4. Do you know loan repayment rate?
5. Is the VSLA loan the only access to credit?
6. What are the major effect/results that VSLA has brought on girl’s education?
7. Do you think the VSLA initiative will continue if PAGES lead implementing partner’s phases out? How?
8. Do you have any recommendations for addressing these challenges?
9. Do you have any additional comments regarding your work with PAGES project?

**Annex 3C: CLIF IDI guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting hired by CARE Ethiopia to conduct this assessment.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the interview is to get your feedback on the CLIF project’s implemented in 3 woredas of Afar region to enable parents and communities actively support and prioritize girls’ education. If you agree to participate, this interview will take an hour. We ask that you answer all questions honestly. We are here to learn from you about your experience with the CLIF project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes

Any questions before we begin? 0. No

1. Did you attend any training before you engage in CLIF?
2. How regularly do you arrange CLIF related meeting?
	1. Is there any lapse between the meetings?
	2. How is the attendance of the meetings?
	3. How do you make the meeting a fair and participatory consultation processes?
3. How do you manage (supervise and control) day-to-day administration procedures of the CLIF?
4. Do you think you got enough technical support from woreda? Partner staff? Community facilitators? Other?
5. Are people interested in joining the CLIF membership? Why?
6. How many projects were identified, designed and implemented in the woreda?

Probe: Are the projects useful?

1. Dose CLIF has an impact on the improvement of girls education in the locality?

Probe: Did the CLIF projects benefit to school aged girls?

1. How do you see CLIF’s implementation, accountability, transparency and sharing information ’s in terms of
* Community Capacity of leading projects?
* Financial management?
* Procurements/Acquisition?
* Relations with Banks and others?
* Ownership of CLIF projects

9.How was the collaboration with the PAGES project?

10. What are the successes (social, cultural and economic changes) you have observed in you kebele due to CLIF scheme?

11. What specific effects/results have been seen in the community livelihood due to CLIF scheme?

12. What were the challenges in CLIF interventions?

13. Do you think that you can own the CLIF mechanism in the absence of NGOs?

Probe: Do you think that the results of the projects are sustainable?

1. What do you recommend to improve CLIF scheme implementation or scale up?
2. Do you have any additional comments?

**Annex 4A: Implementing partners and Local NGO’s KII guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting hired by CARE Ethiopia to conduct this assessment.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the interview is to get your feedback on the PAGES project’s implemented in 8woredas of Afar region to enable parents and communities actively support and prioritize girls’ education. If you agree to participate, this interview will take about an hour. We ask that you answer all questions honestly. We are here to learn from you about your experience with the PAGES project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes 0. No

Any questions before we begin? 1. Yes 0. No

1. What is your current position within the project?
2. How have the SAA, VSLA and CLIF methodologies have been adapted to Afar context?
3. How was the implementation of the new methodologies?
4. What do you think are the key successes or socio –cultural and economic changes that have been observed and how have they contributed to girls’ education as a result of SAA, VSLA and CLIF methodologies (since the start of the program)? (**Note** List for each of the following separately : SAA, VSLA and CLIF)
	1. What are the factors that have contributed to these key successes? (**Note** List for each of the following separately : SAA, VSLA and CLIF);
	2. What are the things that have not worked well? (**note** List for each of the following : SAA, VSLA and CLIF)
5. In terms of the SAA, VSLA and CLIF methodologies, what needs to be improved or done differently? N**ote** to list for each of the following separately : SAA, VSLA and CLIF)
	1. Communication
	2. Management:
	3. Technical support Activity Design (implementation)
	4. Monitoring and evaluation:
	5. Other:
6. What do you think has been the greatest challenge for SAA, VSLA and CLIF methodologies in the past years of implementation?
7. Do you have any recommendations for addressing these challenges?

**Annex 4B: Government Officials KII guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the group discussion is to get your feedback on the CARE PAGE’s project implemented in 8 Woredas of Afar region. If you agree to participate, this discussion will take about 1 hour. We ask that you answer all questions honestly. We are here to learn from you about VSLA and the Pastoralists Afar Girls Education Support (PAGES) project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes 0. No Any questions before we begin? 1. Yes 0. No

1. What is your current position/role?
2. What do you know about the PAGES project?
* SAA
* VSLA
* CLIF

Do you know how the SAA, VSLA and CLIF methodologies have been adapted to Afar context? Does it works in afar context

1. Did you ever participated in any of PAGES project management cycle (planning, any review meeting, supportive supervision or monitoring etc)?
2. Do you think PAGES project’s new methodologies (SAA, VSLA and CLIF) have support in girl’s education? In what way?
3. In your view from the three methodologies (SAA, VSLA and CLIF) which approach is implemented well? Why?
	1. Which one is not implemented as planned? Why not?
4. How do you see PAGES Project’s implementation, accountability, transparency and sharing information ’s in terms of
* Community Capacity of leading projects?
* Financial management?
* Collaboration with government and other NGOs
* Integrations
1. What were the important challenges faced to fully implement this project (SAA, VSLA, CLIF methodologies)?

What do you think about graduation from SAA, Share out for VSLA and its replication?

1. Do you think the PAGES’ methodologies will continue if the lead implementing partner’s phases out? How?

Probe whether the PAFES‘s SAA, VSLA or CLIF will be sustainable?

1. Do you have any plan to scale up the approaches (SAA, VSLA, and CLIF) for different community development efforts, with or without the support of the project?
2. What are your recommendations for how PAGES (SAA, VSLA, and CLIF) can work more effectively to impact girls’ education in your Woreda and in Afar region?
3. Any additional comments?

**Annex 5A: SAA FGD discussion guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting hired by CARE Ethiopia to conduct this assessment.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of this FGD is to get your feedback on the SAA methodology implemented in selected woredas of Afar region to enable parents and communities actively support and prioritize girls’ education. If you agree to participate, this interview will take about 1 and ½ hours. We ask that you answer all questions honestly. We are here to learn from you about your experience with the CLIF project. There will not be any reward as a result of your participation.

መረጃ ሰብሳቢ ፡ ጤና ይስጥልኝ፡ ስሜ ---------------------- እባላለሁ ፡፡

ከኪሊማነጃሮ ኮንሰልቲነግ ለዚህ ጥናት መረጃ ለማሰባበሰብ የመጣሁ ሲሆን ዛሬ ከእኛ ጋር በማህበራዊ ትንተና እና ትግበራ (ማተት) እንቅስቃሴ ዙሪያ ለመወያየት ፈቃደኛ በመሆን ስለመጣችሁ እናመሰግናለን ፡፡በዚህ የቡድን ውይይት የምትሳተፉት በፍቃደኝነት ነው ፡፡የዚህ የጋራ ውይይት አላማ ኬር ኢትዮጲያ እና አጋር ድርጅተቹ በማህበራዊ ትንተና እና ትግበራ (ማተት)ተመረጡ የአፋር ወረዳዎች ላይ እንቅስቃሴ ምን ያህል ወላጆች እና የአካባቢው ማህበረሰብ ለአፋር ልጃገረዶች ትምርት ትኩረት እና ድጋፍ እንዲያገኙ አስችሏል የሚለውን ለማወቅ እንዲያስችለን ሲሆን ይህንኑ በመገንዘብ ለምንጠይቃችሁ ጥያቄዎች ሀሳባችሁን በግልፅነት እንድትሰጡን በአክብሮት እንጠይቃለን ፡፡እዚህ ያለነው እናነተ ከምትሰጡን መረጃ በመነሳት የአፋር አርብቶ አደር ሴት ልጆች ድጋፍ ፕሮጀክትን ለማሻሻል እንዲያግዝ ነው ፡፡በዚህ ውይይት በመሳተፋችሁ ምንም አይነት የገንዘብም ሆነ ሌላ ስጦታ አይጠበቅም ፡፡

Do you want to participate in this assessment?

ይህንኑ በመረዳት በዚህ የጋራ ውይይት ላይ ለመሳተፍ ፈቃደኞች ናችሁ ? 1.Yes/አዎ

Any questions before we begin?

ግልፅ ያልሆነላችሁ ነገር አለ ? 0. No/የለም

1. When was your SAA group established?

የእናንተ የማህበረሰብ ትንተና እና ትግበራ (ማተት ) ቡድን የተመሰረተው መቼ ነው ?

1. Who initiated you to establish SAA group?

ይሄንን ማህበር እንድታቋቁሙ ያነሳሳችሁ ማን ነው ?

1. What things motivated you to meet as a SAA group?

የዚህ የማተት ቡድን አባል ለመሆን ያነሳሳዎት ምንድን ነው ?

Q3.1 What factors made it difficult to meet?

በዚህ ቡድን ተገናኝቶ ለመወያየት ያስቸገሯችሁን ነገሮች ግለፁ

1. What do you like about SAA group meetings? What do you not like?

የማተት ስብሰባዎች ላይ የሚወድትን ይግለፁ

*Probe:- 1.time(የስብሰባ ግዜ) 2. place of meeting(ስብሰባ ቦታ) 3. topicsየውይይት ሀሳቦች እና*

*4.Othersሌሎች*

 Q 4.1 What do you not like?

 የማተት ስብሰባዎች ላይ ያልወደዱትን ይግለፁ

1. How often groups meet (SAA groups) /Frequency of meeting?

የማተት የቡድን ስብሰባ በየስንት ግዜው ይካሄዳል ?

5.1 Is it regular?

ስብሰባው በወቅቱን ጠብቆ ነው የሚካሄደው ?

5.2 If not regular, how many weeks or months in between meeting? What has stopped groups from meeting? *(Tips: drought, conflict, flood, mobility, other factors)*

ስብሰባዎቹ በቋሚነት የመይካሄዱ ከሆነ በየስንት ሳምንታት ወይንም ወራት መዘግየት በኋላ ይካሄዳሉ

1. Do all SAA members participate on the meeting regularly? How is the attendance level?

ሁሉም አባላት በሁሉም የማተት ስብሰባዎች ላይ ይገኛሉ ?

Q 6.1 If yes what motivated group members to attend regularly?

ሁሉም አባላት በስብሰባዎቹ የሚገኙ ከሆነ የሚገኙበት ምክንያት ለምን ይመስለዎታል ?

Q.6.2 If No what do you think are the reasons?

ሁሉም አባላት በስብሰባዎቹ የማይገኙ ከሆነ የማይገኙበት ምክንያት ይግለፁ?

1. What topics were discussed in the meeting? Please ask FGD participants the topics by probing?

በማተት ስብሰባዎች ላይ በአብዛኛው የሚነሱ ሀሳቦች ምንድን ናቸው ?

1. Which topic was the most liked/interested by group? Why?

 የትኞቹን የማተት ርእሶች ላይ መወያየት ትወዳላችሁ ? ለምን?

1. Which topic did you think provoked the most discussion?

የትኞቹን የማተት ርእሶች አባላትን በአብዛኛው ለውይይት ያነሳሳሉ ?

1. Which topics was the least liked/interested by group? Why?

 የትኞቹን የማተት ርእሶች ናቸው አባላትን ለውይይት የማይጋብዙት/የማያስደስቷቸው ?

1. Do you use the picture codes during group discussions?

በቡድን ውይይታችሁ ወቅት የስእል መግለጫዎችን ትጠቀማላችሁ ?

Q 11.1 Were these helpful?

 እነዚህ ስእላዊ መግለጫዎች ጠቃሚ ናቸው?

 Q 11.2 If not helpful why?

 ጠቃሚ አይደለም ካላችሁ ለምን ?

1. Do you follow the order of topics in the SAA manual?

በቡድን ውይይት ወቅት የማተትን መመሪያ ቅደም ተከተል ትከተላላችሁ ?

Q 12.1 If not why?

 ካልተከተላችሁ ለምን አልተከተላችሁም ?

1. Did anyone take minutes or notes during your SAA discussion?

በቡድን ውይይት ወቅት ቃለጉባኤ ትይዛላችሁ ?

If not why?/ቃለጉባኤ ካልያዛችሁ ለምን አትይዙም ?

1. For any of the discussion topics, did you make an action plan following the discussion? Observe the action plan. If no action plan was developed why?

ከእያንዳንዱ የቡድን ውይይት በኋላ የተወያያችሁበትን ወደ ስራ ለመቀየር ትዘጋጃላችሁ ?

ካላዘጋጁ ለምን ?

* 1. Give examples how you carry out.

የትግበራ እቅዱን እንዴት እንደምትተገብሩት በምሳሌ ይግለፁ

* 1. If action plans was not implemented why?
	2. If yes do you implement or carry out the action plans?

ያሰባችሁትን ነገር በስራ ላይ ካላዋላችሁት ምክንይቱን ግለፁልን?

1. Was there a topic which you think made a real impact and that you saw people taking action about in your household or your community ?

በእርሰዎ ቤተሰብ ወይም በማህበረሰቡ ላይ ተጨባጭ ለውጥ ያመጡት የትኞቹ የማተት የቡድን ውይይት ርእሶች ናቸው ?

1. What are the behavioral change observed due to SAA **before** and **after** discussion (Tip: House chores activities; Decision making; early marriage, FGM, Absuma, girls education and others)

የማተት የቡድን ውይይት ከመጀመሩ በፊት እና አሁን በውይይቱ ተሳታፊ ሆናችሁ ከቆያችሁ በኋላ በማህበረሰቡ ላይ ምን አይነት የባህሪ ለውጥ ይታያል ?

1. Do you think parents and communities more supportive of girls’ education and if so, how? የማተት የቡድን ስብሰባዎች ህብረተሰቡ እና ወላጆች የልጃገረዶችን ትምህርት እንዲደግፉ እና ቅድሚያ እንዲሰጧቸው አስሏል ብላችሁ ታምናላችሁ ?
2. Has there been any change in girl’s school attendance as a result of SAA group discussions? If yes what are the changes? Can you elaborate? *(Tips: girls went to school, stayed in school or complete primary school)*

**Annex 5B: VSLA FGD discussion guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the group discussion is to get your feedback on the CARE’s VSLA methodology implemented in 8 woredas of Afar region. If you agree to participate, this discussion will take about 1 and 1/2 hours. We ask that you answer all questions honestly. We are here to learn from you about VSLA and the Pastoralists Afar Girls Education Support (PAGES) project. There will not be any reward as a result of your participation.

Do you want to participate in this assessment? 1. Yes 0. No

Any questions before we begin? 1. Yes 0. No

መረጃ ሰብሳቢ ፡ ጤና ይስጥልኝ፡ ስሜ ---------------------- እባላለሁ ፡፡

 ከኪሊማነጃሮ ኮንሰልቲነግ ለዚህ ጥናት መረጃ ለማሰባበሰብ የመጣሁ ሲሆን ዛሬ ከእኛ ጋር በማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር እንቅስቃሴ ዙሪያ ለመወያየት ፈቃደኛ በመሆን ስለመጣችሁ እናመሰግናለን ፡፡በዚህ የቡድን ውይይት የምትሳተፉት በፍቃደኝነት ነው ፡፡የዚህ የጋራ ውይይት አላማ ኬር ኢትዮጲያ እና አጋር ድርጅተቹ በማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር እንቅስቃሴ ምን ያህል ወላጆች እና የአካባቢው ማህበረሰብ ለአፋር ልጃገረዶች ትምርት ትኩረት እና ድጋፍ እንዲያገኙ አስችሏል የሚለውን ለማወቅ እንዲያስችለን ሲሆን ይህንኑ በመገንዘብ ለምንጠይቃችሁ ጥያቄዎች ሀሳባችሁን በግልፅነት እንድትሰጡን በአክብሮት እንጠይቃለን ፡፡እዚህ ያለነው እናነተ ከምትሰጡን መረጃ በመነሳት የአፋር አርብቶ አደር ሴት ልጆች ድጋፍ ፕሮጀክትን ለማሻሻል እንዲያግዝ ነው ፡፡በዚህ ውይይት በመሳተፋችሁ ምንም አይነት የገንዘብም ሆነ ሌላ ስጦታ አይጠበቅም ፡፡

ይህንኑ በመረዳት በዚህ የጋራ ውይይት ላይ ለመሳተፍ ፈቃደኞች ናችሁ ?

1. አዎ
2. አይደለሁም

ግልፅ ያልሆነላችሁ ነገር አለ ?

1. አዎ

0. የለም

|  |  |
| --- | --- |
| 1. | Tell us about your VSLA Group in general? በማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር ቡድናችሁ እንደሚመስል አስረዱን ? * 1. When did your VSLA group established ?

የእናንተ ቡድን መቼ ተመሰረተ ?* 1. How many members do you have?

ምን ያህል አባላት አሏችሁ ?* 1. Do the members have a school age girl ?

ሁሉም አባላት እድሜዋ ለትምህርት የደረሰች ሴት ልጅ አሏቸው ?* 1. how much do you save?

ምን ያህል ትቆጥባላችሁ ? |
|  2 | What are some of the major activities that have been implemented in your VSLA group ?በማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር አማካኝነት እየተተገበሩ ያሉትን ዋና ዋና ተግባራት ምንድን ናቸው ?Probe :- what are the goals ? አላማውንም ያስረዱ ? |
| 3 | What are some of the benefits of saving and loan scheme to you? Has impacted you and your family ?የዚህ የማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር ዋና ዋና ጥቅሞች ምንድን ናቸው ? በእርሰዎ እና በቤተሰበዎ ላይ ያመጣው ለውጥ ምንድን ነው ?3.1 Tell us what you get /benefited from VSLA when you compare your self with other non VSLA members in the community ?እራሰዎም ከሌሎች የማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር አባል ካልሆኑ የማህበረሰባችሁ ነዋሪዎች ጋር ስታነፃጽሩ አባል በመሆናችሁ ምን ጥቅም አገኛችሁ ? |
| 4 | How do you see the drop out from memebers of the VSLA group?ከማህበረሰብ ራስ አገዝ ቁጠባ እና ብድር አባላት መካከል ከአባልነት የሚወጡ አባላትን ሁኔታ አስረዱን ?  |
| 5 | How were the supports from implementing partners (CARE, SCi, Kelem, APDA)? የአፋር አርብቶ አደር ሴት ልጆች የትምህርት ድጋፍ ፕሮጀክት አስፈፃሚ አካላት ማለት (CARE, Save the Children, Kelem, APDA)የድጋፍ አሰጣጥ ሁኔታን እንዴት ትመለከቱታላችሁ ? |
| 6 | How does your group record or document the saving information?ብድር ስትሰጡ በመዝገብ ላይ ትፅፋላችሁ ወይስ በአይምሮአችሁ ትዛላችሁ ?6.1 Tell us any challenges in this area ?በዚህ ረገድ የገጠሟችሁ ችግሮችን ንገሩን |
|  |  |
| 7 | What type of loans you make/have?እርሰዎ ከማህበሩ ምን ዓይነት ብድር ይጠቀማሉ ?7.1 Do members take individual loans or group loans ?አባላት የቡድን ወይስ በግል ብድር ትወሰዳላች ? ምክንያት ይግለፁ ? 7.2 what is the process of providing loan ? የብድር አሰጣጥ ሂደቱ ምን ይመስላል ?  |
| 8 | For what purpose do you use the loan (individual and/or group)?በቡድንም ይሁን በግል ብድር የወሰዳችሁበትን ምክንያት ይግለፁ ? ***Probe: Do they use for their girl’s education?*** ***ከተበደራችሁት ብር ውስጥ ለልጀገረድ ልጀቻችሁ ትምህርት ወጪ ተጠቅማችል*** |
| 9 | Are there service charges for individual or group loans? How much? በግለሰብም ይሁን በቡድን ለሚሰጡ ብድሮች የሚከፈል የአገልግሎት ክፍያ አለ ? ካለ ምን ያህል ነው ?Probe:- ask if the service charge is higher or lower ,would more people take a loan ?የአገልግሎት ክፍያው ከፍተኛ ወይንም ዝቅተኛ መሆን ብድር በሚወስዱ አባላት ቀጥር ላይ ምን ተፅዕኖ አለው ? |
| 10 | How do people perceive the utility/benefit of this loans/money? ከብድር የሚገኘውን ጥቅም እንዴት ያዩታል ?  |
| 11 |  Tell us about loan repayment situation in your VSLA group የእናንተን ቡድን የብድር አመላለስ ሁኔታን አብራርታችሁ ንገሩን ?  |
| 12 | What is your future plane about your VSLA group ?የማህበራችሁ የወደፊት እቅድ ምነድን ነው ? What do you know about VSLA group sharing out plan ? ከፕሮግራሙ መጠናቀቅ በኋላ የቡድናችሁ የገንዘብ መከፋፈያ እቅድ እንዴት ነው ? ***Probe: Why are groups not sharing out?*** የመከፋፈያ እቅድ ከሌላቸው ምክንይቱን ይግለፁ |
| 13 | Can you mention some of the changes that took place in your VSLA group members/ community as result of VSLA ? give example በማህበረሠብ ራስ አገዝ ቀጠባ እና ብድር ማህበር ምክንያት በእናነተ እና በማህበረሰባችሁ ላይ የመጡትን ለውጦች ግለፁልን *13.1 what are the changes in your VSLA group member’s school age children/girls eduction after you become a VSLA member ?*ይህ የማህበረሠብ ራስ አገዝ ቀጠባ እና ብድር ማህበር በልጃገረዶች የትምህርት ተሳትፎ ላይ ያመጣው ለውጥ ምንድነው *?* |
| 14 | What do you like about the VSLA meetings? ማህበረሠብ ራስ አገዝ ቀጠባ እና ብድር ማህበር ስብሰባዎች ላይ የሚወድትን ይግለፁ |
| 15 | What do you not like?ማህበረሠብ ራስ አገዝ ቀጠባ እና ብድር ማህበር ስብሰባዎች ላይ ያልወደዱትን ይግለፁ |
| 16 | Is there anything else you would like t share about VSLA meeting? (Place, time, discussion topics ….)በዚህ የቁጠባ እና ብድር ማህበር እንቅስቃሴ ላይ ተጨማሪ አስተያት ይስጡ ,  |

አብራሩልን

1. Did SAA groups share their discussions beyond the SAA group? How

የዚህ የማተት የቡድን አባላት ለሌሎች የህበረተሰብ ክፍሎች ከማተት ውይይት የተማሩትን/ያወቁትን ያካፍላሉ ? እንዴት ?

19.1 If not why ?ካላከፈሉ ለምን ?

1. What do you think the fate of this SAA groups after you finished all the topics in the manual? do you repeat the same topics or raised another topics

የመወያያ እርዕሶች ካለቁ በኋላ የዚህ ቡድን እጣ ፋንታ ምን ይሆናል ብላችሁ ታስባላችሁ ?

 20.1 How do you sustain the change observed due to SAA group ?

በማተት ምክንያት የመጡ ለውጦችን ቀጣይነት እንዲኖራቸው ምን መደረግ ያለበት ይመስላችኋል ?

1. When the Pastoralists Afar Girls Education Project (PAGES) will phase out what will be the fate of this group? How do you sustain it?

የአፋር አርብቶ አደር ሴት ልጆች ትምህርት ድጋፍ ፕሮጅቸተ ሲጠናቀቅ ይህ የማተት የቡድን እንቅስቃሴ ምን ያህል ቀጣይነት ይኖረዋል ?

20.1 Ifnot why ?ካልቀጠለ ለምን ?

1. Any additional recommendation or comment to improve the SAA group discussion in Afar context?

ይሄንን የማተት እንቅስቃሴ ውጤታማ ለማድረግ ምን ተጨማሪ ሀሳብ አለዎት ?

**Annex 5C: CLIF FGD discussion guide**

**ENUMERATOR READ: Hello, my name is \_\_\_\_ and I am from Kilimanjaro Consulting hired by CARE Ethiopia to conduct this assessment.** Thank you so much for meeting with me today and taking time. Your participation in this assessment is voluntary. The purpose of the interview is to get your feedback on the CLIF methodology implemented in 3 woredas of Afar region to enable parents and communities actively support and prioritize girls’ education. If you agree to participate, this interview will take about 1 and ½ hours. We ask that you answer all questions honestly. We are here to learn from you about your experience with the CLIF project. There will not be any reward as a result of your participation.

መረጃ ሰብሳቢ ፡ ጤና ይስጥልኝ፡ ስሜ ---------------------- እባላለሁ ፡፡

ከኪሊማነጃሮ ኮንሰልቲነግ ለዚህ ጥናት መረጃ ለማሰባበሰብ የመጣሁ ሲሆን ዛሬ ከእኛ ጋር በበህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድን(CLIF) እንቅስቃሴ ዙሪያ ለመወያየት ፈቃደኛ በመሆን ስለመጣችሁ እናመሰግናለን ፡፡በዚህ የቡድን ውይይት የምትሳተፉት በፍቃደኝነት ነው ፡፡የዚህ የጋራ ውይይት አላማ ኬር ኢትዮጲያ እና አጋር ድርጅተቹ የህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ በ3 አፋር ወረዳዎች ላይ እንቅስቃሴ ምን ያህል ወላጆች እና የአካባቢው ማህበረሰብ ለአፋር ልጃገረዶች ትምርት ትኩረት እና ድጋፍ እንዲያገኙ አስችሏል የሚለውን ለማወቅ እንዲያስችለን ሲሆን ይህንኑ በመገንዘብ ለምንጠይቃችሁ ጥያቄዎች ሀሳባችሁን በግልፅነት እንድትሰጡን በአክብሮት እንጠይቃለን ፡፡እዚህ ያለነው እናነተ ከምትሰጡን መረጃ በመነሳት የአፋር አርብቶ አደር ሴት ልጆች ድጋፍ ፕሮጀክትን ለማሻሻል እንዲያግዝ ነው ፡፡በዚህ ውይይት በመሳተፋችሁ ምንም አይነት የገንዘብም ሆነ ሌላ ስጦታ አይጠበቅም ፡፡

Do you want to participate in this assessment?

ይህንኑ በመረዳት በዚህ የጋራ ውይይት ላይ ለመሳተፍ ፈቃደኞች ናችሁ ? 1.Yes/አዎ

Any questions before we begin?

ግልፅ ያልሆነላችሁ ነገር አለ ? 0. No/የለም

1. Tell us a little about your experience with the CLIF project?

በህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድን(CLIF) እንቅስቃሴ ዙሪያ ያላችሁን ተሞክሮ/ልምድ ንገሩን

1. Do you think you got enough information about CLIF ?

በህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ (CLIF ን አስመልክቶበቂ ግንዛቤ መረጃ አግኝተናል ብላችሁ ታስባላችሁ

Probe :-from project management committee (PMC)? PAGES Partner staff? Community facilitators?Other?

ከፕሮጀክቱ ሥራ አመራሮች፡ከአጋር አስፈፃሚ ድርጅችች በህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ (CLIF) ን አስመልክቶ በቂ ግንዛቤ እንድታገኙአድርገዋል ?

1. Do you think that the project management committee (PMC) members serve the community well?

ህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድን(CLIF) በሀላፊነት የሚመሩት ፕሮጀክቱ ሥራ አመራሮች ህብረተሰቡን በአግባቡ እያገለገሉ ይገኛሉ ?

1. Do the PMC members play their roles effectively?

 ይህንን የህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድን(CLIF) በሀላፊነት የሚመሩት ፕሮጀክቱ ሥራ አመራሮች ምን ያህል በውጤታማነት እያገለገሉ ይገኛሉ ?

4.1 Please tell us a bit about how you came up with the idea of the CLIF project in your community?

በህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ(CLIF)ን አዳዲስ ሀሳቦችን እንዴት እንደሚፈልቁ እና እንደምትመርጡ አስረዱን ? በዚህ ሂደት ከእነማን እገዛ እና ድጋፍ ታገኛላችሁ ?

***Probe for who was involved in identifying the need to be addressed and who helped come up with the proposed solution/project)***

4.2How do you prioritize CLIF project intervention?

በህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድን(CLIF) ላይ የሚተገበሩ ፕሮጀክቶች የቅድሚያ አሰጣጥ ሂደት ምን ይመስለለለረ ?

* 1. How did you plan and carry out your work?

 ለችግሮቻችሁ ምን አቅዳችሁ እነዴት እና የትኞቹን ተገበራችሁ ?

* 1. How does your project address girls’ education in your community?

የህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ(CLIF) እድሚያቸው ለትምህርት የደረሰ ልጃገረዶችን እንዴት ተጠቃሚ አድረጓል ?

* 1. How was its effective to the local context ?አፈፃፀሙን እንዴት ታዩታላችሁ

***Probe: Was it useful?ጠቀሜታውን ግለፁ***

1. How do you see the construction of school in relation to girls’ education?

ህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ(CLIF) የት/ቤት ግንባታ እድሚያቸው ለትምህርት ለደረሰ ልጃገረዶች ያለውን ጠቀሜታ እንዴት ታዩታላችሁ?

* 1. What effect CLIF has had on girls’ education in general?

ህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ(CLIF) እድሚያቸው ለትምህርት የደረሰ ልጃገረዶች ያደረገው ጠቀሜታ /ውጤት ምንድነው ?

***Probe: Do community started sending girls to school?***

1. To meet the development needs of the pastoralist communities, do you have a participatory decision making related to girls education?

የአፋር አርብቶ አደር ማህበረሰብ የልማት ፍላጎትን ለማሟላት በልጃገረድ ልጆች ትምህርት ጋር በተገናኘ ሁሉን አቀፍ ውሳኔ አሠጣጥ ትከተላላችሁ

1. Do you think people are interested in join the CLIF scheme in your kebele? If yes why? If people are not interested why?

ህብረተሰቡ ይህንን ህብረተሰብ መተዳደሪያ ማስጀመሪያ ፈንድ(CLIF)ን ለመቀላቀል ምን ያህል ፍላጎት አለው ብለው ያስባሉ ?

1. Did CLIF members gain skills from the CLIF experience,

የህብረተሰብ መተዳደሪያ ማስጀመሪያ ፕሮጀክት(CLIF) አባላት ምን ያህል እራሳቸውን የሚያጎለብቱበት ክህሎት እና ልምድ አኝተዋል ?

Probe :such as project planning, record-keeping and financial responsibility?/ለምሳሌ ፕሮጀክት ማቀድ ፣የሒሳብ መዝገብ አያያዝ ወዘተ…

1. What has been the impact of your project so far in term of reducing and/or mitigating the barriers and burdens put on girls, which negatively impact girls’ education?

የዚህ ፕሮጀክት አፈጻጸም እና ውጤት ልጃገረዶች የሚገጥማቸውን አሉታዊ ማህበራዊ መሰናክሎችን ከመቀነስ አንፃር ምን ያህል ጠቃሚ ነው ?

1. How were women from this community involved in the project? What roles did they play on the project management and implimentation?

የማህበረሠቡ ሴቶች ምን ያህል በዚህ ፕሮግራም ይሳተፋሉ ? በፕሮጀክት አመራር እና አፈፃፀም ዙሪያ ያላቸው ተሳትፎ ምን ይመስላል ?

1. Do people drop out from CLIF membership? If yes why?

ግለሰቦች ከየህብረተሰብ መተዳደሪያ ማስጀመሪያ ፕሮጀክት(CLIF) አባልነት እራሳቸውን የሚያገሉባቸው ምክንቶች ምንድን ናቸው ?

1. How do you see CLIF’s implementation, accountability, transparency and sharing information ’s in terms of

የህብረተሰብ መተዳደሪያ ማስጀመሪያ ፕሮጀክት(CLIF) አባላት የፕሮግራሙን ትግበራ እንዴት ትገመግሙታላችሁ ለምሳሌ

* አፈፃፀም
* ተጠያቂነት
* ግልጸኝነት
* መረጃ ልውውጥ
* Community Capacity of leading projects? የማህበረሰቡን አቅም ግንባታ
* Financial management? የሒሳብ አያያዝ
* Procurements/Acquisition? የስራ ቅጥር
* Relations with Banks and others? ከባንክ እና ከሌሎች ተቋማት ጋር ስላለው የስራ ግንኙነት
* Ownership of CLIF projects የፕሮጀክቱ ባለቤትነት
1. How was the collaboration with the PAGES project?

ከሌሎች የአፋር አርብቶ አደር ሴት ልጆች ትምህርት ድጋፍ ፕሮጀክት ፕሮግራሞች ጋር ያለውን ትብብር እንዴት ትመለከቱታላችሁ ?

1. What were some of the challenges you faced with the CLIF projects? In terms of community ,CLIF membership and Donors/implementing partner ?

በፕሮጀክቱ ላይ የተመለከቷቸው ዋና ዋና ውስጣዊ እና ውጫዊ ችግሮች ምን ምን ናቸው ?

***Probe for challenges internally with the actual project, and externally perhaps with the consortium or with government***

1. Do you think that community livelihood (service and economic access) improved due to CLIF scheme?

በዚህ ፕሮግራም አማካኝነት የማህበረሰቡ የኑሮ ሁኔታ እና ህብረተሰቡ የሚያገኘው አገልግሎት ምን ያህል ተሸሽሏል ብላቸችሁ ታስባላችሁ ?

1. Will CLIF mechanism continue in the absence of NGOs?

ይህ ፕሮግራም የመንግስታዊ ያልሆኑ ተቋማት እገዛ ቢቋረጥ/ቢጠናቀቅ ምን ያህል ቀጣይነት ይኖረዋል ?

 ***Probewhether the group members have the required capacity to sustain?***

1. What do you recommend to improve CLIF scheme implementation or scale up?

የዚህን ፕሮግራም እንቅስቃሴ ውጤታማ ለማድረግ ምን ተጨማሪ ሀሳብ አለዎት ?

**Annex 6: Observation Guide**

One of the key areas of this assignment includes physical observation. We would like us to see your work areas and set ups and available documentations in relation to PAGES Project

Do you want us to see your place of work? 1. Yes 0. No

Any questions before we begin? 1. Yes o. No

Note: Try to see the following to verify their active application

1. Do you have meeting places?
2. Do you have the project implementation guides and/or manuals for SAA, VSLA and CLIF?
3. Do you have membership registrations?
4. Do you have bylaws?
5. Could you show us member’s lists or attendance lists?
6. Do they have bank account etc (if any)
7. Make your observation of CLIF school construction site and progress

Thank you!

1. NUTRITION @ THE CENTER PROGRAM MID-TERM REVIEWREPORTCARE ETHIOPIA; January 2016 [↑](#footnote-ref-1)
2. Social Analysis & Actuon Implementation Minimum Standards, March 2016, CARE Ethiopia [↑](#footnote-ref-2)
3. CARE International’s Village saving and Loan Programs in Africa, August 2002. [↑](#footnote-ref-3)