

**CARE Tajikistan Women's Economic Opportunity Project – WEOP  
Funded by the US Agency for International Development**

**Final Evaluation**

**Prepared by  
Theodora Turula**

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## I. Introduction

As part of its activities to improve the economic conditions of the most vulnerable population, CARE Tajikistan, with the financial support of USAID, implemented the Women Economic Opportunity Project – WEOP, whose goal was “to improve food security for vulnerable women through increased household income and increased participation in the civil society of Tajikistan”. Project intermediate goals were:

- “Target groups will have increased access to social network security”.
- “Target groups will have increased access to and control over inputs and resources”.
- “Target groups will have increased economic opportunities for self-employment”.

The USAID Regional Strategy for 2001-05 emphasizes the need “...to create a large number of people with basic understanding of economic principles and the capacity to apply them to local circumstances.”<sup>1</sup> WEOP was instrumental in providing rudimentary business training to vulnerable women, thereby giving them tools to improve their livelihood and the economic viability of their households.

WEOP was implemented in ten Jamoats in three districts of Tajikistan. Criteria for selection of the region were:

1. accessibility of area (within two hours of Dushanbe);
2. stable security situation;
3. geographic concentration of residents;
4. relative preponderance of female-headed households;
5. opportunities for complementarity with other NGOs and service agencies; and
6. level of poverty and vulnerability of women in region.

At project end, a total of 2,789 women are organized in 115 Women’s Groups. Project beneficiaries were selected on the basis of the following criteria:

1. single female head of household aged 20 – 49;
2. women in vulnerable female-headed households in landless families or those with husbands unemployed or in Russia for work;
3. mentally and emotionally stable woman-beneficiary;
4. without husband due to civil war; divorced, separated or abandoned by husband for more than two years;
5. two or more children (if in Varzob or Yavan), three or more (if in Kofarnihon).

**WEOP Groups Location and Number of Members**

District	Jamoat	# of WG	Members
Kofarnihon	Bahor	14	370
Kofarnihon	Chuyangaron	9	208
Kofarnihon	Kofarnihon	21	504
Kofarnihon	Simiganj	18	447
Varzob	Chorbog	3	69
Yovon	Navkoram	7	165
Yovon	Obi-Muki	11	264
Yovon	Ozodi	15	371
Yovon	Shahraki Yovon	4	93
Yovon	Sitorai Surkh	13	298
<b>Total</b>		<b>115</b>	<b>2789</b>

<sup>1</sup> James Fox, “USAID Economic Strategy in Central Asia” Draft, November 10, 1999, p. 7. referring to SO 1.3: IMPROVED ENVIRONMENT FOR THE GROWTH OF SMALL- AND MEDIUM-SIZED ENTERPRISES (SME) and IR 1.3.1: Increased opportunity to acquire business information, knowledge and skills.

## II. Project Implementation

**WEOP was implemented in two phases**, followed by a six-month no-cost extension. Total timeframe: October 2000 to March 2004.

**Project start-up** included an analysis and selection of regions in which to conduct the project; a baseline survey of beneficiaries deemed eligible for participation and a selection procedure, including a follow-up validation process of project eligibility of selected candidates.

**The project was managed by local staff under supervision of a CARE expatriate advisor.** In-country staff included project manager, project officers (one per district), administrative assistant (one), credit assistants (two per district), loan collectors (one per district), institutional organizers (three per district) and agricultural extension advisors (one per district) and one monitoring and evaluation assistant (one). For administrative purpose, Varzob and Kofarnihon were considered as one district, Yovon as the second.

A number of interim **evaluation and monitoring reports** were conducted, including an empowerment tools assessment carried out following 18 months of project activity, a Second Cycle Review in February 2002, Third Cycle Review in January 2003, Fourth Cycle Review in December 2003, as well as Organizational and Credit Assessments every year for all groups in existence more than one year.

In August 2003 an **assessment was performed of the credit components** of all of CARE Tajikistan's agricultural projects, including WEOP, with recommendations for establishment of a Micro-Finance Unit. CARE had played a leading role in the creation of a Micro-Finance Coalition in Tajikistan, in cooperation with other NGOs. The Coalition provided comments and feedback to the draft Law for Microfinance Institutions in Tajikistan and lobbied for its passage.

Activities incorporated into WEOP included three main components: **Institutional Capacity Building, Agricultural Extension and Micro-Credit.** Each component included a number of planned interventions, providing members of the Women's Groups with various kinds of training, agricultural and financial inputs.

For the first year, WEOP worked only with Women's Groups. In 2003 Women's Federations were created, uniting Groups within a given sub-district. At project end there are 11 Women's Federations in existence.

## III. Project budget

Funding for WEOP was made available by USAID. The budget included \$996,757 as life of project expenditures for project management and institutional capacity building. Of this amount, \$104,690 was designated as a Revolving Loan Fund. During the course of the project a portion of the Revolving Loan Fund was transferred to the Women's Groups. 69 Women's Groups received a total of \$30,423. The Groups set up their own Revolving Loan Funds, which group members manage and make available to their members, in accordance with credit policies developed by the groups. Funds remaining following project completion (\$88,897 as of 12 April 2004) will be transferred to the newly established CARE Tajikistan Micro Finance Unit.

## **IV. Project Components**

### **A. Institutional Capacity Building**

#### **1. Project Activities**

The formation of Women's Groups was initiated with information meetings within the communities, potential group member orientation, and group formation. The group then received training in Organization Building. Groups were provided with various workshops to promote group solidarity. The initial organizational seminars established group cohesiveness and solidarity, and emphasized the need for member accountability, punctuality, responsibility and reliability. The capacity of the groups to manage their credit portfolio and revolving loan fund was enhanced with training in accounting, policy and procedures, borrower criteria and record keeping. Further training was provided in leadership and organizational policies and procedures.

The Institutional Assistants worked with the groups to assist them in developing their Charter and organizing meetings, writing minutes and other administrative tasks. Training in human resource management was also provided. Each group elected its officers: a chair, secretary and treasurer. Record books were maintained for payment of dues, attendance and meeting minutes.

A social support mechanism was created by means of cross visits between Groups in different districts, with events such as the Bonuvon competitions and participation in the Federations. Groups were also encouraged to interact with other NGOs. The project fostered such meetings as well as involvement of the Women's Groups in their community. Poor and marginalized women were specially targeted for inclusion in the Project, and their participation in Women's Groups was facilitated. Women were encouraged to become socially responsible, to help each other in times of need and to share in positive events such as weddings. Family ties were fostered and strengthened. Women's Groups also received training in gender awareness.

In 2002 the elected officers of the women's groups were invited to participate in quarterly District level meetings, to share information on group activities, to exchange ideas and experiences and to brainstorm on resolution of issues which the groups had in common. These structures were formalized with the founding of the Federations in 2003. Eight Federations were created, and the number has increased by project end to eleven. The Federations develop annual and quarterly plans of activities. They also provide a support mechanism for the Groups, although there was not enough time within the project timeframe to provide sufficient training and the Jamoat level Federations are still weak and are not ready for independent management of the Women's Groups. The project strengthened the Jamoat Federations' capacities through improving their skills on providing technical, marketing assistance, linkages to financial institutions, coordination with the Hukumats and other organizations, and through building the networking skills.

To encourage the Women's Groups to widen their support base, further training was provided in proposal writing and fund raising. For example, proposal writing skills workshops enabled one Federation to apply for and to obtain additional grant funding from Soros for materials and equipment. These fund raising initiatives and starting new projects via proposal writing and submitting to donor organizations for funding have only recently begun, and although most have not been successful to date they will continue. Federation leaders have realized that this is a slow process.

## **2. Effectiveness**

During the focus groups held as part of the final evaluation, the deputy chairman of the Bahor Jamoat, when asked what changes he has seen in women who participate in the project, stated that where there are women's groups in villages, community problems can be resolved. He also said that where once destitute women would come to him, asking for assistance, women in the WEOP Women's Groups do not ask for handouts. Women have become active participants in the community life. When the local government leaders plan events or celebrations, they ask the Women's Groups to provide assistance in organizing the holidays, provide food, decorations and entertainment.

Focus group participants also stressed the changes in women's roles. The women have become teachers, helping their neighbors and demonstrating crop management techniques. Some of the women have acquired full-time positions directly as a result of project activities: as schoolteachers, accountants on collective farms and in village councils, seamstresses in village shops.

During focus groups, woman reported that the WEOP project has significantly improved their lives and their community. They have been able to provide for their families. They have gained the respect of their husbands and of the community leaders. Their children willingly work alongside them, whether in the kitchen gardens, the farms or in various crafts. Their children are also more attentive in school, and express the desire to continue their education and to gain a profession.

*Institutional Capacity Building activities of WEOP were crucial in strengthening the groups, empowering the women, giving them confidence and ability to express themselves. Their value within the community was acknowledged and village leaders began to cooperate with them and include them in their decision-making and planning.*

## **3. Feasibility, Added Value and Impact**

The focus groups, staff questionnaires and other input from the beneficiaries emphasized the need for the institutional capacity building activities during the initial stages of the project, prior to loan disbursement, as well as the ongoing training provided for Women's Groups. The trainings were cumulative and it was difficult to define which of them was most beneficial.

*The model applied within this project, that of first creating and strengthening local, community-based organizations, the Women's Groups, and then providing them with a mechanism for regional coordination through the Women's Federations was appropriate for existing conditions. There was not sufficient time to provide the necessary strengthening and funding for the Federations to continue their existence without additional intervention.*

*The final impact of WEOP cannot be determined, because the value of interventions provided continues to grow as the information spreads from the women themselves to their neighbors – to the entire village community and its leaders – and beyond.*

## **4. Extent to which Project Goals and Objectives have been met**

Periodic assessments were conducted of the capacity of women's groups to manage their own activities and funds. These assessments were conducted in a participatory

manner, involving the entire group. It is interesting to note that although in general the group members acknowledged that their skill level was increasing, with a general upward shift in the ratings, they also became more self-critical and exacting as their awareness of the requirements for good leadership and organization increased.

*A comparison of fourth cycle statistics with the baseline highlights the upward shift of about 13% in business management skills of project beneficiaries. Whereas at baseline, over 70% indicated a complete lack of skills such as budgeting, planning and record-keeping, at project end this category had been reduced to an average of 40%; the percentage of women with a high level of business skills increased from 0% at baseline to an average of 13% at project end. A control group tested as part of the final evaluation<sup>2</sup> indicated an absence of business skills for non project beneficiaries.*

*Project goals were met. WEOP participants report having increased access to social network security. They have been integrated into the community, their family life has improved and they have developed a network of women who share joy and sorrow, who help each other and realize the need to work together to improve their communities.*

*WEOP statistics indicate that the project goal of “increased access to social network security” was equally important for beneficiaries as obtaining micro-credits. Fully 1/3 of members indicate that they joined a Women’s Group to interact with their peers, to learn new techniques and acquire new skills rather than to assess available credit.*

## **5. Lessons Learned**

*External conflict can lead to strengthening of Groups. One region of Kofarnihon in which serious ethnic conflicts arose not long after the project was initiated is unique in that the Women’s Groups continued to meet despite the lack of official project support; when the conflict was resolved and WEOP re-entered the region, these groups proceeded to work where they had left off. These groups are now among the strongest. Their independence, interdependence and sense of responsibility towards their group-mates developed during this time.*

*Accepting responsibility and self-reliance should be encouraged from the outset of a project. Allow individuals to learn while there is time to provide guidance and advice.*

*It is advantageous for Federations to have a physical office where they can hold meetings, store supplies and keep records. In the case of WEOP, the leaders of all eight Women Federations negotiated with local authorities and other stakeholders for space to set up their offices. As is most often true with associations, the Federation will be sustainable only if its members, the Women’s Groups, perceive an added benefit in participation and support of the Federation.*

Whenever possible a newly formed group should be provided with the opportunity to visit a group which has progressed to a more advanced stage. Such cross-visits provide encouragement to the women, showing them what can be achieved.

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<sup>2</sup> Control Group included project beneficiaries (3), non-project-beneficiaries residing in villages where the project was active (4), and non-project-beneficiaries in villages where the project was not active (2). The control group was randomly selected, and although numerically not significant, served as a validation of statistics and data compiled by the final cycle review carried out in December 2003. Data was compiled using the same questionnaires and analyzed in equivalent format and within same database as earlier statistical analyses had been performed.

## **B. Agricultural Extension**

### **1. Project activities**

Women's Groups were provided with training in a variety of methodologies that would enable them to better care for their kitchen gardens, farms and livestock. The project enhanced the skills of women to produce higher quality products, resulting in improved income and/or improved family diet.

Training was provided in seed identification, planting techniques, harvesting and storage, fertilizer management, pest control, composting, organic farming, seed production, chicken care, and livestock care.

Other activities related to crop production included the production of seedlings in small green houses, establishment of mini-nurseries to grow seedlings of fuel wood, fruit and nut species for marketing purposes, small units to produce dry fruits, training in home preparation of processed food such as preserves. These small scale processing activities add value to the farm production, thereby generating increased income. The project also provided training in conducting feasibility studies and market analyses.

A key aspect of training in crop and livestock management was the use of demonstration farms, greenhouses and chicken coops as well as cross-visits between women's groups to experience the proper use of provided inputs. Women were able to visually verify the improvement in crops resulting from organic composting, and the higher yields of potato crops when the fields were planted correctly.

### **Other income-producing activities**

Training was also provided in marketable skills for income generating activities (baking and candy-making, food preservation, basket-weaving, knitting, macramé, sewing of children's clothes and women's dresses). Also provided were skills to develop businesses such as business planning, marketing analysis, costing of goods, and access to credit. These were cited by the women as essential to the creation of a viable home business. Many women developed "buy and sell" activities, whereby they set up small trading posts or even rented a store. Clothing produced as a result of the sewing classes, in particular children's clothes or traditional women's dresses, were sold in the villages. In one case a group of women won a contract to sew uniforms for a village school. Basket-making also proved to be a lucrative skill.

The project facilitated a cross-visit to Uzbekistan for representatives of four Women's Federations, to visit small-scale businesses and cottage industries. They observed and the production of candies, cookies, traditional dresses, toys, souvenirs, dried fruits, ceramic products, etc. Most of the small income generating activities involved women in family businesses. The participants also visited markets with the purpose of discovering strategies to market their goods. Based on their many impressions about the experience, the women indicated: "... *it is high time to change our own lives and start some businesses. Women in neighboring countries can manage it – Tajik women should be able to do the same.*"

### **2. Effectiveness**

During the focus groups one of the Hukumat deputies, an agronomist by profession, said that he was surprised and excited that the women used the newest technology in

growing crops. The most effective element of the training, for growing crops or tending livestock, were the demonstration facilities. The visual aspect of being able to see what needs to be done and how, with explanations of why, enforces the lessons learned more effectively than simple explanations.

*The various types of training were all beneficial, even though not all of them were of equal benefit in every group or to all of the Women's Groups. More specialized training would be better provided at the Federation level, although having the various crafts demonstrated at the group level in the first stages was crucial in order to show women what the possibilities were. Many had not been exposed to these crafts prior to these demonstrations – they may not have even considered trying them.*

**Crop yields:**

Wheat and Potato Yield Assessment on June 2003								
Type	Groups	Members	HA	Average Yield June 2001 KG	Average Yield June 2002 KG	Average Yield June 2003 KG	Year 2003 compared with 2001	Year 2003 compared with 2002
Wheat	18	90	32.73	1237	3268	3659	196%	12%
Potato	55	344	8.793	14620	22905.5	30185	106%	32%

Vegetable Crop Yield Assessment 2003					
Crop	HA	Yield	Average KG per HA 2002	Average KG per HA 2003	Year 2003 compared with 2002
Bean	0.30	634.00	1100.00	2113.33	192%
Carrot	0.01	290.00	10000.00	58000.00	580%
Corn	5.74	17722.00	1800.00	3087.46	172%
Cucumber	1.03	29963.00	7000.00	29090.29	416%
Mosh	2.97	6091.00	2100.00	2050.84	98%
Tomato	2.95	74849.00	10000.00	25372.54	254%
Pumpkin	0.30	80.00	n/a	266.67	n/a

**Problems encountered:**

- absence of quality seeds on the markets;
- increasing cost of livestock;
- lack of sufficient markets for goods produced such as handicrafts (clothing and some handicrafts could be sold in villages but market was limited).
- inability to engage local veterinary experts for ongoing assistance (their services were too expensive).

**3. Feasibility, Added Value and Impact**

The demonstration gardens and “chicken houses” were a very efficient way to show “best practices” in cropping and animal husbandry.

Women's Groups were able to apply the knowledge learned to improve their livelihood and the well-being of their families. The training provided to the women expands to include other villagers. An added benefit was that in many cases the women's



husbands who had once found it necessary to travel to Russia to earn money for their families would now often remain at home to work alongside their wives. As a result the families became stronger, since the children in the family now had two parents at home to watch over them and raise them.

*Purpose of WEOP was not simply to provide loans in rural areas. It was a process of learning self-help, self-assurance, cooperation and a proper work ethic. Many of the women were at first unwilling to borrow even small amounts, fearing that this would only drive them deeper into debt. But the training and technical assistance provided by WEOP in both money management and a variety of income producing skills gave them confidence that they would be able to repay the loan by relying on their own abilities to produce marketable goods.*

*Contact farmers were group members trained to provide ongoing assistance to the Women's Groups in the villages on farming and livestock husbandry techniques. These women also maintain records of agricultural activities undertaken by the women, on animal immunizations, pest control and the like. The training provided to contact farmers was one element ensuring the sustainability of the project activities. The contact farmers were also able to provide services which would normally be expected of a veterinarian.*

In June 2003 WEOP organized an exhibition of women's handicrafts and products in both districts with participation of all the Women's Groups in each Jamoat. These turned out to be a major event, taking several days to prepare and organize. Both exhibitions were attended by Jamoat chairmen and all local government officials. By displaying their handicrafts and other wares at the exhibitions, the women were able to showcase their skills, to advertise their work and promote the benefits of WEOP within the community.

*A meeting was also held in 2003 with participation of a large representation of religious leaders (Mullahs). They were invited to observe the achievements of the women participating in WEOP. It is worth noting that community leaders, the Mahalas and Jamoat chairs began to request that WEOP start Women's Groups in the villages where they had not existed before.*

WEOP encouraged interaction with other projects and donor/implementor activities in the regions. Project participants were invited to a cross visit with an ACTED irrigation project and participated in a disaster preparedness drill, an important activity in this seismically unstable region. WEOP staff also provided information to project beneficiaries in conjunction with a World Health Organization initiative on rat control. Although it was acknowledged that WEOP would not have the capacity to follow up on implementation of a rat control program nor would it be in its best interest to do so, this initiative made it possible to promote awareness of the problem, which would facilitate any future project which would be equipped to deal with this problem.

#### **4. Extent to which Project Goals and Objectives have been met**

Ownership of livestock by project beneficiaries more than doubled during the term of the project, as shown by comparison of the baseline survey and final project review. *Animals which proved to be most productive were chickens, cows and goats. The number of cows doubled, the number of calves increased six-fold. The number of goats nearly tripled, and chickens quadrupled. A control group of non project beneficiaries interviewed during the final evaluation showed a level of livestock ownership comparable with the baseline data.*

Most indicative of the change in livestock husbandry was the fact that the importance of keeping chickens in appropriate coops or chicken houses is now understood, as is the need to inoculate against diseases.

Also noteworthy is the fact that by project completion, women beneficiaries were more likely to keep livestock and sell only the excess, rather than, say, keeping a cow only for the duration of the loan and then selling it to pay off the loan.

The quantity of garden tools owned by project beneficiaries, such as axes, rakes, and shovels also increased, as shown by a comparison of baseline data with the final project review. On average the quantity more than doubled. Within the control group of non project beneficiaries interviewed during the final evaluation, the quantity of garden tools was about equal to that of the baseline for interviewees within villages where the project was active. Within non-project villages the number of farm implements owned was lower.

## **5. Lessons Learned**

The demonstration farms, greenhouses and livestock care areas provided practical information on best practices and opportunities to compare different methodologies. One of the contact farmers, trained by the project to assist other project beneficiaries, explained that the women would often ask her to actually demonstrate a planting technique, that they would not be satisfied with an explanation – proving once again that the best way to teach is by showing a person how to do something and having them work along.

Training individuals who have been involved in the project as trainers is an important element in ensuring sustainability.

Competitions between project groups create a feeling of camaraderie and encourage individuals to excel in the activities they are performing. It also gives project participants an advantage to show off what they have learned, not only to their peers but also to visitors and observers of the competition.

The cross-visit by participants of WEOP to Uzbekistan was useful, as it provided the women with examples of crafts and other goods which they could also produce. The management of CARE and WEOP should be commended for initiating this activity. Although it has often been the practice for representatives of one project to intern in a more advanced project, this was a unique application of that principle. Although some of the skills introduced as a result of these visits were considered questionable with regards to their appropriateness (such as candy-making or basket-weaving) there is no doubt that they are valuable skills with some applicability, albeit limited in the immediate environment.

## C. Micro-Credit

### 1. Project Activities

Financial project interventions included micro-credit in the form of loans for livestock, seeds, agricultural inputs, and micro-loans for crafts, buy-and-sell operations and small business enterprises.

Initially, the project provided credit for potato seeds, wheat seeds, vegetable seeds and chicken/ egg production. Average loans were US\$10 for seeds and US\$20 for chickens. Upon repayment of the first loans, women became eligible for larger loans. Loan amounts increased to approximately \$75 - \$100. However, no specific cap was set on the amount, with the main factor determining the size being need and availability of funds. Furthermore, in preparation for the establishment of a microfinance institution, the women themselves learned to manage their revolving funds, thereby ensuring that the future owners of the MFI would have a full understanding of the principles, methodologies and practice of group money management. This will help ensure accountability and transparency of the MFI.

Women requested credit through their groups and money was repaid into a revolving fund following the agricultural season. Women often paid back credit before the due date, which demonstrates that (a) they have been able to produce income and (b) that they value the credit highly enough to ensure that they pay back quickly.

<i>Number of agreements received by groups per type of loan</i>									
		Animal Restocking Loan	Buy & Sell, WS	Agro input				Chicken	Total
				Onion	Winter season	Spring season	Veget		
	<b>TOTAL:</b>	154	135	15	136	108	75	8	631

*Loan amount is from 3.00smn to 500 smn. For agri input the biggest amount was 300 smn.*

<i>Number of loans received by groups per type of loan</i>								
		Animal Restocking Loan	Buy & Sell, WS	Agro input			Chicken	Total
				Onion	Potato seed	Veget		
	<b>TOTAL:</b>	1105	888	96	1930	480	69	4568

### 2. Effectiveness

The micro-credit methodology applied within WEOP, i.e. solidarity lending to women's groups, was appropriate for the conditions existing within the villages during the project term. The nearly 100% loan repayment rate (.05% write off of uncollectible loans) is indicative of the quality of project management and oversight.

Micro-credit loans "increased access to and control over inputs and resources" for target groups (an intermediate goal of WEOP). Women were able to purchase seeds, livestock and other inputs, thereby providing resources which improved their capacity to increase their household income. The training in agricultural skills such as animal

husbandry, composting, planting techniques, pest control and the like provided by agricultural extension advisors maximized the effective utilization of these inputs.

The micro-credit loans also enabled “increased economic opportunities for self-employment” in conjunction with the training provided in various non-agricultural income-producing skills. For example, women used funds obtained to purchase fabric to sew which they then sold in their villages. Although the majority of clothing purchased in Tajikistan is made in China, the women were able to make a profit by sewing children’s clothing as well as traditional women’s dresses. With training in marketing and pricing the women analyzed the feasibility of their economic activities.

### **3. Feasibility, Added Value and Impact**

The primary goal of the Women’s Economic Empowerment Project was “to improve food security for vulnerable women through increased household income and increased participation in the civil society of Tajikistan.” The micro-credit loans provided to women beneficiaries made it possible for them to increase their household income and put into practice the knowledge obtained from project training.

WEOP cooperated with other NGOs on providing feedback and comments on Law for MFIs and lobbying for its adoption. This goal was achieved not long after the project end with passage in the Parliament of Tajikistan of a Law for Microfinance Institutions. This Law will enable CARE and other organizations to establish a Micro-Finance Institution in Tajikistan which will continue the work of the various microfinance project components. WEOP will roll over nearly \$126,000, including funds from its loan portfolio and remaining operational costs, into the new MFI.

### **Revolving Loan Fund transferred to Women’s Groups**

Once the Women’s Groups had completed the first cycle of group loans, the groups which had a perfect repayment record were given these funds to keep as a Group Revolving Loan Fund. Training was provided in credit orientation, credit policy & procedures, business planning, RLF use, accounting and bookkeeping. With the guidance of project staff, the women’s groups developed their own internal credit policies and procedures for lending to their members and also to non-members. They are aware of the additional risk of lending to non-members and consequently charge a higher rate of interest for these loans. These funds are used primarily for seasonal purposes or for trade activities. There is more flexibility with regards to the purpose of the loan..

Total Revolving Loan Funds held by the Groups have increased about 24% from the start of RLF handover, as a result of fees collected.

### **4. Extent to which Project Goals and Objectives have been met**

115 groups received loans, with a range of loans from 3 smn to 500 smn (largest was for purchase of a car); agricultural inputs maximum was 300 smn. Groups received an average of 5.5 loans, or between 1 and 18, depending on the loan purpose and also on the length of time the group had been in existence. Most loans were for agricultural inputs in the form of seeds. Total number of loans distributed was 631.

Repayment record for loan funds during the project was excellent. Policies put in place regarding zero tolerance of non-repayment led to a total loan write-off of around \$50, from a revolving loan fund of \$104,690. During the course of the project a portion of the Revolving Loan Fund was transferred to the Women's Groups, if their repayment rate was 100%. 69 Women's Groups received a total of \$30,423. Attachment 3 details the loan repayment of WEOP groups.

## **5. Lessons Learned**

A Micro Credit program works best when it is provided in parallel with lifestyle changes, with training in productive activities.

Teaching group members to administer their own RLF provided for sustainability of project activities and prepared beneficiaries for future work with the MFI.

## **V. Extent to which WEOP met project goals**

The final evaluation primarily used data acquired by means of:

(1) Household security data obtained during periodic household surveys of all WEOP beneficiaries. These were then compared with the initial baseline survey data. This Final Evaluation evaluated the data provided by the December 2003 household survey as an indicator for success of the project. The Dec 2003 surveys were verified by means of questionnaires administered as part of the Final Evaluation to the following:

1. project beneficiaries who responded to initial survey questionnaires; (3)
2. non-project beneficiaries in villages where WEOP groups existed; (4)
3. non-project beneficiaries in villages where WEOP groups did not exist. (2)

(2) Site visits to the regions of WEOP activity were included in the Final Evaluation. Included in these were:

1. Focus group discussions with beneficiaries, group and federation members and local stakeholders (Jamoat representatives, community leaders);
2. Examination of kitchen gardens, livestock, houses, farmlands, crafts produced and other products/goods, demonstration facilities. Comparison of gardens in project households with gardens in non-project households and villages.
3. Verification of records maintained by groups and by federations, such as meeting minutes, accounting ledgers, training materials.
4. Examination of training materials on-site at Federation offices.

### **A. Comparison with baseline**

*Adequacy of Household Income with respect to meeting basic needs improved significantly during the project term, as show by a comparison with the baseline.*

Whereas in the baseline survey 0% of respondents indicated their income was sufficient to meet their needs, in the end of project review fully 25% indicated their income was "very sufficient" and another 36% reported it as "slightly sufficient". The number of respondents with income which was "definitely lacking" decreased from 57% to 10%. Within the control group questioned as part of the final evaluation, non project beneficiaries in villages where the project was not active reported their income as "definitely lacking" or "barely enough", whereas non beneficiaries in project villages reported income that was in the median range, at "just enough."

*Ownership of household goods nearly doubled between the baseline survey and the final quarterly review of project beneficiaries.* Level of ownership of household goods in control group of non-beneficiaries in project villages was on average equal to the

baseline data, whereas responses from non-beneficiaries in non project villages indicated an even lower incidence of household goods.

Noteworthy was the response of one woman during a focus group meeting. Pointing to the wall cabinet behind her in the room where the interview was held she said that when she joined the WEOP Women's Group the cabinet had been empty. She had only two dishes. Now the cabinet was filled with utensils, cutlery, blankets and other household necessities.

*With regards to food consumption and the variety of food available within project households, the statistical data indicates a doubling of the variety of consumed foods between baseline and final quarter review. Data for non-beneficiaries in the control group was comparable with that of the baseline, although the difference was not statistically significant in the case of the non-beneficiaries in the non-project village.*

*Women within the WEOP project now contribute more toward their total household income than they did at the start of the project. At baseline, 17% did not contribute, and 26% contributed up to 50%. At final quarter review the number of women who did not contribute to household income decreased to 9%, and the number of those who contributed up to 50% increased to 70%. Non-beneficiaries in non project villages interviewed as part of the final evaluation did not contribute to household income.*

A significant factor in the review of household income is the change in statistics regarding women who listed themselves as the sole support of the family. This figure decreased at final quarter review. This is attributable to a number of factors, including the trend toward husbands now working alongside their wives in family kitchen gardens, farms and on other productive ventures.

*With regards to the assessment of economic condition in comparison with the previous years, 40% of respondents in the baseline survey indicated an improvement, whereas in the final review 90% cited improvement in their economic conditions. Within control respondents from the final evaluation, the non-beneficiaries in non-project villages indicated they were worse off now than in previous years, whereas non-beneficiaries in project villages indicated their economic conditions had improved by 30%.*

## **B. Sustainability of Project Activities**

Training, skill building and institutional capacity building included in WEOP provide the necessary basis for women to take an active role in decision making and in better positioning themselves in the civil society. This highly participatory approach enhanced feelings of control by participants over their own lives.

Exit Strategy: The Women's Groups and staff of WEOP were transferred to the new FACT (Farmer's Association Consortium of Tajikistan) project, funded by the US Department of Agriculture. CARE will continue to support ongoing activities and provide loans to women. Use of the Revolving Loan Funds transferred to the Women's Groups will be monitored. The WEOP loan fund and remaining operational costs will be rolled over into the newly formed CARE Tajikistan Micro Finance Institution.

## **C. Relevance and Impact of Various Project Components and Totality of Project**

WEOP responded to the need for improvement of women's and ability to feed their families, to raise their status within their communities and to enhance their self-

esteem. Project was also in keeping with Tajik Presidential Decree of 1999 to increase the role of women.

Additional benefit of WEOP was the lessening of labor migration and resultant strengthening of family structure. Husbands worked alongside wives in farming, crafts and trade activities, finding this to be more economical than traveling to Russia. Children feel presence of both parents; husbands in household diminish need for children to work in home, making it possible for them to attend classes regularly.

A question had been raised regarding the appropriateness of the business development training within the context of this project. That argument could be considered valid if this had been a solely a micro-credit project. However, one objective of WEOP was to provide increased economic opportunities for the beneficiaries, and the training in establishing a business was part of that process.

The issue of age of project beneficiaries being appropriate was also questioned. The range from 20-49 was wide, but consideration of the other qualifications led to there being more women in their 40's as younger women would be less likely to be widowed or abandoned and more likely to have a support network. As the project expanded, the age of the average beneficiaries decreased.

Another possible objection raised was that the beneficiaries selected for WEOP were not truly vulnerable or poor. This could be concluded, on first sight, as a result of viewing the accommodations in which the women lived. However, these buildings were constructed as part of the Soviet collective structures and subsequently privatized. These were not homes built by the women or their families; under current economic conditions none of them could have afforded to build such homes, and few could now afford the cost of repairing or renovating them.

The various elements of the project contributed to the success of WEOP. There was a cumulative effect of capacity building, agricultural and business training in combination with the provision of micro-credit which resulted in improving the lives of target beneficiaries, their families and the communities in which they live.

#### **D. Donor Satisfaction**

In a meeting held as part of the Project Evaluation, the USAID/Tajikistan program officer acknowledged their satisfaction with WEOP. CARE projects have a visual impact, which is why USAID sent important visitors to see WEOP's field activities. Also USAID was pleased that CARE provided high level visitors with information in advance, so they were prepared to understand what they would be shown in the field.

WEOP met USAID targets for gender equality, poverty reduction, improving local government, empowerment of women, sustainability and decreasing labor migration (direct and indirect effects). Since the project also led to the strengthening of family structures and providing work for not just women but also their husbands, the influence of extremist groups recruiting supporters in villages decreased. When there is work and a chance to earn a living at home, they think twice about leaving their families.

USAID approved of the methodology employed by CARE, that the project improved the role of women in the family, helped them created individual businesses, and also influenced the role of village councils. CARE projects were also cited as being unique in the practice of hiring Tajiks as project managers, an element which USAID considered to be positive.

## **E. Meeting CARE Programming Principles**

WEOP management ensured that the project was carried out in conformity with the core principles of CARE. The project *promoted empowerment* of women in a culture where women tend to be marginalized; by meeting its goals, the project also strengthened family structures. WEOP *worked with partners* in its efforts toward passage of microfinance legislation in Tajikistan. WEOP *ensured accountability and promoted responsibility* not only of the project itself but also of the beneficiaries and the Women's Groups, holding all to the highest standards. The issue of *discrimination* was addressed by empowering women and enhancing equality and partnership within families. Although *conflict resolution* was not a project component, it is interesting to note that where ethnic strife threatened project activities, a non-violent resolution of the conflict led to a strengthening of the Women's Groups directly influenced by the situation. With regard to sustainability, WEOP can be held as an example of a project with a definite *sustainable* outcome of its activities.

## **VII. Project management, reporting and monitoring**

### **A. In-Country Management**

Management of WEOP by local staff was both cost-effective and beneficial as long-term strategy. The individual trained for and in the process of carrying out the duties of this position has developed the capacity for ever more responsible positions.

CARE finance department considered WEOP to be the most successful, well managed and designed farm credit projects within their local portfolio.

As an example of proper cash management: credit officers were not allowed to take project cash home with them. After returning from the field they would drop off cash in office, bundled with identification; the following day they would file the appropriate paperwork and reconcile the funds. Throughout most of the project the credit officers distributed the funds to the groups; as the loans became bigger towards the end of the project, beneficiaries were required to travel to Dushanbe to receive their loan amounts. This too was a measure that prepared the beneficiaries for the next step, the formation of a microfinance institution.

### **B. Cost Effectiveness and Cost Efficiency**

When the project was initiated it was anticipated that project field staff would provide their own transportation to and from Dushanbe. Field staff who lived in the districts would use public transportation within the districts. It soon became apparent that at least some means of getting around the regions would be needed. A car and driver were provided in each region. This also had the added benefit of providing another individual with a livelihood. During the time of the no-cost extension, additional cars were provided in each region to facilitate the additional workload of project close-out and distribution of Revolving Loan Funds to the Groups.

The project management made a point of not expending unnecessary funds on office supplies, office embellishments and the like. Economical project implementation strategies enabled the project to apply for and obtain a six month no-cost extension of the project timeframe, during which the project could concentrate on strengthening sustainability factors such as the Foundations, providing training of trainers and verifying appropriate policies within groups for use of Revolving Loan Funds. It would



not be fair to calculate the cost benefit of this project as a multiple of dollars spent vs number of loans issued, since WEOP was more than a micro-credit project.

### **VIII. Lessons Learned and Suggested Best Practices**

It is necessary to clearly formulate and formalize policies and procedures at the beginning of a project, to make certain beneficiaries know that they will be enforced. These would include rules for punctuality, attendance at meetings, expectations for active participation, etc. Written policies and procedures for staff should also be in place and enforced evenly. In the case of WEOP, a zero tolerance for non-repayment of loans was established at the outset and was maintained to project completion.

Cross visits, demonstration farms, hands-on activities are effective means of enhancing knowledge gained through verbal explanation.

Local staff are effective as project leaders/managers, because of their stake in the positive outcome of the project and a more intimate awareness of the needs of the individuals who are the project beneficiaries. WEOP was a beneficiary of the CARE experience in-country and its ability to train staff for the positions they filled in WEOP.

Responsibility should be transferred as early as is feasible to those organizations and individuals who have been targeted to continue activities following project close-out. Maximize training provided to these entities. Within WEOP these were the Women's Groups themselves, as well as the Federations and the Contact Farmers.

The methodology and practices applied by CARE in the Women's Economic Empowerment Project were appropriate for the current conditions within Tajikistan. They would be applicable in similar situations, in similar cultures. The empowerment of women is an aspect of development which was most appropriate in the current setting, where the majority of residents were Muslim and also in an environment of transition from a collective society.

An additional benefit of WEOP was the lessening of labor migration and resultant strengthening of family structure. Husbands worked alongside wives in farming, crafts and trade activities, finding this to be more economical than traveling to Russia. Children began to feel the presence of both parents; having husbands present in the household diminished the need for children to work in the home, making it possible for them to attend classes regularly.

The project beneficiaries' husbands now work together with their wives on the kitchen gardens and other available farmland, on managing livestock. They assist the women in looking for office space, for setting up trading sales points, for arranging exhibitions. In effect, the project is providing business opportunities not just for women, it has already created a number of family businesses. In the project area, men have also requested the formation of men's groups so that they could also receive assistance in the same way as the women. WEOP concentrated on direct assistance to women; extending activities to men's – or even mixed – groups would be a natural next step in project development.

### **IX. Conclusions and Recommendations**

Within the context of Tajikistan's development needs, WEOP was timely and well conceived. To rephrase the words of James Fox from the USAID Strategy for Central

Asia, WEOP provided a significant group of women with a basic knowledge of economic principles and the capacity to apply them to local circumstances. This training is already having a ripple effect, as the knowledge spreads from the project participants to their neighbors, and as the government leaders realize the effectiveness of the agricultural interventions and of the value of having women's groups within the villages to assist with various activities.

For the beneficiaries of the Women's Economic Empowerment Project, CARE has developed a strategy which will allow them to improve their economic self-sufficiency. Their household income has improved as a direct result of the project, and they have become active participants in their communities.

As the new CARE FACT (Farmers Association Consortium of Tajikistan) project is being implemented, it may be worth considering a few possible partnerships with other international activities. For example, since FACT is a US Department of Agriculture (USDA) project, perhaps it would be possible to interest them in finding a way to promote the formation of a children's organization such as 4H in the regions where they are working. Although it is understandable that in agrarian communities, such as the villages of Tajikistan, children work alongside their parents on the land, it would provide children with additional skills and instill a sense of pride in their work. 4H works in the US in partnership with USDA, and in various other countries worldwide. Web link: <http://www.4h-usa.org/>

In the villages where WEOP Women's Groups have successfully introduced business activities, trade and handicrafts, perhaps it would be possible to attract Junior Achievement of Tajikistan to also provide instruction and organize activities for youth. Junior Achievement is already working in two cities in Tajikistan. Since CARE also has an education improvement project in Tajikistan, there may be some overlap. Website link: [http://www.jaintl.org/memberships/mnat\\_p.asp?cty=Tajikistan](http://www.jaintl.org/memberships/mnat_p.asp?cty=Tajikistan)

As a follow-on activity for the crafts being developed by WEOP project, it would be useful to hold a planning session of the Federation leaders, including as participants those who visited Uzbekistan, to discuss ways to market various crafts. For example, currently there are very few options for purchasing Tajik handicrafts in Dushanbe. There was only one in Gissar, which is a tourist attraction and as such would be an appropriate location for a souvenir/handicraft sales point. Most likely the women could brainstorm and devise other possible solutions to their lack of outlets for their goods.

## **X. Attachments**

1. Terms of Reference for the Evaluation
2. Data Comparison: charts for Adequacy of household income. Assessment of improvement in economic condition and Contribution to household income
3. Loan Repayment Status
4. WEOP Project Individual Beneficiary Profile (questionnaire used for Baseline and for Evaluations) English and Tajik
5. WEOP Production Matrix in English and Tajik
6. Training Chart
7. Final Evaluation Participants & Schedule of Visits
8. Questions for Focus Groups
9. Questions for Staff & Responses

## **TOR for Final Evaluation Survey Consultancy**

### **1. Background:**

Tajikistan was the poorest and least developed republic of the former Soviet Union. After the dissolution of the Soviet Union in 1992, Tajikistan became an independent country, but was left with almost no economic base. In addition, civil war broke out, plunging the country into absolute destitution. Approximately 55,000 people were killed and material losses were estimated at nearly \$7 billion. Since independence, Tajikistan has not experienced any significant economic recovery. Although there are signs of improvement in the political situation, the economy remains very weak.

CARE as an international humanitarian organization started its work in Tajikistan in 1994, first with relief assistance and as of 1998 with rehabilitation and development activities. Over the last couple of years CARE has been able to expand its program portfolio in sectors such as Agriculture, Nutritional Support (Food), Health, Civil Society, Micro Credit with Irrigation and Institutional Capacity Building.

As part of its activities to improve the economic conditions of the most vulnerable population, CARE Tajikistan, with the financial support of USAID, has been implementing the Women Economic Opportunity Project –WEOP, whose goal is “to improve food security for vulnerable women through increased household income and increased participation in the civil society of Tajikistan”. The following are the intermediate goals of the project:

- “Target groups will have increased access to social network security”.
- “Target groups will have increased access to and control over inputs and resources”.
- “Target groups will have increased economic opportunities for self-employment”.

WEOP is implemented in three districts, namely Kofarnihon, Yovon and Varzob. A total of 3,694 women organized in about 125 WGs is the target group. WEOP’s three main components are Agricultural Extension, Institutional Capacity Building and Micro-credit.

### **Objectives of the Final Evaluation**

A final evaluation will assess the impact of project interventions. It will focus on the extent to which the goal and the objectives have been achieved, and on the lessons learned. The evaluation will draw upon project experiences in order to improve the design of future and on-going projects.

### **Access to information and documentation**

The consultant will be provided with relevant project information and data, and with key background documentation, such as the baseline study report, progress reports, Design, Monitoring and Evaluation –DME reports, background information about the project area, etc.

### **Tasks and responsibilities**

- The consultant will suggest the design of the evaluation, as well as the methodology to be followed for data collection and analysis and for drawing

conclusions, and will discuss these elements with the WEOP Project Manager, as well as with CARE Tajikistan's DME Manager and the Assistant Country Director/ Program. The nature and types of the interviews, questionnaires and participatory techniques to be applied will be among the subjects to be discussed. CARE's point person for this evaluation will be the WEOP Project Manager. She will indicate to the consultant the final acceptance of the proposed evaluation design and methodology.

- The consultant will approach the final evaluation having in mind the project goal and the intermediate or specific objectives. He/she will also look at the relevance and impact of the different project components, as well as at the totality of the project.
- The effectiveness of both the financial and non-financial project interventions (including the micro-credit methodology and loan products) will be assessed and suggestions or recommendations provided.
- The institutional capacity building activities and the CBO/Federation model analyzed for feasibility, added value and impact.
- Project implementation will also be assessed, including successes and problems. Lessons-learned will be documented and recommendations made for potential application to future projects.
- The final report will address the relevance of the project for local development priorities, and the needs of the target population.
- Cost effectiveness and cost efficiency issues will be addressed.
- Analyze and summarize the information and data collected, and produce a written Draft Final Evaluation Report (Project Completion Report) with clear conclusions, impact analysis and detail of lessons learnt. The document will be shared with the Project management, CD, ACD and DME Manager for review and comments. The draft report will be subject to discussion by the project stakeholders. After that the consultant will prepare a Final Evaluation Report that is to formally presented to CARE.

### **Expected output**

- Assessment of project achievements on the empowerment of targeted rural women, including their participation in community affairs. A comparison is to be made with the baseline.
- Assessment of project achievements in relation to agricultural production, livestock ownership, food intake, etc.
- Assessment of the skills and knowledge of targeted rural women on cropping and livestock management, as compared to the baseline;
- Assessment of project achievements in relation to household income and assets, skills and experiences regarding income generation activities.

- Assessment of approaches applied by the project in order to achieve institutional capacity building, empowerment, and participation of targeted rural women in the social net.
- Assessment of the sustainability of project interventions, as well as of cost effectiveness and cost efficiency;
- Identification of emerging best practices and lessons learned, both in terms of product and in terms of process;
- Recommendations, for further implementation of similar projects;

#### **Analyses of collected data**

The final evaluation data shall be compared to those analogous data collected in the project Baseline as a means to assess the progress towards meeting WEOP Project's goals and objectives.

#### **Duration of the Evaluation**

The evaluation will start in late February, 2004 and will be completed in 18 days. Based on the volume of work, an extension of up to six additional days might be considered.

Travel time in and out of Tajikistan will not be included in the consultancy period and there shall not be any fee for travel time. While in Tajikistan, the consultant will be entitled to consultancy fee six days in a week. CARE will arrange free lodging and three meals in a day in CARE guesthouse, plus a per diem of \$ ...day. In addition, in-country travel arrangement will be made by CARE at its own cost.

CARE will pay or reimburse for consultant's airfare return tickets (most direct inexpensive route and economy class) to/from home of the consultant. In addition to airfare, CARE will pay for the visa fee, actual lodging expenses in transit, inoculation and airport tax. Payment for travel and related expenses will be made upon submission of a receipt. The consultant shall not be entitled to any per-diem in transit to/from home of record. Tax and insurance will be the responsibility of the Consultant.

#### **Qualification and Experience of the required consultant.**

The consultant should have at least a master's degree in an area related to the nature of this consultancy, and a thorough understanding on micro-credit and capacity building issues. S/he should have an experience of minimum 10 years in the relevant field, with expertise in managing institutional analysis, planning, monitoring and evaluation. He/she should have proven expertise in the elaboration and preparation of project evaluations

#### **Implementation Arrangements**

The Project Manager will be responsible for making arrangements for the evaluation, as well as for providing working space and logistics support for the consultant. The following time schedule is proposed.

Document review/field visits	0.5 week
Review and analyses of Final Evaluation data collected	1 week
Drafting of Report and presentation of findings and recommendations	1 week
Incorporation of comments, finalization and submission of evaluation report	0.5 week

Dear Dora

My Country Director has provided me with your CV (which I understand she obtained from Betty Wilkinson). I wonder whether you would consider doing the final evaluation of one of our Micro-Credit projects, the Women Economic Opportunity Project, here in Tajikistan. I am attaching the TOR for the job to be done.

Please let me know whether you would have some possibilities or interest in doing the evaluation, and if so, please detail your conditions in terms of timing and cost. The project will be over in March, therefore we have some urgency in getting the work done.

Sincerely,

Rafael Vargas  
Assistant Country Director  
CARE Tajikistan

Thank you for responding, and we are very pleased that there is a possibility that you could do the evaluation. The answer to your question regarding the evaluation design and methodology is yes, this project is comparable to other CARE activities. Furthermore, I believe we ourselves, and mainly the Project Manager, could provide good support in this issue.

Please let us hear more about your interest and conditions if you decided you could do the evaluation. It takes about 22 working days to get a visa for Tajikistan, so timing is important. We would also need to know about the cost of your services.

Regards,

Rafael Vargas

## CARE Women's Economic Empowerment Project (WEOP)

Repayment Status as of **March 2004**

Type of Loan	Actual Amount	Due Amount	Principal	Sum Of Principal			SF	Penalty	Advance	On time and Late %	Total %	Outstanding Amount*
				Advance	On Time and Late	Total						
Chicken	1717.95	1717.95	1731.94	13.99	1717.95	1731.94	474.29	53.31	0.81%	100.00%	100.81%	0
AgroInput	120,378.29	107,551.04	112,483.35	4933.96	107,549.39	112483.4	22,916.63	277.32	4.59%	100.00%	104.59%	1.65
Animal	179946.85	162221.85	174261.76	13393.74	160868.02	174261.8	22815.84	603.71	8.26%	99.17%	107.42%	1110.87
Buy&Sell	83935.45	83935.45	83745.80	67.25	83678.55	83745.8	10769.66	309.53	0.08%	99.69%	99.77%	256.9
<b>Total smn</b>	<b>385978.54</b>	<b>355426.29</b>	<b>372222.85</b>	<b>18408.9</b>	<b>353813.91</b>	<b>372223</b>	<b>56976.42</b>	<b>1243.87</b>	<b>5.18%</b>	<b>99.55%</b>	<b>104.73%</b>	<b>1369.42</b>

\* Outstanding loans were on schedule for repayment.

## WEOP PROJECT INDIVIDUAL BENEFICIARY PROFILE

<b>Name of the Group</b>	<b>Village</b>	<b>Jamoat</b>	<b>District</b>
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### PERSONAL AND FAMILY PROFILE

Name	Age	Place of Birth	Years in the village:	Educational Attainment:	
Marital Status	Location of Husband (if alive)		If separated, # of years not living with husband		
Present Job of beneficiary	Other skills/qualifications for possible employment		Health/Physical condition (indicate any form of handicap)		
Name and respective age(s) of children			Name, relationship and age of dependents within the HH:		
<b>Name</b>	<b>AGE</b>		<b>Name</b>	<b>Age</b>	<b>Relationship</b>
1.			1.		
2.			2.		
3.			3.		
4.			4.		
5.			5.		
6.			6.		
Total # of Families living within the beneficiary HH:	Total number of people living within the beneficiary HH.	Beneficiary as the Head of the Household? Yes _____ No _____			

### INCOME PROFILE

Source of Income			Amount of present savings (if any):	Beneficiaries contribution to the total household income (in percentage) _____%			
Source of Income	Ave. Amount of Income per Source	Total Amount of HH Income					
			Average of meals in a day:	Kinds of food usually included in the meal: _____ Bread _____ Tea _____ Vegetables) _____ Meat _____ Milk, cheese, other dairy products, other (specify) _____			
			General (comparative) assessment of present economic condition				
			<b>Comparative view of the present condition</b>	<b>“Worst Off”</b>	<b>“Just the same”</b>	<b>“Better Off”</b>	<b>“Cannot Determine”</b>
			Yr. 200 versus 1999 (past year)				
			Year 2000 versus 1998 (2 years ago)				
<b>Total</b>							

*Beneficiary's assessment of the adequacy to household income with respect to the following basic needs:*

Type of Basic Need	Level of sufficiency of household income with respect to meeting each basic need				
	Level 1: Definitely Lacking	Level 2: Barely enough	Level 3: Just enough or sufficient	Level 4: Slightly Sufficient	Level 5: Very Sufficient
Food					
Clothing					
Health					
Shelter					
Education					

### ASSET PROFILE (Checklist)

#### Productive Assets

Type of Item	Presently Existing (baseline Data)	Already Disposed (EOP Evaluation)	Acquired due to Project Gains (EOP Evaluation)	Type of Item	Presently Existing (baseline Data)	Already Disposed (EOP Evaluation)	Acquired due to Project Gains (EOP Evaluation)
Kitchen Garden				Rake			
Presidential Land				Others			
Hoe							
Shovel							

#### Household Possessions

Type of Item	Presently Existing (baseline Data)	Already Disposed (EOP Evaluation)	Acquired due to Project Gains (EOP Evaluation)	Type of Item	Presently Existing (baseline Data)	Already Disposed (EOP Evaluation)	Acquired due to Project Gains (EOP Evaluation)
Floormats				Motorbike			
Household utensils				Gas Heating system			



Cabinets				Radio			
Carpets				Audio Cassette			
Beds				Video Player			
Gas Stove				Car			
Air conditioner				Others			
Colored TV							
B&W TV							

*Disposable Assets*

Livestocks, i.e. cows, goats, sheep				Household appliances, i.e. carpets			
Household furnishing, i.e. beds, cupboards				Personal items, i.e. clothes, blankets, etc			
Household appliances, i.e. TV, radio, sewing machine							

**PRODUCTION PROFILE**

*Land*

Type of Land	Size of Land (in hectares)	Irrigation Supply		Type of Land	Size of Land (in hectares)	Irrigation Supply	
		Irrigated	Rainfed			Irrigated	Rainfed
Kitchen Garden				Presidential Farm			
Kholkhoze/Sovkhoze (state farm)				Dehkan farm (privatized, owned)			
Rented farm				Others (specify)			

**TECHNICAL SKILLS INVENTORY (Checklist)**

Category of skills	High level skills	Ave. level skills	Low level skills	Absence of skills	Category of skills	High level skills	Ave. level skills	Low level skills	Absence of skills
Seed(lings) production					Product Packaging				
Organic Farming					Marketing of products				
Food Processing (Specify)					Livestocks raising (Specify)				
Artisanship (Specify)					Craftmaship (Specify)				
Other skills (Specify)									

**BUSINESS MANAGEMENT SKILLS INVENTORY**

**SOCIAL NETWORK AND PARTICIPATION PROFILE**

Category of skills	High level skills	Ave. level skills	Low level skills	Absence of skills	Self-assessment of ability to express oneself and communicate with others: ___5(Excellent) ___4(Very Satisfactory) ___ 3 (Satisfactory) ___ 2 (Fair) ___ 1 (Poor)
Feasibility Study					Membership in any group/organization: <b>Name of Group</b> <b>Position</b> <b>Status</b>
Project Selection					
Business Planning					
Budgeting					
Record-keeping					
Monitoring & Evaluation					

**CREDIT HISTORY**

Category of skills	High level skills	Ave. level skills	Low level skills	Absence of skills	Source of Credit: _____ Number of times having borrowed money in the past year: _____ Loan/Credit with an Institution (if any) <b>Name of Group</b> <b>Position</b> <b>Status</b>
Business/Product Advertising					
Others					



*Дар ихтиёри хочаги*

Намуди ашьёҳо	То ҳоло мавҷудбуда (маълумот оиди вазъ то огози барнома )	Аллакай фурухташуда (Баҳодихи дар охири барнома)	Тавассути даромадҳои барнома ба даст оварда шудааст (Баҳодихи дар охири барнома)	Намуди ашьё	То ҳол мавҷуд буда (маълумот оиди вазъ то огози барнома)	Аллакай фурухташуда (Баҳодихи дар охири барнома)	Тавассути даромадҳои барнома ба даст оварда шудааст (Баҳодихи дар охири барнома)
Гилем				Мотоцикл			
Косаю табаки хочаги				Системаи гармдихии гази			
Хучраҳо				Радио			
Калинҳо				Аудио кассета			
Кроватҳо				Видео магнитофон			
Плитаи гази				Мошин			
Кондиционер				Ва гайра			
Телевизори ранга							
Телевизори одди							

*Амволи ба фурушраванда*

Чорво, яъне гов, гусфанд, буз				Ашьёҳои хочаги, яъне, калинҳо			
Тахчизоти хочаги, яъне, кроват, чевон				Ашьёҳои шахси, яъне, либос, курпа ва гайра			
Чихозҳои хочаги, яъне, ТВ, радио, мошинаи дарздузи							

**БОБАТИ ИСТЕХСОЛОТ**

*Замин*

Намуди замин	Андозаи замин (гектар)	Системаи обёри		Намуди замин	Андозаи замин (гектар)	Системаи обёри	
		Оби	Лалми			Оби	Лалми
Замини назди хавлиги				Президенти			
Колхоз/совхоз (хочагии давлати)				Дехкони (хусуси, шахси)			
Хочагии иҷорави				Ва гайра (нишон дихед)			

**НОМГУИ МАХОРАТҲОИ ТЕХНИКИ (руйхати тафтиши)**

Категорияи маҳоратҳо	Маҳорати баланд	Маҳорати миёна	Маҳорати паст	Бе маҳорат	Категорияи маҳоратҳо	Маҳорат и баланд	Маҳорат и миёна	Маҳорат и паст	Бе маҳорат
Истехсоли тухми (кучатҳо)					Печонида бастанӣ маҳсулот				
Organic Farming					Бозорбарории маҳсулот				
Коркарди маҳсулотҳо (нишон дихед)					Чорвопарвари (нишон дихед)				
Косиби (нишон дихед)					Хунармандӣ (нишон дихеду)				
Дигар маҳоратҳо (нишон дихед)									

**НОМГУИ МАХОРАТҲО ОИДИ ИДРА НАМУДАНИ БИЗНЕС**

**ШАБАКАИ ЧАМЪИЯТИ ВА ИШТИРОКВАРЗИ**

Категорияи маҳоратҳо	Маҳоратҳои баланд	Маҳоратҳои миёна	Маҳоратҳои паст	Бе маҳорат	Худ баҳодихи оиди қобилияти фикри худро баён кардан ва робита кардан бо дигарон: ___ 5 (Аъло) ___ 4 (Бисер хуб) ___ 3 (Каноатбахш ) ___ 2 (Суст) ___ 1 (Бад)
Тадқиқи амалигардонии барнома					Аъзоги дар ҳамагуна гуруҳ/ташқилот: <b>Номи гуруҳ                      Вазифа                      Мақом</b>
Интиҳоби барнома					
Плани қори					
Тартиб додани бучча					
Нигоҳ доштани кайдҳо					
Мониторинг ва баҳодихи					

**МАЪЛУМОТ ОИДИ ҚАРЗГИРАНДА**

Чамъ намудани маблағ/Пайдо намудани захираҳо					Манбаи кредит: _____ Шумораи маротибахое, ки дар соли гузашта қарз гирифта шудааст:
Бизнес/Рекламаи маҳсулотҳо					_____
Дигар					Қарз/Кредит аз ташқилот (агар бошад) <b>Номи гуруҳ                      Вазифа                      Мақом</b>









**CARE Women's Economic Empowerment Project (WEOP)**  
**Training provided to Group members**

<b>Capacity Building</b>	<b>Agricultural Extension</b>	<b>Food Processing Skills</b>	<b>Craft Skills</b>	<b>Business Development</b>	<b>Micro-Credit</b>
Gender Awareness	Fertilizer Management	Honey production	Bag sewing	Business Planning	Calculation & Financia Installation
Group Formation	Identify seeds for winter season	Candy Production	Basket Making	Fund Raising	Credit Orientation
Group Organization	Planting techniques: wheat	Cooking	Basket Making from Weeds	Marketing	Credit Policy & Procedure
Human Resource Mangement	Planting techniques: potato	Food Preservation	Knitting	Project Design	Savings Mobilization
Leadership	Planting techniques: vegetable	Pastry Making	Macrame	Project Selection	Training on New Loan Products
Leadership Phase II	Poultry Management		Sewing		
Organization Building	Technical Training on Planting				
Organization Policy & Procedures					
Records Management					



**Visit schedule for WEOP Consultant  
Theodora Turula**

***Yovon***

1. Focus Group discussion with group, federation and local Hukumat representatives.
2. Visit Jovidon WG (*the group was formed in 29 April 2001*).
3. Interview of project beneficiary in Qirghochak village
4. Visit Shams WF
5. Visit Javonon WG (*the group was formed in 8 September 2002*)

List of participants for group discussion.

1. Taghoizod Said – Deputy chairman of Obi Muki Jamoat
2. Vohidova Zulfiya – Chairman of WF
3. Kurbonova Sharifmoh – Chairperson of Parastu WG
4. Saidjonova Husnigul – Secretary of Parastu WG
5. Hafizova Maranj – Treasurer of Parasu WG
6. Murodalieva Manzar – Secretary of Tamanno WG
7. Asomiddinova Nina – Treasurer of Nargis WG
8. Aminbekova Soniya – Secretary of Nargis WG
9. Sadriddionova Khironon – Member of Nargis WG (*interviewee*)

**Note:** Also invited were Chairperson of Obi Muki and Navkoram jamoats, agronomist, deputy of Navkoram jamoat, a teacher but they did not come to the meeting.

***Vahdat***

1. Interview with women in non project area
2. Visit Shuhrat WG and Bahor WF office (*group was formed in 20 December 2000*).
3. FGD in Navruz village.
4. Visit Firuzi WG in Kofarnihon jamoat (*the group was formed in 2 September 2002*).
5. Interview of project beneficiary

Participants of FGD

1. Sangov deputy of chairman of Bahor Jmaoat
2. Ghanieva Bibigul – deputy of chairman of Simiganj jamoat
3. Sodikova Shamsiya – secretary of Chuyangaron WF
4. Abdurahmonova Kholbi – member of Savsan WG
5. Kholova Khursand – chairperson of Hakikat WF of Simiganj jamoat
6. Azizova Faizigul – deputy of chairperson of Hakikat WF
7. Rahimova Mamlakat – secretary of Hakikat WF
8. Taghoeva Kholmoh – treasurer of Shodiyona WG
9. Ibragimova Bibigul – Secretary of Bahor WF
10. Asoeva Mastura – Charperson of agriculture unit of Bahor WF (basket maker)
11. Halimova Firuza – Charperson of Navruz WG
12. Oripova Sochugul – treasurer of Navruz WG
13. Latipova Mohtob – chairman of Jovid WG (*interviewee*)
14. 4 teachers of Navruz village

**Note:** There were invited chairman of two mahallas but they did not participate.

## **Women Economic Opportunity Project –WEOP Final Evaluation**

### Questions asked in focus groups

1. How has your life changed as a result of the project?
2. Has there been any change in your perception of your future?
3. Is there any change in the behavior of your family, your children?
4. Has your community been changed?
5. IF there were no further CARE interventions, do you think your well-being would continue?
6. What do you do differently now with regards to your kitchen garden than you did before the project?
7. How do you store/process/sell your excess crops?
8. What do you do differently now with regards to your livestock (cows, goats, chickens) than you did prior to the project?
9. Which of the various handicrafts (sewing, basketmaking, food preparation) did you attend/participate in? Were you satisfied with the training? Were you able to apply the knowledge and use it to produce income? Will you continue to do this work?
10. Did you attend training sessions for business skills: writing business plan, marketing, etc.? Which courses were most useful? Have you had opportunities to apply your learning?
11. Is your Women's Group involved in your local Federation? Are you involved personally? Has working with the Federation been useful? (Involvement in CBOs: positive, changes, don't/do need groups).
12. Were you involved in developing your group's credit policy or other policies and procedures? Do you think it is good to have written policies & procedures? Are there any other procedures that should be formalized (the methodology written)?
13. It was noted that the WEOP WG participants have a lot of confidence. Is this something you had before or is it a result of your involvement in the project? What helped you the most?
14. For government officials, community leaders: what effect has the WEOP project had on the women in your village and on the community as a whole?

## WEOP Final Evaluation

### Questions for Credit Personnel and other staff:

1. What is/was your role in the project?
  - Administrative personnel: provided formation assistance, training, institutional strengthening, worked on relationship building, institutional capacity building, facilitate linkages with other NGOs, implement cross visits
  - Credit advisors: distributed credits, financial system analysis, credit orientation, credit policies and procedures, developed credit policies and procedures, follow up on recordkeeping, instruct on calculating service fees, track revolving loan fund, facilitated meetings of treasurers
  - Agricultural extension officer: training on livestock, increasing productivity and yield of crops, assessing yield, enhancing profitability, pest control, creating demonstration plots, working with contact farmers, individual growers,
  
2. What do you think was the most important result of the WEOP project for its direct beneficiaries? What about their families?
  - Improving living conditions of women
  - Women more confident, express opinions
  - No longer afraid to speak out in front of Hukumat
  - Able to follow through with organizing events
  - Able to identify and analyze problems and find solutions
  - Men staying home from Russia, supporting family, helping in business
  - Husbands recognized their wives' capabilities
  - Children pay more attention, learn to be helpful
  - Others in community asking for advice from women
  - Status of women in family has been enhanced
  
3. What was the most important result of the WEOP project for the communities in which the project was active?
  - Chairperson of village now pays attention to WGs
  - village leaders ask WGs for assistance in planning various events
  - Community members appreciate contribution of women
  - Advice of WGs is solicited in start-up of projects (e.g. irrigation)
  - Women learned to work together in solving problems, helping each other in times of need
  
4. Was there anything that you think could, or should have been done differently – things that you would change if you were designing the project now?
  - Start working on making the women and the groups independent from the very beginning, process could have been expedited
  
5. Do you think the WEOP project beneficiaries are ready to participate in actual microfinance activities, to form an MFI?
  - Most definitely yes, to larger loans, and individual loans
  
6. Do you think that other people in the communities would be willing to also participate in an MFI?
  - Yes, other people in the communities are already asking to participate, and some are receiving loans from the group's revolving loan fund.

7. Which component do you think was most beneficial: agricultural extension, institutional capacity-building or micro-credit?
  - Credit
  - Capacity building
  - Actually the various components were interdependent and the cumulative effect was a result of the added value of the components.
  
8. What do you think were the most effective interventions?
  - Training in financial management
  - Enhanced knowledge and capacity of WEOP Staff
  
9. What do you think was least effective? Why? How could this have been improved?
  - Linking groups with local experts did not work, as they expected payment for their services and very often the knowledge they had was old and no longer applicable;
  - Women tried to create a store to sell crafts, this did not work as location was inappropriate and women preferred to sell without middleman;
  - There was not enough time to strengthen the Federations
  
10. In your opinion, what should be the next steps?
  - Continue monitoring use of revolving loan funds
  - Provide more training (women cannot yet afford to pay for training)
  - Continue to provide credits
  - Strengthen Federations
  - More help with proposal writing
  - Assist in opening small enterprises (women would like to have a salaried position)
  - Success of WEOP should make it easier for CARE to start other projects.

“One-word” characterization of Project:

Mutual understanding  
 Mutual caring  
 Character development  
 Honesty and Accountability

Friendship  
 Support  
 Family  
 Skills  
 Champions  
 Purpose of Credit  
 Empowerment  
 Hard work  
 Humanity  
 Expectations  
 Consistency  
 The Best!  
 Development of Society