



Women's Economic Empowerment Rural Development Project (P164443)

SOUTH ASIA | Afghanistan | Agriculture and Food Global Practice |
IBRD/IDA | Investment Project Financing | FY 2019 | Seq No: 4 | ARCHIVED on 16-Apr-2020 | ISR40618 |

Implementing Agencies: Ministry of Rural Rehabilitation and Development, Islamic Republic of Afghanistan

Key Dates

Key Project Dates

Bank Approval Date: 28-Sep-2018

Effectiveness Date: 23-Oct-2018

Planned Mid Term Review Date: 31-Mar-2021

Actual Mid-Term Review Date:

Original Closing Date: 30-Jun-2023

Revised Closing Date: 30-Jun-2023

Project Development Objectives

Project Development Objective (from Project Appraisal Document)

To increase social and economic empowerment of poor rural women in selected communities.

Has the Project Development Objective been changed since Board Approval of the Project Objective?

No

Components Table

Name

Community Mobilization and Institution Development:(Cost \$30.00 M)

Access to Finance:(Cost \$39.00 M)

Enterprise Development and Market Linkages:(Cost \$18.00 M)

Project Management:(Cost \$13.00 M)

Overall Ratings

Name	Previous Rating	Current Rating
Progress towards achievement of PDO	<input type="checkbox"/> Satisfactory	<input type="checkbox"/> Satisfactory
Overall Implementation Progress (IP)	<input type="checkbox"/> Satisfactory	<input type="checkbox"/> Satisfactory
Overall Risk Rating	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial

Implementation Status and Key Decisions

Overall Implementation Progress: The project has made significant progress since the last implementation support mission (ISM) held on July 21-25, 2019, especially in terms of social mobilization, institution building, and procurement of facilitating partners. Accordingly, the rating of overall implementation progress remained **Satisfactory**. Highlights of some of the key achievements with project implementation are summarized below:

- Social Mobilization & Institution Building:** The pace of social mobilization under WEE-RDP has been remarkably high and a total of 10,039 self-help groups (SHGs) have been promoted as on 19th January 2020. Out of this number, up to 5,959 self-help groups were established since the last ISM and 4,768 were **women SHGs**. The project has expanded its social mobilization to cover an additional 527 CDCs bringing the total number of CDCs covered to 978 in 39 districts. As such, it continued to use the principle of saturation to ensure that 70% of CDCs in a district and 70% of households in rural community are mobilized into SHGs.
- Recruitment of Project Staff:** The project has also witnessed a substantial progress in the form of recruitment of project staff. As of January 2020, over 83% of the recruitment is done with 50% female staff at field level. A total of 1126 staff and deliverable based service



providers (DBSPs) are on board with 245 vacancies remaining. The newly recruited project staff have been oriented on the project implementation process and trained on operational guidelines. The recruited International Advisor unfortunately passed away due to health reasons, so the position remains vacant. The Executive Director of the project has also left the project, which creates a key leadership gap.

- c. **Finalization of Operation Manual:** The project operation manual has been finalized and in the process of being printed. This manual has been shared with the FPs to ensure consistency in community mobilization across the districts.
- d. **Hiring the Services of Facilitating Partners:** Out of 76 districts, 39 districts are planned to be executed through NGOs Facilitating Partner (FPs) agencies. Their procurement was delayed by lengthy review process as well as delay in clearances by the National Procurement Agency (NPA). But now, 14 packages are signed and only 2 are yet to be finalized. All recruited FPs have been given orientation training on the project.
- e. **Establishment of project offices:** All 7 regional offices and 76 district offices of WEE-RDP have been established and have been made fully operational; though, there are a few district offices that need to be relocated to create a better work environment for the female staff.
- f. **Seed grants:** With the lifting of the disbursement condition on November 26, 2019, initial seed grants have been transferred to 109 SHGs and are under process for 970 SHGs.
- g. **Significant Progress on Savings and lending:** WEE-RDP has accumulated a total of AFN 32m in savings among its groups (196% increase from last ISM) and has disbursed a total of AFN 25.9m as loans to 18,211 members of SHG, (15,439 are women).
- h. **Bank Account Opened:** After initial delay, the issue of Bank account opening was resolved by the project team. 199 VSLAs accounts have now been opened in Pashtany and New Kabul Banks with women VSLA leaders as signatories.
- i. **Overall working strategy for EDML now developed:** Based on guidance from the World Bank, the project has prepared working strategy for supporting enterprise groups and providing partnerships and market linkages.

Key Decisions - Some of the key decisions agreed upon in follow-up to the January ISM were as follows:

- 1) The project team should focus more on improving the Quality of SHGs in the next six months. The team should look at further innovations and communications materials (e.g. videos) required to improve book keeping, saving culture, etc to enhance the quality of training. In addition, the protocol for onboarding of existing SHGs based on ISM discussions should be updated and finalized, incorporating inputs from the Facilitating Partners by April 30, 2020.
- 2) Out of 100,894 (of which 81,756 is women) SHGs members mobilized to date, only about 38,566 (38.2%) have been trained. Therefore, with increasing pace of social mobilization, and in-coming activities of the FPs, it is equally important that the pace of trainings is also enhanced. It is critical that within 3 months of formation of SHGs, members should be provided training on all key modules related to functioning of groups; role of leaders and book-keeping etc. .
- 3) As per the previous ISM, it was agreed that an **Advisory Committee** incorporating members/representatives from MISFA; AMA; MFIs and some of the commercial banks would be set up by the project to help guide its Access to Finance component.
- 4) It is necessary to arrange a meeting with other donor financed programs having similar activities as planned under component-3 of WEE-RDP and explore the options of potential collaboration. This should be done **before 15, May 2020**.

Risks

Systematic Operations Risk-rating Tool

Risk Category	Rating at Approval	Previous Rating	Current Rating
Political and Governance	High	High	High
Macroeconomic	Substantial	Substantial	Substantial
Sector Strategies and Policies	Substantial	Substantial	Substantial
Technical Design of Project or Program	Substantial	Substantial	Substantial
Institutional Capacity for Implementation and Sustainability	Moderate	Substantial	Substantial
Fiduciary	Substantial	Substantial	Substantial
Environment and Social	Moderate	Moderate	Moderate
Stakeholders	Substantial	Substantial	Substantial
Other	Substantial	Substantial	Substantial



Overall □ Substantial □ Substantial □ Substantial

Results

PDO Indicators by Objectives / Outcomes

Social empowerment of poor rural women in selected communities				
▶ Number of Direct Beneficiaries (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	56,128.00	99,743.00	159,339.00	450,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	Total number of beneficiaries, including all individuals who are members of an SHG and/or EG. The total number of beneficiaries will also be disaggregated into the following categories: people with disabilities, kuchis, and widows. Baseline value includes AREDP beneficiaries.			
□ Number of Direct Female Beneficiaries (Number, Custom Breakdown)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	31,309.00	65,076.00	116,132.00	350,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
▶ Women SHG members from poor or vulnerable households (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	72.00	74.00	60.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	The current value comes from the pilot round calculation of the percentages for the first set of newly formed SHGs done by social organizers but needs to be spot checked for accuracy against the Citizens' Charter Well-Being Analysis (WBA)			

Economic empowerment of poor rural women in selected communities				
▶ Beneficiaries reached with financial services (Number, Corporate)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	56,128.00	99,743.00	159,339.00	450,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023



Comments:	The actual values are retained at baseline level until the first ISM in February 2019 when updated results indicator numbers will be available.			
▶ Percentage of women EGs/PAs showing increase in real value of sales (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	0.00	60.00
Date	01-Jul-2018	24-Dec-2018	24-Dec-2018	30-Jun-2023
Comments:	Total value of all sales, adjusted for inflation, to be measured annually for women EGs and PAs. This indicator will measure the year-on-year change in the value of total sales for each EG and PA. The numerator is the number of women EGs/PAs showing any increase in annual sales from the previous year. Newly formed EGs will be excluded from the calculation in the year of their formation (because their sales were zero in previous year). Since the project hasn't reached the stage of EG creation this indicator hasn't been updated yet.			

Intermediate Results Indicators by Components

Community Mobilization and Institution Development				
▶ Share of household from selected communities with at least one woman in a Self-Help Group (SHG) (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	61.00	70.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	<p>The percentage of total women in each project community who join a self-help group, averaged across all project communities. Denominator is the number of adult women aged 18 to 55 residing in project community. Baseline value not available.</p> <p>NOTE - THIS INDICATOR WILL BE REVISED FROM BEING CALCULATED AT "INDIVIDUAL" LEVEL (AS ORIGINALLY PRESENTED IN THE PROJECT APPRAISAL DOCUMENT) TO "HOUSEHOLD" LEVEL. The reason for this a nuanced analysis of CDC wise data of all adult women received from CCAP of 76 selected districts reveals that going by that principles, targets on SHGs, VSLAs etc. will almost get doubled (from 40000 SHGs to 97000 SHGs), which is neither technically desirable nor feasible with the existing allocated resources for the project. Further, applying the 70% population target would likely require multiple women from the same family to be part of an SHG which would bias their functioning. Therefore, it has been agreed with MRRD that instead of 70% of all adult women, "70% of the total households" need to be covered under female SHGs. This would 'in-principle' be the revised project target and this will be formally revised in the project results framework at the time of the mid-term review (MTR) (currently scheduled for December 2020) or any restructuring that is done prior to that. The project will continue to proceed with the social mobilization accordingly and the indicator will be updated based on the Household definition.</p> <p>Updated data on this is not yet available, but will be ready by the next ISR.</p>			
▶ Eligible Women's SHGs federated into village-level primary federations i.e. VSLAs (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	5.00	8.00	18.00	80.00



Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	This indicator measures the proportion of women SHGs that have become eligible and have joined VSLAs. The baseline value is based on 2057 women SGs federated into VSLAs under AREDP. The denominator is 45000 (target number of SHGs under WEE-RDP).			
► Women SHGs engaged in social activities apart from savings (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	43.00	70.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	This indicator measures the non-financial activities of women SHGs. A list of eligible social activities will be developed and tracked by the project, including social gatherings, community service, etc. Data on this is not yet available.			

Access to Finance and Linkages with Fiancial Institutions				
► Net aggregate savings mobilized (Amount(USD), Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	5,257,039.09	6,271,665.00	6,602,713.00	15,000,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	This is defined as the net aggregate position of savings contributed by active and standby SHG members to SHGs, as of a certain date. Baseline value is based on total savings mobilized under AREDP.			
► Number of SHGs that have received a grant (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	109.00	36,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	This is the number of male and female SHGs formed under WEE-RDP that have received a seed capital grant. If one tranche is received, the group is counted. Existing SHGs formed under AREDP will not receive a grant. The end target is based on 90% of the 40,000 newly formed SHGs receiving a grant. No SHGs have yet reached the maturity level to receive grants yet. The first round of seed grant transfers are expected by early Sept 2019 after which this indicator will be updated.			
► Number of VSLAs that have received a grant (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	0.00	4,500.00
Date	01-Jul-2018	31-Jul-2019	31-Jul-2019	30-Jun-2023



Comments:	This indicator measures the number of VSLAs formed under WEE-RDP that have received a seed grant. If at least one tranche of the grant is received, the VSLA is counted. Existing VSLAs formed under AREDP do not count toward this indicator. The target is based on 90% of the 5000 WEE-RDP VSLAs receiving a grant. VSLA grants will be provided once the disbursement condition of the project is lifted and VSLAs have met the eligibility/maturity criteria.			
► Number of women SHG/VSLA members taking a loan (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	22,571.00	26,888.00	36,739.00	150,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Sep-2023
Comments:	This indicator measures the number of SHG or VSLA members that have taken an individual loan. Baseline value is the number of women AREDP beneficiaries who took a loan at the time of survey. This cannot be confirmed now and is therefore zero. It will be updated at the next ISM.			
► VSLAs achieving operational self-sufficiency of 100% (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	4.60	30.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
Comments:	Operational Self Sufficiency of 100% measures how well the VSLA covers its direct costs through internally generated income. Baseline not available. Percentage of old VSLAs that 100% covered their annual operational expenses through their self-generated income is 4.6%.			
► VSLAs with Portfolio at risk (PAR) under 5% (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	0.00	30.00
Date	01-Jul-2018	31-Jul-2019	31-Jul-2019	30-Jun-2023
Comments:	Portfolio at risk (PAR) of <5% measures the health of the portfolio after applying industry standards of asset classification and provisioning regulations. This indicator measures the proportion of VSLAs under the project with a PAR of under 5% at the time of assessment. Baseline not available. Reporting on this indicator has not yet begun.			
► Female first-time users of formal financial services (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	72.00	399.00	30,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023



Comments: Number of women beneficiaries who open an account with a formal financial institution either through their VSLA or individually, plus the number of women beneficiaries who receive a loan from a formal financial institution either through their EG or individually.
Current value is for those members of the 25 first VSLAs who have opened a Bank account.

Enterprise Development and Market Linkages				
► Beneficiaries of job-focused interventions (Number, Corporate)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	5,455.00	5,455.00	6,593.00	30,000.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023
□ Beneficiaries of job-focused interventions - Female (Number, Corporate Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	3,864.00	3,864.00	5,199.00	25,000.00
► Women supported by the project engaging in income-generating activity (Text, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	TBD	The initial results for this indicator based on member profile data are showing very high rates of female economic activity as compared to the national data (e.g. from the Afghanistan Living Conditions Survey). Therefore, the baseline, end target, and actual values of this are still not reported.	The initial results for this indicator based on member profile data are showing very high rates of female economic activity as compared to the national data (e.g. from the Afghanistan Living Conditions Survey). Therefore, the baseline, end target, and actual values of this are still not reported.	TBD (to be an agreed %point increase from baseline)
Date	01-Jul-2018	31-Jul-2019	31-Jul-2019	30-Jun-2023
Comments:	This indicator measures the proportion of female project beneficiaries who are engaged in any income-generating activity. It will capture a wide range of productive activities, including own-farm or livestock work, contributing work in a family business, informal self-employment, and formal wage or self employment. The baseline figure will be measured in the first year of the project using the member profile. It will be subsequently measured in periodic surveys on a sample basis.			
► EGs/PAs having established business partnership and linkages with private sector firms/SMEs (Percentage, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	4.00	4.00	4.00	30.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023



Comments:

This indicator measures the proportion of EGs/PAs that have established at least one business partnership or private sector linkage. Examples include forward contracts or advance purchase agreements with public or private sector entities.
As no EG/PA has been formed yet value is still same as baseline.

Project Management

► Grievances raised in the Grievance Redressal Mechanism that are addressed (Percentage, Custom)

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	97.00	97.00	80.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023

► Number of Project Staff trained in various aspects of project management (Number, Custom)

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	8.00	321.00	200.00
Date	01-Jul-2018	31-Jul-2019	31-Jan-2020	30-Jun-2023

Comments:

The project team will define the areas in which project staff will get trained. Staff members who receive multiple trainings will only be counted once.

Data on Financial Performance

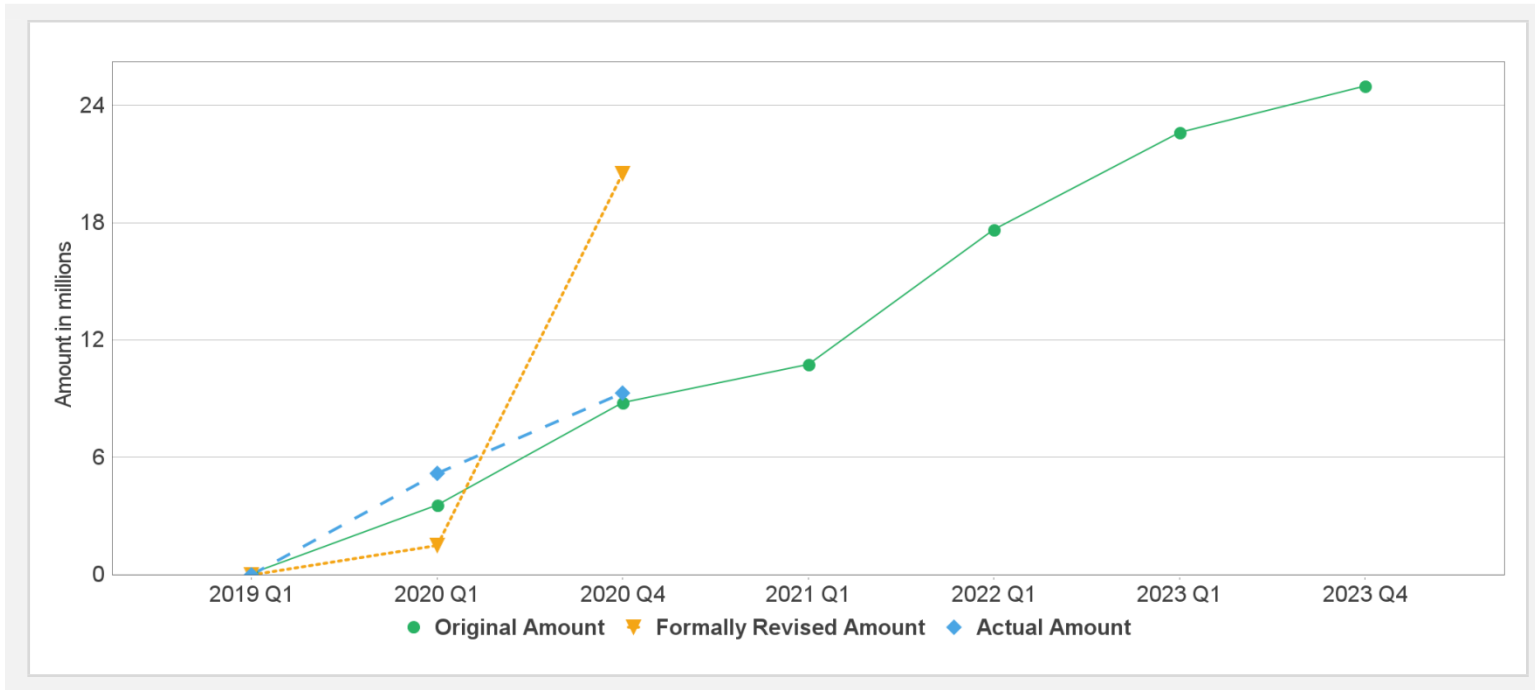
Disbursements (by loan)

Project	Loan/Credit/TF	Status	Currency	Original	Revised	Cancelled	Disbursed	Undisbursed	% Disbursed
P164443	IDA-D3840	Effective	USD	25.00	25.00	0.00	1.75	22.89	7.1%
P164443	TF-A8443	Effective	USD	75.00	75.00	0.00	7.54	67.46	10%

Key Dates (by loan)

Project	Loan/Credit/TF	Status	Approval Date	Signing Date	Effectiveness Date	Orig. Closing Date	Rev. Closing Date
P164443	IDA-D3840	Effective	28-Sep-2018	23-Oct-2018	23-Oct-2018	30-Jun-2023	30-Jun-2023
P164443	TF-A8443	Effective	02-Sep-2018	23-Oct-2018	23-Oct-2018	30-Jun-2023	30-Jun-2023

Cumulative Disbursements



Restructuring History

There has been no restructuring to date.

Related Project(s)

There are no related projects.