

**Final Evaluation
Women Wealth and Influence Project
Tajikistan
Republican Subordination and Khatlon Region
Evaluation Report
November 2016**

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EXECUTIVE SUMMARY

Introduction

1. The Women Wealth and Influence (WWI) Project is a DFID funded project with a budgeted amount of £2,035,814 and a duration from 1 January 2012 until 30 April 2016 (after extension). It aims at increasing the wealth and influence of 65,000 isolated rural women in 17 districts in 2 regions of Tajikistan. The women are assisted with technical support and to regularly meet in groups and collectively save small affordable amounts of money, which can be invested as per decision and needs of the group members. This evaluation has assessed the status and progress of WWI along DAC criteria¹, and provided recommendations and lessons learned. The evaluation took place from January until March 2016 and contained two field visits. The approach used a combination of a desk review, structured focus group discussions, key informant interviews and the information available from the surveys under WWI Component 3. A Value for money Assessment was conducted simultaneously by another consultant, but has not been finalized before this report was ready.

2. Tajikistan is a small landlocked country, still suffering from the aftermath of a civil war, which ended in 1991, and regularly subject to natural disasters. Its situation with regard to the Human Development Index and Gross national Income is worse than any of the other Central Asian countries. Migrant remittances have been high, but the economic situation in Russia is dampening this income. There are many female-headed households, including in the targeted regions Khatlon (10%) and Region of Republican Subordination (RSS) (13.6%).

3. The Gender Development Index (GDI) in Tajikistan at 0.9262 is the lowest in Central Asia. Some policies and guidelines are in place, but implementation is lacking and awareness is low. Traditional gender norms inhibit women from playing an equal role, including with regard to income generating activities (IGAs). Though women make up 70% of farm labour, their ownership of land and decision-making power over investments is negligible and their income much lower than that of men. Also, they have on average 9.6 years of schooling versus 11.2 for men.

Findings

4. The internal consistence and coherence of the logframe were found sub-optimal. There was insufficient attribution to the impact indicator, the link between outcomes and outputs was not always visible and some outputs were not accurately phrased. Component 3, operational research, which was designed as inextricable part of the project, had been implemented as a standalone component. Though the programme structure and organogram had improved after extension, it was not yet adequate to address issues of wealth and economic development. Partnership with other organisations was found limited.

5. The design of WWI was found relevant to the needs of the target population, the country context and the policies and strategies of DFID and Save the Children. The concept was based on previous successful pilots, and target districts were selected from three areas around Kurgan Tube, Kulob and Dushanbe, based among others on food insecurity data and a location within 50 kilometres from a project office. WWI was designed to contribute to MDG1 and MDG3 and covers gender equality and women empowerment issues, which are insufficiently addressed by the Government. As for the target group, ownership was ensured by self-selection of groups. The “indifferent money” approach appeared feasible and empowering to the poor participants. The lack of economic options was disempowering and thus relevant to be addressed by WWI.

¹ Relevance, efficiency, effectiveness, impact and sustainability

² UNDP 2014. Human Development Report, Briefing Note for Countries, Tajikistan

6. Progress of WWI against output indicators was reasonable, though lack of clarity about the reliability and accuracy of M&E data collection makes it impossible to assess this firmly. During a head count in August 2015, it appeared only 37,248 women were actively involved in WWI instead of the originally targeted 65,000, but WG members could not confirm this many members leaving. Output 2.2, measuring how many women had used the savings for their emergency expenditure, had not been achieved either. It is not clear whether this is a result of the question being unclearly phrased or whether women really did not use the funds for emergency purposes. During field visits almost every women reported to have used funds to cover emergencies.

7. The effectiveness was found good. The progress against outcomes, as measured by the M&E system, was better than planned under all of the three indicators. In local decision-making, WWI supported 141 women in acquiring public functions at different levels. 58% of the interviewed women reported closer interaction with local authorities and more influence on decision-making. At household level, both in interviews and in the survey it was found that not much had changed. With regard to economic autonomy, though there was much more investment in income generating activities, the number of active women remained similar. Most of the women reported that with help of the experts, they had been able to generate a better income than before. As for control over assets, the women in the WG fully independently select what the savings are spent on. They also are free to select their own IGA, and 21% felt fully free to spend the money. A group of young women decided to spend almost all of their savings on their education. The baseline and endline confirmed most of the findings to a certain extent. Since they did not measure the same indicators and used different questions, it is difficult to use these reports for firm triangulations. Communication and dissemination of results was found sub-optimal. Though a communication plan exists, it was not sufficiently elaborated and implemented.

8. Efficiency was reasonable in some areas, but questionable in others. The quality and working of the M&E system and framework made achieving as well as assessing efficiency very difficult, and it did not allow for evidence-based adaptations. Positive is that with a modest budget amount, WWI managed to reach a vast target group, without any investment in goods or large size trainings - most of the money was spent on technical support and facilitation. Moreover, the beneficiary women themselves raised an impressive amount of money through their monthly savings, with an amount per beneficiary surpassing the estimated project investment.

9. The number of project staff was increased in the extension year, but it was still too low to guide more than 3,000 WGs with sufficient intensity. The quality of staff was highly praised by the beneficiaries. Some delays were faced during the implementation, especially in the operational research component. Most delays were rectified in the extension period and expenditure stands above 90% per mid-March 2016. The best local options were used. The procurement and recruitment procedures of Save the Children appeared good and support from Save the Children UK was found adequate by project staff.

10. Based on DFID recommendations improvements to the M&E framework and system have been made and additional staff was hired. However, this has not been enough to cover existing gaps and the M&E system is still not robust and timely enough to capture progress and facilitate corrective measures.

11. Impact as attributable to the project had not been captured by the M&E system, and the impact indicator in the logframe was not found very useful to do so. The evaluation therefore made an attempt to capture changes in the lives of the women through focus group discussions. Through the M&E system though, it was very difficult to measure or discern impact, but the impact as reported in the FGDs was found reasonably good.

12. Women reported social changes (they felt stronger in decision-making, more active, more mutual support, able to solve issues) and also financial changes (increased income

through newly established IGAs, ability to contribute to community infrastructure). The WGs invested in infrastructure like roads and bridges, schools and health centres, which improved the lives of the community members including themselves. As for IGAs, these included small shops, food trading, embroidery and tailoring, agriculture and brick making. Especially work that is perceived as “work for men” appeared to generate good revenues.

13. Women were increasingly involved in decision-making, though more as a group than on individual basis. A topic, which was discussed to an increasing extent and on which money was spent, was education of daughters/young women. The women were proud of what they saw as their own achievements, but some constraints were also observed. In a number of cases government supported the women’s contribution with money, goods or technical support, but in many cases they did not. Also, in a number of groups the dynamics hampered the process, because of group leaders harvesting benefits and mothers-in-law having unequal power over their daughters-in-law in the same group. Lastly, in some cases a husband returning from migration undermined the gained empowerment.

14. Sustainability was rated as reasonable. Most of the groups required 6 months to really engage, which was covered by the minimum age of all existing groups. A maturity assessment demonstrated, that out of the more than 3,000 supported groups, only 212 were able to continue independently. Other groups made good progress, but they reported they still needed regular visits from project staff.

15. The groups fully own the results of their activities; all that has been achieved was based on their own “indifferent money”. Most women feel that they would still benefit from WWI support, but that they would also continue without it, and if need be even support new groups. It looks like most of the gained empowerment was built on the group process, and if a group ceases to exist, further support to their activity and empowerment may not be guaranteed.

16. The IGAs looked sustainable, though it is difficult to estimate how the economic crisis spilling over from Russia may affect the outcome. The use of the monthly savings in community infrastructure improvements is sustainable as well, but it is not yet fully clear whether women themselves sufficiently profit from it and participation and ownership of local authorities is still low. The increasing acceptance of the women’s relatives and surrounding community of their involvement in groups and related activities is promising for future sustainability.

Lessons learned

17. The “you decide methodology” and “indifferent money” concept appear to have worked in the context of rural women in Tajikistan, and may be valuable for vulnerable women in other countries as well. Group dynamics need to be taken into account. These may be different in various contexts and need to be assessed and exploited or prevented to ensure optimal results. If remote locations are targeted, the project design, planning and resources need to fully accommodate for that. Lastly, in order to achieve sustainable changes in gender norms, a long timeframe and strong involvement of target groups beyond vulnerable women, including men, is critical.

Conclusions

18. WWI’s focus on poor rural women was legitimate, as they are one of the worst-off groups in Tajikistan. The government does little for them and they lack access to land and income. The women liked the self-selection process and appreciated increased economic opportunities, increased peer support and social coherence. The large number of WGs and in some cases the remoteness rendered the number of coaches insufficient, even after hiring additional staff.

19. Though the design was relevant, the logframe did not sufficiently capture the design details. The quality and robustness of the M&E system and framework was insufficient to timely reflect achievements and allow for evidence-based adaptations. As a result, efficiency

and value for money were difficult to measure. The fact that many achievements cannot be monetised did not make that easier. Still, the concept of WWI is valuable as a large number of beneficiaries have been reached and ownership and impressive beneficiary contribution was instigated. In 2015, the beneficiaries' savings have equalled DFID's contribution for the same year. Money has been spent efficiently and transparently, mainly on technical assistance, using the cheapest options available.

20. For expenditure and achieving output and outcome indicators, WWI was mostly on track; more than 90% of the budget has been spent and only 2 indicators were off track. It should be stipulated though, that finding only 37,248 women actively involved, was found an important lack, especially since project staff did not expect it.

21. Most beneficiaries faced disbelief at the start of WWI, even their own disbelief, but their achievements led to acceptance and credibility, helped by their investment in community infrastructure. Often they also benefited from this themselves, but caution is needed for them not to spend all their savings on issues, which can be seen as government responsibilities, especially if it decreases their opportunities for starting IGAs.

22. Impact was found in social as well as economic empowerment. Women reported larger mobility, independent decision-making and having more decision-making power, and a number of them engaged in successful revenue creation. Most of the impact looked sustainable based on the fully participatory approach of self-selection and self-mobilisation. Ensuring government commitment and contribution could help gain more impetus. It is difficult to estimate how sustainable the gains will be in the face of the ongoing recession.

Recommendations

1: Develop a new logframe and M&E Framework

A new intervention should start with an overhaul of the logframe and M&E system and framework. The logframe should be internally coherent and consistent and contain concretely formulated outputs and objectively verifiable indicators. The M&E framework must be developed on the basis of this logframe, with a limited number of simple monitoring questions and measure also increase in wealth and livelihood; participative monitoring should be facilitated. A clear work plan with responsibilities and milestones should be developed including a baseline and end line survey.

2: Stronger emphasis on involving other groups in society

To ensure noticeable change of gender norms, religious leaders and men in participating women's household and communities should be involved in WWI more strongly. Ensuring their commitment, encouraged by women's achievements in the community, and convincing the husbands of household benefits from their wives' empowerment, may help further the case of gender equality. Separate groups need to be established for young women (under 30) with tailor made support to avoid interference of mothers-in-law. Girls' and women's education needs to be more strongly promoted, both in young women and in older women's groups and in the community at large.

3: Address the responsibilities of local authorities

WWI needs to not only encourage women to use their savings for improving community infrastructure, but also support women to advocate with the local authorities. On a parallel trail, SCI and DFID must develop and implement a partnership strategy, outlining the most suitable partners and their involvement.

4: Strengthen the focus on improved livelihoods at household level

Whilst WWI should keep the "you decide" methodology central, it should also support women take better-informed decisions by conducting market assessments and research into the most viable yet suitable IGAs for women. Exchange visits may contribute, and a strong livelihood expert should be recruited to support the process.

5: Intensify the support to WGs to expedite maturation

SCI should target a much smaller number of WGs and/or involve more staff and other resources. Support needs to be planned carefully, to ensure that all WGs have equal access, independent from their location. The planning should be sufficiently flexible to allow for adaptations in case of issues like bad weather. All women should have more access to exchange visits and forums. Group leaders and coaches should be better trained, including on group dynamics, empowerment processes, and advocacy and leadership capacities.

6: Link evidence creation more closely to WWI

The new project should contain a more pragmatic research component, which is to be an intrinsic part of the programme. The research should be relevant to the logframe indicators. More frequent smaller issue based research may be contemplated, as well as in-depth causal analyses on the pathways and constraints to women economic empowerment and gender equality.

7: Improve visibility

SCI and DFID need to cooperatively improve the communication strategy and plan. The strategy needs to contain clearly phrased objectives and a well-defined timeline and reflect responsibilities and not only focus on disseminating results. The plan should address different levels of audience inside and outside Tajikistan and outreach and results towards reaching the audience should be regularly measured.

1 INTRODUCTION

1.1 BACKGROUND OF THE PROJECT

1. The Women Wealth and Influence (WWI) Project is a project funded by DFID, aiming at increasing the wealth and influence of 65,000 isolated rural women in 17 districts of Tajikistan in the Khatlon Region and in the Region of Republican Subordination (RRS). The project was designed to achieve its aim by supporting women to come together into approximately 4,200 self-directed groups.

2. The WWI programme is an accountable grant from DFID office in Tajikistan to Save the Children UK, who delegates Save the Children International in Tajikistan for signature of the grant agreement on behalf of Save the Children UK. The total project value is £2,035,814.00 and its current duration 52 Months. The project's original duration was from 1 January 2012 until 31 March 2015 with a project value of £ 1,415,000. In March 2015, the project was extended until 30 April 2016 and its amount increased to the above-mentioned value. The project has three outputs:

1. Women are directly influencing local decision-making.
2. Women enjoy increased financial security and economic resilience.
3. Creation of a robust empirical evidence base for the effectiveness of WWI methodology in improving women's outcomes.

3. The activities under output 1 and 2 are mainly carried out at field level with women's groups, and Save the Children partners with the Committee of Women and Family Affairs under the Republic of Tajikistan for achieving these outputs.

4. Under the output area 3, operational research was conducted to document how, through membership of the groups and management of their groups, women are empowered to make decisions essential to the wellbeing of their families. The Swiss Tropical and Public Health (TPH) is the main partner in this component. The task of TPH has been to design and implement the operational research in partnership with Gender Education Centre (GEC).

1.2 PURPOSE AND SCOPE OF THE FINAL EVALUATION

5. This final evaluation examined the performance and achievements of the project in Tajikistan in relation to the expected outputs, outcomes and impact. More specifically, the independent evaluation has:

1. Assessed the status and progress towards achievement of the intended outputs and outcomes of WWI.
2. Identified lessons learned.
3. Made appropriate and practical recommendations for the development of the WWI approach, for a possible new phase of the project and regarding the potential for replication or scaling up.

6. To achieve these objectives, the evaluator has assessed the project based on the criteria below. A structured and detailed overview of the approach has been captured in the evaluation matrix in Annex 4a.

1. The **relevance** of the project was measured, to ascertain that WWI was (still) suited to the priorities and policies of DFID and Save the Children on the vulnerable women. It included assessing the selection of project participants, the alignment with the Tajik context (including traditional gender norms) and needs of poor rural Tajik women, alignment with DFID and Save the Children policies and strategies and with existing policies of the Government of Tajikistan, quality of logframe and indicators, relevance

- of the Theory of Change, partnership and management arrangements, contribution of local government and communities and the feasibility of activity plans.
2. Project **efficiency** was measured to assess how project outputs related to inputs, to see whether this intervention had been a good investment. It encompassed the working of the project's monitoring and evaluation (M&E) system and framework and the management information system, timeliness and delays of implementation, flexibility to adapt to changing context, quality of project management including the existence of gaps and duplications, the management of human resources, the use of financial resources and staff/beneficiaries and budget/beneficiaries ratios.
 3. Project **effectiveness** was meant to assess the degree to which planned outputs and outcomes had been achieved at the time of the evaluation. Particular emphasis was put on evaluating how effective the support to project participants has been in achieving results, and the effectiveness of the implementing modality. Moreover, the evaluator considered the effectiveness of the communication and dissemination plans and activities under all output areas.
 4. An effort was made to estimate **impacts** or likely impacts (positive or negative) of the project, but these were difficult to assess, since impact needs more time to materialise and the project was still ongoing. Measuring impact as per logframe was not possible, as the impact indicator was not relevant for the achievements of the project. The evaluation therefore partly focused on outcomes on current and likely future achievements. Achievements related to the empowerment of the women participants, changes in gender norms and equality and the awareness of local government could only be estimated, but hardly measured. An effort was made to identify unintended outcomes and the findings were triangulated by comparing the results from the surveys, conducted by the operational research under output area 3.
 5. The **sustainability** assessment refers to the likelihood of enduring results after the termination of the external support to the groups. The fact that it was too early to measure impact also constrained assessing sustainability. This assessment has therefore been conducted based on the best possible estimation at the time of evaluation. The evaluation has assessed the extent to which benefits created by WWI may contribute to participants' wealth, empowerment and decision-making status after phasing out of support and external funding, the continuation of support by communities and local government to group activities, the extent of ownership created and the existence and quality of the exit strategy.
7. The findings and recommendations of the evaluation, along with the results of the operations research and recent technical project reviews, provided an evidence base for future project design. No diverse views on important issues were identified.
8. The final evaluation has assessed the overall results and quality of the project from inception to the date of the last field mission (March 2016). Since the project will continue until 30 April 2016, it is possible that more achievements will be made after the evaluation mission. The evaluator has included the likelihood of such achievements. The final log frame has served as reference point. As the final result of a current log frame revision was foreseen in March 2016 only, Save the Children provided access to their latest result data. The preliminary results and findings were summarized in an Aide Mémoire (in the form of a Power Point presentation) and presented at the debriefing. These were used to inform the development of the project proposal for the new phase of the project.
9. The targeted audience and potential users of the evaluation are:
1. Save the Children in Tajikistan and the UK
 2. DFID in Tajikistan
 3. Local authorities, involved in WWI
 4. Women participating in groups, established with the support of WWI
 5. All other stakeholders involved in the project

6. Development actors in Tajikistan, working on women's empowerment or gender equality
7. The findings may be shared with participants of the upcoming High-Level Panel on Women's Economic Empowerment

10. The initial design of the ToR of the evaluation was done by DFID and Save the Children; they also helped the consultant develop the methodology, approach and interview tools. No communication strategy was developed, since the TOR did not stipulate this needed to be done. The findings of the evaluation were shared during a national WWI event attended by government, NGOs and women group representatives, for questions and feedback. The report will be published on the DFID development tracker website.

1.3 EVALUATION APPROACH

1.3.1 Methodology

11. The Evaluation opted for a combination of desk review, stakeholder interviews and focus group discussions. The emphasis was placed on focus group discussions with the women beneficiaries, to do credit to the participatory approach of the project and the important role that women play. Even though a large number of Women's Groups (WGs) was visited and many women interviewed, the views coincided to a large extent. Disaggregation, for instance per geographic location, did not provide any additional insights, even though rough disaggregation between young and older has been used.

12. The desk review and key informant interviews were used to triangulate findings, to assess the findings against the existing background and to identify the opinion of other development partners, to place the findings into a broader context. In-depth interviews with staff helped with a better understanding of the project dynamics and contributed to filling information gaps.

13. The WWI programme includes an operational research component, which was meant to document and ensure that the best practices and lessons learned were captured, to enable modification of the WWI methodology for replication. In this evaluation, a comparative analysis was conducted using findings from the desk review, the interviews and focus group discussions, field observations, the results from the operational research and M&E findings. Triangulation was used to the maximum extent to enhance the reliability of the findings. On 1 March 2016 at the end of the second field visit, a debriefing was held, to present the preliminary findings to Save the Children and DFID.

14. The methodology and questions focussed on gender and women empowerment. Implicitly, power relations and their effects were also assessed, especially those in the target households and communities. Capacity building of target women and Government and other partners has been assessed as a crosscutting issue, since it was a key component of the programme. The findings of the evaluation will be used to adapt this, if and when necessary. It should be stipulated though, that the intervention was mostly geared towards target women by capacitating them to liaise with Government and demand their entitlements. Capacity building of Government staff was much less prominent. Hence the evaluation of capacity building activities largely focused on these women. Corruption related issues have been addressed whilst assessing the savings mechanism and possible fraud issues. HIV/Aids and human rights issues have not been specifically addressed by the evaluation. HIV/Aids was not mainstreamed nor specifically covered in any of the project activities. In Central Asia, human rights is a politically sensitive topic, and therefore it was decided to take women's and gender issues as a starting point for human (including women's) rights.

15. The Evaluation started with a desk review of 36 key documents as well as all project related materials (see Annex 7), which were provided by Save the Children International (SCI), in order to:

- a. Conduct an overview of the project, including major performance, achievements and constraints;
- b. Collate findings from relevant documents, including but not limited to project documents such as quarterly progress reports documents, monitoring reports policy and strategy documents and reports, reviews and studies of relevance to this evaluation.

16. An evaluation matrix was developed based on Development Assistance Committee (DAC) criteria, reflected in Annex 4A. Under each of the criteria, a number of questions are reflected. These questions have served to judge the performance; the higher the extent to which the questions led to a positive answer and the higher number of questions answered positively, the more positive the judgement would be. Based on the questions in this matrix, detailed questionnaires were developed. In total, 44 key informant interviews were held with a range of stakeholders from Save the Children, DFID and partners and stakeholders to obtain feedback on the programme activities, outputs and outcomes (Annex 3). Key informants were identified through a systematic document search, by interviewing SCI staff and by asking other interviewees.

17. The evaluation consisted of two visits to Tajikistan; the first mission of five working days was spent in Dushanbe, apart from one afternoon in the field, whereas the second part of the mission had more emphasis on field visits (6 days in Republican Subordination and Khatlon Region including travel). In Dushanbe during the first mission, the evaluator conducted 44 key informant interviews.

18. Interviews with Save the Children and DFID staff as well as with other development partners have taken place in the first part of the mission, whereas interviews with local authorities including staff of the Committee of Women and Family Affairs were held during the second (field) mission. The questionnaires (Annex 4b) were pretested during the first day of the second mission to Tajikistan, and changes were made to optimise them, before using them for the remaining interviewees.

19. 29 focus group discussions were held with 316 participants of 69 WGs, to assess the views of the women and the achievements, results and constraints at field level. During the first mission four focus group discussions were held with 20 WGs, and during the second mission 25 FGDs (with 49 WGs in total). An attempt was made to ensure a representative selection of WGs, more details are provided concerning the WG selection in the section below. Annex 3 contains the designations and organisations/locations of the people interviewed, Annex 2 the timing and locations of the focus group discussions. Results of activities by the groups were also assessed during field observations. Annex 5 reflects the structural analysis of the information, gathered in focus group discussions.

20. A Value for Money (VfM) assessment was conducted simultaneously by another consultant. During the inception mission, the evaluator worked with the VfM evaluator to develop and align the methodologies. During the second part of the mission, the evaluator concentrated on focus group discussions with project participants and carried out a limited number of key informants. Annex 3 depicts the list of interviewees and sites visited.

1.3.2 Bias and constraints

21. During the second field mission to avoid potential bias, the evaluator made use of an external, independent translator. Another potential bias may have been faced in the selection of women groups. The evaluator ascertained random and transparent selection by selecting groups independently based on existing lists of all groups (see section 1.2.3), it was difficult to find groups that no longer existed, for the very reason that their non-existence made it hard to find and gather the previous members. A couple of those groups were found, but the women were understandably little enthusiastic to dedicate time. It could therefore not be ascertained, that interviewed women were over-optimistic being a member of such WGs, whereas factors leading to discontinuation could not be fully investigated.

22. Some constraints were faced during the evaluation. The remoteness of some field locations hampered or complicated equal coverage of all villages, though the evaluator made the utmost effort to also include remote locations. Furthermore, the evaluator and the VfM consultant worked together during the inception mission to align the evaluation approach, the data collection and analysis took place at different points in time. The VfM report was not ready before this report was finalised, and its results could therefore not be incorporated as was expected. The Evaluation tried to mitigate this by including findings and conclusions from the draft VfM findings, but this was hampered by its quality being well below expectation. As a result, especially the efficiency section has suffered from lack of tangible data.

23. The alignment of the operational research data with the project data was weak and there had been no baseline to provide data for comparison purpose. Moreover, during the evaluation it appeared, that monitoring data were not always sufficiently available, and the available data were at times neither reliable nor accurate. To mitigate this, the evaluation has relied heavily on its field findings and interviews with project staff. The evaluation has tried to make a reliability judgement by triangulating the monitoring data with data from the desk review, interviews and FGSs and the baseline and endline surveys, and has used only those data that looked most accurate.

1.3.3 Data Collection Strategy

24. The data collection strategy used a number of tools to gain a deeper understanding of the strengths, weaknesses, and overall results and outcomes of the project, including:

- Desk review of background documents specific and/or relevant to the project (see Annex 7);
- Stakeholder/key informant interviews (44) guided by semi-structured questionnaires (see Annex 4b);
- Focus group discussions, supported by questionnaires and checklists. In total, 29 focus group discussions with group leaders and group members were conducted. Where possible and feasible, members from two or more groups were combined;
- Direct observations as part of field visits.

25. The sampling of villages and project participants for focus group discussions was as follows:

- The evaluator had a total 5½ days available for interviews at field level (of which ½ day during the first phase). To achieve optimal geographic coverage, 1½ day was spent in the Republican Subordination Region and four days in the Khatlon Region, out of which two days in the area of Kurgan-Tube and two days in the area of Kulob. The evaluator also visited a fashion show, held by WWI women, on 24 February in Kurgan-Tube.
- To facilitate optimal comparison, efforts were made to cover as many groups with different backgrounds as possible and feasible within the available timeframe. This included groups in remote areas and close to urban locations, new and old groups, successful and less successful groups, groups with a high participation of young women and groups with older women, groups investing in entrepreneurial activities and in community assets.
- The WWI programme manager provided the evaluator with a list of existing groups, displaying the characteristics of each group, including location, year of establishment, participation by old and young women, active or non-active status and major involvement of the group. The evaluator made a random stratified selection from this list, striving for optimal diversity and taking into account the limitations of access and distances.

26. During field visits, in as far as possible and feasible, local government staff, male community members and non-participating women were interviewed. These were either randomly selected or interviewed as advised by the group members. Relevant Save the

Children UK staff members and consultants, who have been involved in WWI but were not in country, were interviewed through internet. The utmost effort was made to collect diverse views; collecting data through the questionnaires and quantifying them was one of the methods used to provide an objective outline of the various responses given.

27. Ethical considerations of respondents were of utmost priority in determining the most appropriate methods and their implementation; UNEG Ethical Guidelines for Evaluation³ were used. For transparency purpose, during the main evaluation mission no Save the Children staff was present in interviews. All information collected from interviews has been treated as confidential, source protection was promised and followed and respondents were informed about the confidentiality at the onset of each interview. Information was used solely for facilitation of the analysis. Respondents have not been quoted in the report without their permission.

1.3.4 Stakeholder analysis

28. The stakeholders included the following groups:

- Primary beneficiaries of the project (participants of WGs);
- Save the Children International (SCI) Tajikistan project staff and coaches;
- Selected Save the Children UK staff;
- DFID Tajikistan staff;
- Local authorities in the area of intervention and in Dushanbe;
- Community leaders;
- (Future) partners looking for WGs as point of entry for their intervention.

29. The opinions of the stakeholders were sought through interviews and their contribution to the current intervention (and possibly future involvement) was assessed against the evaluation criteria, by semi-quantitative analysis among the FGD results and by comparing between interview results of various stakeholders and with desk review and operational research findings.

1.3.5 Time line and deliverables

30. The period covered by the evaluation assignment included 25 working days for the evaluator in the period between 1 January 2016 and 31 March 2016. The timetable in Annex 2 displays the inputs in relation to the available timeframe.

31. The main products of the evaluation consisted of:

- An Inception Report - submitted on 11 January 2016;
- An Aid Memoire, submitted by 7 March 2016;
- Draft Final Evaluation Report WWI submitted by 14 March 2016;
- Final Evaluation Report WWI submitted two working days after having received comments and suggestions by Save the Children and DFID (planned ultimately 31 March 2016).

1.4 OUTLINE OF THE REPORT

32. The report starts off with a description of the programme and the purpose, approach and methodology of the evaluation. It continues with a brief overview of the context of Tajikistan related to women's situation and empowerment. Subsequently, the relevance of the design is discussed in relation to needs and policies/strategies, the quality, consistence and coherence of the logframe and the institutional management set-up. After that, the report discusses progress compared to planning and elaborates the assessment of WWI against the DAC criteria relevance, efficiency, effectiveness, impact and sustainability. The constraints to implementation are brought up and lessons learned and good practices are

³ UNEG 21 July 2007. Ethical Guidelines for Evaluation

shared. Finally, conclusions are provided based on the findings as compared to the needs, and recommendations that link to the conclusions.

2 DEVELOPMENTAL CONTEXT

33. Tajikistan is a small landlocked country with an estimated population of approximately 8.6 million people of which 50.8% are female⁴. It is regularly affected by floods, landslides, earthquakes, and droughts, and only 7% of its total land area is arable. It is also subject to frequent disruptions in trade and transport and severe energy deficits, particularly in rural areas. In 1991, shortly after its independence, the country descended into a civil war, which brought widespread infrastructure damage and loss of life.

34. Tajikistan has the lowest Gross National Income (GNI) among countries in Central Asia; the Human Development Index (HDI) has a value of 0.624 (129 out of 188 countries)⁵ but the inequality-adjusted HDI (IHDI) at 0.515 is much lower than in other Central Asian countries. This is reflected also in the rural poverty as compared to urban areas at 49% vs. 42%⁶. The Government has laid down its objectives to address poverty in the National Development Strategy (2016–2030) and the Mid-Term Development Strategy (2016–2020), and has developed a tool to measure poverty and monitor the strategies with support from World Bank⁷.

35. Only a handful of people are able to generate their own capital resulting in small private sectors, which drive little economic growth. Weak enforcement of labour laws results in many working under poor conditions earning a minimum income. In rural areas, families have access to small and irregular income flows, both cash and in-kind from daily labour, salaried wages, pensions, remittances, crops, animal husbandry and borrowing.⁸

36. Since transition from the Soviet command economies to market economies in the 1990s, migrant remittances have played a large role; World Bank cites 49% of Gross Domestic Product (GDP) for 2013, the highest proportion in the world. While the economic crisis has not hit Tajikistan directly, the recession in Russia and the tightening of migration regulations have an indirect and profound impact through the declining remittances. The value of remittances in 2015 fell below 40%⁹, putting the poverty reduction gains of the last decade at risk. Though there are different opinions about the proportion of the remittances used for consumption¹⁰, they seem to be often used for short-term resilience and to cover the period until the next cycle of remittance¹¹. The business environment is generally challenged by limited energy, poor international connectivity, unpredictable rule of law, cumbersome regulations and corruption.

37. The average number of children per woman in 2012 was 3.8, but it is higher in poor rural families and if the education of the mother is low. The average in the Khatlon region is the highest at 4.4¹². In Tajikistan, often caused by migration and the previous civil war, the number of female-headed households is significant (19.4%). This phenomenon is slightly

⁴ <http://countrymeters.info/en/Tajikistan> accessed 23/01/16

⁵ UNDP 2014. Human Development Report, Briefing Note for Countries, Tajikistan

⁶ World Development Indicators, 2009 and 2013

⁷ <http://www.worldbank.org/en/results/2016/05/25/tajikistan-adopts-new-improved-approach-to-measuring-poverty> accessed 05/11/2016

⁸ UNDP 2013. Human Development Report – Explanatory Note

⁹ <http://www.worldbank.org/en/news/press-release/2015/04/13/remittances-growth-to-slow-sharply-in-2015-as-europe-and-russia-stay-weak-pick-up-expected-next-year> accessed 29/01/2016

¹⁰ ILO Subregional Office for Eastern Europe and Central Asia, 2010. Migrant Remittances to Tajikistan The Potential for Savings, Economic Investment and Existing Financial Products to Attract Remittances

¹¹ IFAD, 2015. The use of remittances and financial inclusion

¹² Government of Tajikistan, Tajstat, 2012. Tajikistan Demographic Health Survey

less prominent in rural areas, 10% of rural households in Khatlon and 13.6% in the Region of Republican Subordination (RRS) are female headed. Female headed households are 28.6% more likely to be poor than those headed by men. The likelihood of a woman heading a household increased significantly with her age¹³.

38. According to the 2010 Millennium Development Goal (MDG) Progress Report¹⁴, MDG1 (eradicate extreme poverty and hunger) may be achieved, partly as a result of the implementation of poverty reduction strategies, but stretching to the poorest quintile in the national consumption. The rate of extreme poverty of women was found 22.9% compared to 16% for men. As for MDG3 (promote gender equality and empower women), achievement is only likely in primary and potentially in secondary education. As for participation of women in tertiary education, in wage paid labour and national seats in Parliament, achievement is found unlikely.

39. The Gender Development Index (GDI) in Tajikistan at 0.926¹⁵ is the lowest in Central Asia. The country has ratified important treaties on human rights, including the Convention on the Political Rights of Women and the Convention on the Elimination of All Forms of Discrimination against Women. In 2010, the “National Strategy on Activating the Role of Women in Tajikistan 2011-2020” was adopted¹⁶. Tajikistan has furthermore taken a number of steps to strengthen its legislative framework and gender equality is enshrined in national laws and policies¹⁷. Women and men have equal rights to inheritance and property. Despite the existence of this basic legal framework, lack of harmonization of laws and regulations and weak institutional mechanisms and uneven commitment of public and private stakeholders, and under-financing of action plans hamper achieving gender equality¹⁸.

40. Despite equality being formally guaranteed by law, women’s rights are neither well-known nor widely realised, with the banned practices of non-consensual polygamy, arranged marriages, under-age marriages, and endogamous marriage ongoing.¹⁹ The vast majority of women do not know the Tajik Family Code, the civil legislation that governs home life and protects women.²⁰ Many women also face constraints in exercising their legal rights to land, property and money. Property rights are undermined by customary beliefs that household property belongs to the husband or the parents in law²¹. There is a gender policy, but implementation is lacking; related action plans, though donors repeatedly supported the development thereof, could not be identified.

41. Women’s income generating activities (IGAs) are constrained by social and gender norms with strict male control exerted even from a distance. Such control leads to unequal access for women to both labour markets and resources, severely hindering income-generating capacities. The WWI end line research²² report confirms, that 18% of women compared to 39% of men work for a salary. Combined with limited access to resources and credit, women thus mainly conduct home based businesses, which are in low valued-added sectors, non-competitive, and with a high labour investment for low return. Female

¹³ World Bank, 2009. Improving Women’s Access to Land and Financial Resources in Tajikistan

¹⁴ UNDP, 2010. Millennium Development Goals. Tajikistan Progress Report

¹⁵ UNDP 2014. Human Development Report, Briefing Note for Countries, Tajikistan

¹⁶ World Bank 2013. Tajikistan Country Gender Assessment

¹⁷ Such as the law ‘On State Guarantees of Equal Rights and Equal Opportunities for Men and Women’ (2005)

¹⁸ UNCT September 2015. Joint UNCT Submission for the Universal Periodic Review of Tajikistan

¹⁹ European Parliament Think Tank: At a Glance: Tajikistan Human Rights Situation.

²⁰ Mission East in Tajikistan, November 2010. Women’s Legal Literacy: Research Study in the Context of the Family Code Legislation of the Republic of Tajikistan and Islamic Family Code of Shariat Law

²¹ DFID, June 2011. Conflict-affected and Fragile States: Opportunities to Promote Gender Equality and Equity? Helen O’Connell with Wendy Harcourt

²² Save the Children, Swiss TPH, 1 December 2015. Women’s Wealth and Influence: Creating Robust Evidence for its Effectiveness through Operations Research. End line research report.

participation in the labour market is 58.9% compared to 77.1% for men. The GNI per capita of men is 50% higher than women (US\$3,017 vs. 2,014)²³. Women make up 70% of the farm labour and carry at the same time the responsibilities of child and elderly care and household subsistence. The feminization of agriculture is not empowering women. They are three times less likely to be heads of farm than men, and women are less likely to be listed on land certificates²⁴.

42. Regarding education, men have 11.2 average years of schooling against 9.6 for women²⁵. 86% of out of school children are girls²⁶, and female dropout rates increase often from grade 9, especially in rural areas, and there is insufficient public funding for education including infrastructure.

43. The adjusted maternal mortality rate was estimated at 65 per 100,000 live births in 2010, the highest among the former Soviet republics²⁷; women are reportedly often unable to get treatment or even purchase medications for self-treatment, due to lack of funds, and/or permission to seek treatment²⁸.

44. The intervention has been managed and delivered aligned with four out of five principles of the Paris Declaration on Aid Effectiveness, namely Ownership, Alignment, Harmonisation, and Results. The relation to Mutual Accountability was less strong, since linkage to and ownership of local authorities had not been sufficiently addressed.

2 INSTITUTIONAL AND MANAGEMENT SET-UP

45. Save the Children in Tajikistan implemented the project component 1 and 2. Save the Children UK in London managed the operations research component in close cooperation with Save the Children in Tajikistan and the research partner, overseen by a reference group, which met four times and gave their feedback on the various reports. Up to now, their support to the dissemination of and engagement in the findings at regional and global level could not be materialised. Although SCUUK availed of stronger research related capacities to oversee the research component, it led to a lack of understanding and involvement from SCI Tajikistan, which partly explains the weak link between the three outputs.

46. The organogram has changed during the project duration, and the current organogram is reflected in The organogram supported a good quality implementation, but there is room for improvement and better structuring. The wealth and economic development is absent as a subject matter in the organogram, and gender and livelihoods are combined in one person. As no specific person was responsible for livelihoods and economic development, the focus may have been less strong. Anyhow, in a project like WWI, all staff but especially the project manager and the M&E manager should have good knowledge and experience on gender. Additional technical assistance on gender can be provided by SCUUK. The manager of the entire project was also responsible for the Kurgan-Tube office, which may have prevented her from concentrating on the overall coordination and providing strategic direction. There was insufficient staff to operate at field level, and too few coaches to support formation and strengthening of over 4,000 groups in a qualitative manner. Even in the new settings, each coach is on average responsible for 247 groups.

²³ UNDP 2014. Human Development Report, Briefing Note for Countries, Tajikistan

²⁴ USAID, World Bank, DFID. November 2011. Gender Issues in Land Reform: Preliminary results from the study: Assessing Development Impacts on Rural Vulnerability and Resilience: Evidence from Land Reform and Sustainable Agriculture Efforts in Tajikistan. Eric A. Abbott, consultant.

²⁵ UNDP 2014. Human Development Report, Briefing Note for Countries, Tajikistan

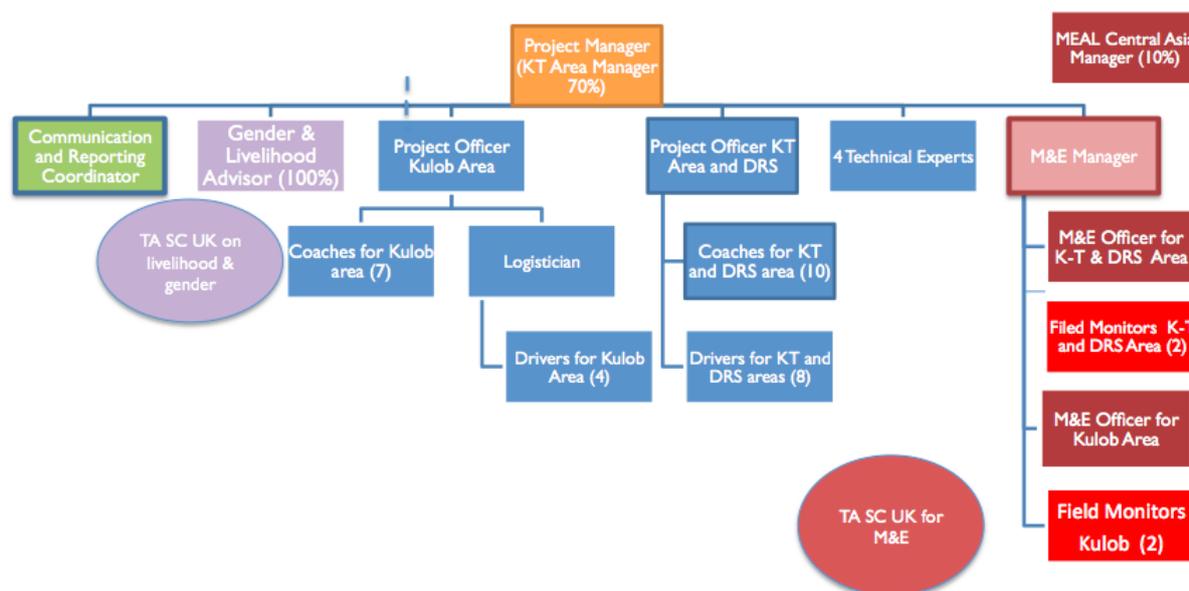
²⁶ UNESCO 2008. EFA Global Monitoring Report

²⁷ UNICEF: http://www.unicef.org/infobycountry/Tajikistan_statistics.html accessed 23/01/2016

²⁸ Demographic and Health Survey, Tajikistan 2012. Measure DHS, ICF International, Calverton, Maryland, USA

47. Figure 1 below. The organogram supported a good quality implementation, but there is room for improvement and better structuring. The wealth and economic development is absent as a subject matter in the organogram, and gender and livelihoods are combined in one person. As no specific person was responsible for livelihoods and economic development, the focus may have been less strong. Anyhow, in a project like WWI, all staff but especially the project manager and the M&E manager should have good knowledge and experience on gender. Additional technical assistance on gender can be provided by SCUK. The manager of the entire project was also responsible for the Kurgan-Tube office, which may have prevented her from concentrating on the overall coordination and providing strategic direction. There was insufficient staff to operate at field level, and too few coaches to support formation and strengthening of over 4,000 groups in a qualitative manner. Even in the new settings, each coach is on average responsible for 247 groups.

Figure 1: Organogram WWI project since February 2015



The partnership with DFID was found very good. DFID has been involved not only as a mere donor, but also as an active partner by showing a large ownership and interest, which encouraged a good quality implementation and relationship. DFID has been well involved in the project and contributed to ideas for improvements and adaptations. DFID appeared flexible in case changes to the design needed to be made. Still, mutual consultation and field visits did not happen as regular as expected according to planning, as a result of work burden with both SCI and DFID itself and lack of early planning.

Apart from WWI, Save the Children implemented three other projects²⁹ in the WWI areas, and made an effort to use synergies to mutually benefit the results of the projects. Two of the projects are health based, and WGs sometimes used part of the funds to help establish and renovate health facilities, sanitation and hygiene utilities, including those of improving nutrition status of their children; awareness raising on health and nutrition provided by these projects takes place also in the WGs. The third project is related to literacy and includes women from WWI to increase their interest in reading and understand the importance for their children's education. Some joint events were conducted envisaging the improvement of the quality of child education.

The design of WWI did not have a strategy or plan to engage with other development partners at the design stage. Consequently, there were only few partnerships in the implementation phase, most of them established ad hoc. Collaboration was established with

²⁹ The Mother and Child Health project (in Shahrinav, Rudaki and Tursunzoda Districts), the SINO-5 Project (in Vose, Hamadoni, Tursunzoda, Rudaki and Shahrinav Districts) and the Quality Reading project (in all districts in Khatlon region)

GIZ on agricultural inputs, and with Mercy Corps, Chemonics and USAID concerning their interventions on women entrepreneurship and mother and child health. The organisations planned to use the WGs to select participants for their projects and sometimes to conduct training. At the time of evaluation however, the collaboration was only at local level and concerned a small percentage of the WGs and participants, or had not started yet. There had been collaboration with UNICEF on salt iodisation; UNICEF provided information and tools for improving awareness and compliance with salt iodisation at field level, and SCI trained women on this topic.

Concerning government partnership, a similar observation is made; there was involvement of local authorities, but that was mostly informal and not part of a structural plan. Only with the Committee of Women and Family Affairs, a commitment (MoU) was consolidated at a later point in time, and their role and input was limited. An MoU with Ministry of Labour was in development during the evaluation period.

The implementation of WWI follows a structure of work and activity plans. The WWI Detailed Work Plan 2015/2016 provides overall guidance for all. The technical support team, project officers and M&E manager prepare monthly and weekly plans, which are compiled by the communication and reporting officer. These plans give oversight to the project management and enable the staff to make optimal use of their available time. The input of SCUK into the work plans was not reflected far in advance. Their support was more issue-based and demand driven in nature.

The overall coordination of WWI takes place in Kurgan Tube and there is a project office in Kulob, whilst the implementation in RRS is coordinated from the Dushanbe office. Project officers, project coaches and M&E staff work from the project offices, and the project manager spends a large part of her time in the field. Technical experts spend most time in the field and the subject matter specialists divide their time over Dushanbe and the field. An organogram has been included in section 3.3 on institutional management.

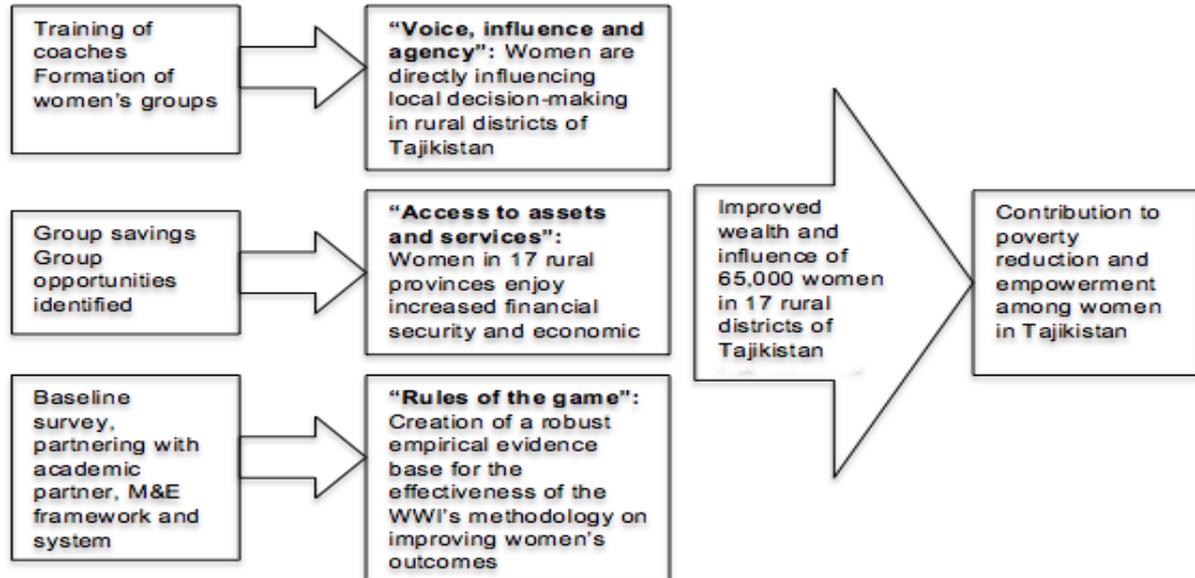
Save the Children in the United Kingdom (SCUK) is involved in project oversight and management of the research component. Furthermore, SCUK offers regular technical assistance on demand and on specific topics such as gender, communication and M&E.

3 INTERNAL COHERENCE AND CONSISTENCE OF THE APPROACH

The internal consistency and coherence of the logframe were found sub-optimal. There was insufficient attribution to the impact indicator, the link between outcomes and outcomes was not always visible and some outputs were not adequately defined to capture project progress. Component 3, operational research, which was designed as inextricable part of the project, had been implemented as a standalone component.

48. The WWI approach is based on a Theory of Change, which has been depicted in **Error! Reference source not found.** below.

Figure 2: WWI Theory of Change



The three components of training and group formation, group savings and opportunity creation, and baseline survey and M&E each contribute to one out of three “domains of change” leading to gender equality and social inclusion. These three domains of change together should lead to the improved wealth and influence of 65,000 poor rural women. Though the theory of change is simple and credible and supported by the implementation, it is not fully reflected in the logframe. Also, the logframe does not really enable monitoring of data on women’s wealth or household wealth.

49. The logframe is reflected in Annex 6. The impact indicator in the logframe is “Proportion of seats held by women in national parliament”. The logframe has three outcome areas:

- Number of women who feel taking part in local decision making process
- Number of women who perceive greater economic autonomy as result of participating in WG
- Number of women who report feeling sense of control over household assets

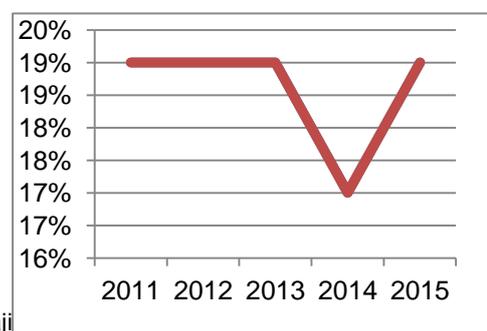
50. The outputs as per latest logframe are as follows:

- Women are directly influencing local decision-making
- Women enjoy increased financial security and economic resilience
- Creation of a robust empirical evidence base for the effectiveness of WWI methodology in improving women’s outcomes

51. The logframe was updated twice during the project period to reflect recommendations from the DFID review missions of 2013 and 2014. Though the equality of the logframe has improved since its revision, there are additional gains to be made in relation to its internal coherence and consistence. One of the main inconsistencies is related to output 3, the operational research component, which is only very weakly linked to the outcome indicators, if at all.

52. The impact indicator of WWI is “Proportion of seats held by women in national parliament”.

Figure 3: Proportion of seats held by women in national parliament



Whereas the planned percentage increases from 19 to 30% throughout WWI's duration, the actual percentage is fairly stable, as **Figure 3**³⁰ demonstrates. Although this is disappointing, the impact indicator chosen is not sufficiently adequate given the timeframe of the programme and the limited attribution level, as WWI focused mainly on village and maximally district level. Female participation declines with a higher state level³¹. Moreover WWI's implementation did not have a nation-wide coverage. Therefore any expected contribution to increased political representation will be limited.

53. There are three outcome indicators and two output areas. Especially outcome 3, "Number of women who report feeling a sense of control over household assets", seems to be poorly connected to the outputs. Output 1 and 2 are only connected to the field implementation; output 1 is focused on local decision-making, whilst output 2 is about increased financial security and resilience. The indicators focus on starting of income generating activities and contribution to and use of pooled savings. None of those however has a link to household assets. Even if women participate more in household decisions, the husband could still have the monopoly. Some of the other output indicators are not sufficiently informative or well linked. Output indicator 1.5 "Number of women who report increased participation in decision-making at household level" should be further concretized. Output indicator 2.3 "Total amount of cash contributed by women's group members from group formation to date" is not optimally useful. It does not capture information on whether the savings have been actually invested, and what is still in the books. Output indicator 2.2 "Women who would use pool savings as one of their emergency funds" is not very informative and often misunderstood, whereas an indicator reflecting increased resilience related to the pool funds, or change in coping strategies, is missing.

54. The booklet "Women's Wealth and Influence – The Storybook" contains and explains the WWI model. Project field staff encourages the women to read and use the booklet, so as to grasp and subscribe to the approach. The storybook is based on four pillars: "Indifferent money", "You decide", "Money Likes to be counted" and "The testimonials". Three quarters of the interviewed women were very positive about the booklet and were mostly inspired (22%), found the booklets useful (16%), recognized themselves in the testimonials (10%), or aspired themselves to become like the women in the booklet (6%).

55. Financial and human resources have been well allocated. As per the nature of the project, most financial resources were allocated to support human resources. The quality of staff was found good, the quantity of staff members not always sufficient. Even though an additional number of technical staff and M&E staff members have been recently appointed, the large number of WGs prohibits that the needed intensity of support is always provided. Some of the staff reports to have been frequently overburdened with work.

56. The risks have been well identified in the design stage as follows:

- 1) Fraud among women groups
- 2) Programme resources insufficient to meet outcomes
- 3) Political civil unrest
- 4) Weak human resource capacity

57. These were all realistic estimations of risk, and not easy to mitigate; issues like political unrest cannot really be harnessed. Though SCI described mitigation in the design documents, in reality the limited quality and working of the M&E system prevented any timely mitigation. Adverse group dynamics and a severe decrease in women group members could go unnoticed. The assumptions at the design stage were related to the occurrence of emergencies, economic and political changes and acceptance and coping strategies of the

³⁰ Source: World Bank, accessed 22/02/2016

<http://data.worldbank.org/indicator/SG.GEN.PARL.ZS/countries?display=graph%20tajikistan%2C%20public%20s pending%20on%20education%2C%20total%25%2525252R522U25202825252520of%20gdp>

³¹ World Bank, June 2013. Tajikistan Country Gender Assessment

communities; some assumptions were about group dynamics. The assumptions were linked to the risks and realistically phrased. All of the assumptions were found realistic.

4 RELEVANCE

The design of WWI was found relevant to the needs of the target population, the country context and the policies and strategies of DFID and SCI. The concept was based on previous successful pilots and the target areas selected on the basis of food insecurity and feasibility criteria. The concept of “indifferent money” and the “you decide” methodology worked well in the local context. The support of WWI has contributed to the social and economic empowerment of approximately 40,000 women in the regions Khatlon and RSS of Tajikistan.

4.1 RELEVANCE TO POLICIES AND STRATEGIES AND NEEDS AT COUNTRY LEVEL

58. The design of WWI was based on previous successful pilots, namely one DFID funded pilot in India and a smaller USAID funded pilot in Tajikistan (2010-2011).

59. WWI has selected districts in three areas around Kurgan Tube, around Kulob, and around Dushanbe. In these districts, Jamoats (sub-districts) were selected, and from the Jamoats target villages were selected to start women groups. The locations were selected based on the criteria below. These selection criteria were meant to ensure reaching food insecure women as well as offer feasibility with regard to implementation.

- Within the 50 km radius of the area office
- Chronically food insecure
- No other international NGO implementing similar projects in these areas
- The rural nature of villages within the district
- High outmigration of males for work
- Limited economic opportunities

60. At the impact level, this project was designed to contribute toward meeting MDG 3 (improving gender equality) and 1 (reducing poverty). Though the MDG report of 2010 is positive about the decrease in poverty, the poorest quintile is not part of this positive outlook and extreme poverty among women is confirmed as much higher than men³². The chance that MDG3 will be achieved is, apart from primary and secondary school participation, extremely limited. Also, the poverty rate in rural areas is much higher than in cities. SCI has done well therefore, targeting poor rural women; empowering women and improving their decision-making and their access to revenues, though perhaps small in scale, was therefore found relevant.

61. The project covers gender equality and women empowerment, topics that are insufficiently addressed by the Government of Tajikistan. The existing legal framework incorporates principles of gender equality, but laws are often not harmonized or adequately implemented. The Government conducts very few activities and has almost no funds to address gender inequality and women empowerment³³. There are state goals of 30% representation of women in governing bodies of the legislative, judicial and executive apparatus, but these have not been achieved. Though a strategy to decrease the gender gap³⁴ is in place, the level of implementation, realization and even awareness is weak

³² UNDP, 2010. Millennium Development Goals. Tajikistan Progress Report

³³ World Bank, June 2013. Tajikistan Country Gender Assessment

³⁴ National Strategy on Activating the Role of Women in Tajikistan 2011-2020

among others due to lack of funds, skills and knowledge. Development partners like World Bank and ADB have tried to support the development of gender policy action plans, but the existence or implementation of such plans could not be identified.

62. In the 2016-2018 strategy for Save the Children Central Asia, the support to 4,000 women groups (WGs) on decision-making processes is brought up as one of the value propositions. Children are the main target beneficiaries of SCI; though children are not directly targeted, it may be expected that their wellbeing improves with the social and economic empowerment of the mother. The entire household benefits from the improved situation, and the mother is better able to prevent her children dropping out of school, ending up in child labour and being exposed to violence.

63. DFID highly prioritises economic empowerment of women and girls; it invests in women and girls to better contribute to transforming societies and to stop poverty before it starts. Access to assets for women and girls is one of the four pillars of DFID's strategic vision for girls and women and a key commitment of DFID's Operational Plan for Central Asia by addressing poverty, promoting stability, security and development and contributing to women's economic empowerment. Another relevant priority in the operational plan, addressed by WWI is wealth creation, by providing poor rural women with the means and methods to pool their savings, allowing them to undertake community project and IGAs.

4.2 RELEVANCE TO THE NEEDS OF THE TARGET GROUP

64. After the wave of migration, following the civil war, women were left alone, isolated and burdened with work. Though it is broadly believed that households benefit from remittances, these are in one third of the cases sent to parents and elderly relatives, leaving the women in precarious circumstances, whilst at the same time responsible for all of the tasks³⁵. The women, who are not only very poor in terms of wealth, but also often without husband close by and burdened with work, found WWI's support very relevant to their needs.

65. In rural areas, many of the households are female headed. Women have less access to land, income and credit, and many decisions are taken by men. WWI has addressed a very important need by equipping poor rural women with tools for their social and economic empowerment.

Women in Danghara shared: "We would always beg our migrant husbands in Russia over the phone: please, send more money! Nowadays, they ask us, whether we can lend them money for a ticket, and they appreciate it as well."

66. For establishing the groups, a self-selecting process was applied, supported by WWI's coaches; groups were formed for instance on the basis of shared backgrounds or similar interests, but also by the coincidence of being present at the project presentation. The self-selection process contributed to group coherence. Since participants had to dedicate their time and a small amount of money, their willingness to do so indicated the relevance of their selection and their future ownership. Social control from other group members contributed to inclusion of mostly poor women.

67. Out of 49 interviewed groups in the second mission, 42 groups started group formation based on coincidence and encouragement by the coach and seven started based on a shared background (two teacher groups, two nurse groups, two groups of women with reasonable education and one young women's group). The lowest age of the participants varied between 18 and 49 with an average 27.4. The highest age varied between 40 and 76 with an average of 55.8. Though young women (18-30 years of age) participated in mixed age groups, there were usually only one or two. Sixteen of the interviewed groups were established in 2012, 17 in 2013 and 16 in 2014. For more information please see annex 5.

68. The approach of the project is based on three pillars:

³⁵ OSCE. (2012). Social and Economic Inclusion of Women From Migrant Households in Tajikistan

- Women decide with whom they will form a group and how frequently they meet
- Collection of “indifferent money”: money that is too insignificant to have value of its own is collected from group members. When pooled over time, it can be used to significantly benefit the group and its members.
- ‘You decide’: the women in the group decide what they want to do with their money, including giving loans to others, implementing community infrastructures or investing in businesses, or as an emergency fund, to provide an important safety net in difficult times.

69. Especially the first and the third point highlight the highly participatory nature of the implementation of WWI. This however relates mainly to implementing the existing activities; there is less participation of women in monitoring or in designing or making improvements to the intervention, for instance on how to better influence local decision-making.

70. The “indifferent money” approach builds on the premises, that even poor people can find an amount of money to save, however small it may be. The fact that far more money was saved by the WGs than planned, confirms this premise. In many cases, the women confirmed that the money, which would otherwise not have had a clear purpose, was well used for their own, the groups’ or the community’s purpose. It contributed to investments for addressing needs at community level (see Table 1 below) and at individual level (80% of the women had covered one or more urgent needs in their household, 57% used it for health emergencies and 40% education).

Table 1: Percentage of WGS investing savings in community needs

Community needs	School	Water	Health centre/hospital	Training	Kindergarten/Playing space	Market access	Others	Not invested in community needs
Percentage	4%	10%	19%	8%	10%	8%	6%	35%

Source: Focus Group Discussions

71. In the baseline research, women’s lack of economic options was found to be disempowering. WWI addresses this gap by enhancing women’s access to income generating activities through the group approach, and now also by offering technical assistance by the experts, which were newly hired in the extension year. Being exposed to success stories of others³⁶ makes women realise, that such options also exist for them.

72. The WWI design targeting women’s participation in public decision-making was also found highly relevant. Their low political representation is among others caused by gender stereotypes and lack of money, time, and family support³⁷. WWI tackles this by encouraging women’s participation at the lowest political level, while at the same time enhancing their social and financial strength.

73. Gender equality has been laid down in legislation, but in practice the law is insufficiently followed³⁸. Having access to the relevant information and knowledge about the channels of implementation of laws may help poor rural women to positively influence the implementation of such laws. In 14% of the groups, when asked about their knowledge about laws and legislation, women referred especially to the booklet “Questions and answers on family right”.

74. The WWI endline research highlights, that an important gender gap exists in Tajikistan, especially at higher levels³⁹. In interviews with participants of WG and project

³⁶ Including through the project booklet “Women’s Wealth and Influence – The Storybook”

³⁷ Mamadazimov, A. and Kuvatova, A, 2011 Political Party Regulations and Women’s Participation in Political Life in Tajikistan

³⁸ World Bank, June 2013. Tajikistan Country Gender Assessment

³⁹ Gender differences were observed at the higher education level: men completed an academic degree four times more often than women (42% vs. 11%)

staff, an increasing attention for girls' education was reported. WWI gave a positive impetus by linking the participants to their project on literacy. Also, the women in the groups shared, that education of daughters was a frequently discussed topic and it was discussed to an increasing extent, and 64% of women reported that the investment was for their daughters' education. At the onset, they had not been so convinced about the need for women in general and their daughters in particular to get a good education, as this had not been common. A number of the women brought up how much they enjoyed their activities, but that they felt they could have been much more successful, if they had not been so poorly educated.

75. The ownership of the intervention was high. None of the women identified the support as part of a project. Upon request, they shared that they realised that the funds for technical support had come from the UK, but they saw the WG as their own activity and did not ventilate information about the donor widely. Even though this is perhaps not conducive to visibility⁴⁰, the evaluation sees this as a positive point.

76. An important change that is affecting the situation of the women is the economic crisis in Russia, where many of the Tajik male migrants are active. As a result, many migrants have returned or will return fairly soon. It is not fully clear yet, how this return will impact on the lives of the poor rural women. In fact, ten women reported that their husband had returned recently from Russia, and none of them were positive about the effect of that return on their empowerment and freedom. There is therefore a well-grounded fear that returning migrants will have a negative impact on gains made in empowerment among WG members.

5 IMPLEMENTATION

5.1 PROJECT PROGRESS COMPARED TO PLANNING

Progress of WWI against output indicators was found reasonable, though lack of clarity about the reliability of M&E data collection makes it impossible to assess this firmly. During a head count in August 2015, it appeared only 37,248 women were actively involved in WWI instead of the originally targeted 65,000. During FGDs, women in the WGs could not confirm this and instead said that only few women left. Though this could have been caused by a drop in number of WGs, this could not be substantiated by the M&E data. Output 2.2, measuring how many women had used the savings for their emergency expenditure, had not been achieved either. It is not clear whether this was a result of the question being unclearly phrased or whether women really did not use the funds for emergency purposes. During field visit almost every woman reported to have used funds to cover emergencies.

Beneficiaries found project support of good quality; staff members were knowledgeable and trained on topics, relevant to adequate beneficiary support and to changing circumstances. During the extension phase, technical experts were hired to respond to issues faced by the beneficiaries. In the last phase of the project, conferences and exchange visits were added to the programme.

77. In 2014, a number of indicators were not fully met, which according to SCI staff may have been partly caused by under-reporting, resulting from unavailable data. WWI originally targeted the formation of 3,000 WGs, with an average size of approximately 22 people. In practice, the average group size appeared smaller, so SCI increased the number of groups to be formed from 3,000 to 4,200. This number was reached by November 2014. Though this increase meant that (almost) the planned number of beneficiaries could be reached, it also meant that more support from SCI was needed with a 40% increase in number of groups.

⁴⁰ There was no equipment or furniture with the usual stickers displaying where the money came from either.

78. It is worrisome though, that in the “100% monitoring exercise” in August 2015, only 37,248 women were counted in 4,196 groups⁴¹. Not only is this a large decrease in number and a break in trend, it also casts a shadow of doubt on the reported March 2015 outcomes. This would mean for instance, that almost all women in the project had reported positively on all outcome indicators. Contradictory to this decrease, in the focus group discussions the number of women who left a group was reported very low. Women leaving groups were specifically mentioned with time, reasons and sometimes names, so it was not a memory issue. Also the average group size, which from the monitoring data comes out as 12.8, is much lower than the average size in the interviewed groups (size ranged from 7 to 25 with an average of 16.0). Though the findings of the focus group discussions should be validated by repeated interviews to ensure these were the correct data and enable such conclusion, the first impression is that the reliability of all M&E data needs crosschecking.

79. Table 2 provides the indicators related to output indicators and achievements from 2014 up to now, as far as provided by Save the Children. New monitoring data after March 2015 were unfortunately not available.

Table 2: Output indicators and achievements

Indicator	Base line	2013		April14		March 15		Target Mar16	Aug15
		Target	Actual	Target	Actual	Target	Actual		
Outputs									
Output 1: Women are directly influencing local decision-making									
1.1 # districts where WGs were formed	-	17	17	17	17	17	17	17	17
1.2 # women in WGs	-	-	23,102	49,000	47,881	65,000	61,721	65,000	37,248
1.3 # women achieving public office, both elected and appointed	-	-	54	16	176	32	226	300	N.a.
1.4 # community projects/collective initiatives initiated by members WGs	-	-	1,480	13,000	11,295	19,500	17,747	26,000	N.a.
1.5 # women who report increased participation in decision making at household level	-	-	3,224	19,500	21,551	32,500	32,283	36,500	N.a.
1.6 # women who report increased participation in decision-making at community level	-	-	-	600	1,403	1,625	4,651	4,000	N.a.
Output 2: Women enjoy increased financial security and economic resilience									
2.1 # entrepreneurial activities started by women	-	-	148	650	1,505	1,300	2,604	4,000	N.a.
2.2 # women who would use pool savings as one of their emergency funds	-	-	-	22.500	7,648	45,500	15,133	50,000	N.a.
2.3 Total amount of cash contributed by WG members until date	-	-	1.5 million	1.075 million	1.650 million	2.285 million	1.7 million	3.637 million	N.a.
2.4 # women with access to entitlements	-	-	-	-	-	-	80	N.a.	N.a.
Output 3: Creation of a robust empirical evidence base for the effectiveness of WWI methodology in improving women’s outcomes									
3.1 New, high quality data sets generated	-	Baseline completed		Midterm report completed		End line report completed		-	-
3.2 Paper submitted to peer	-	-	-	-	-	-	-	Paper not	

⁴¹ Only after the evaluation had been conducted, it was reported that there had been a serious drop in the number of WGs to 2,000, which clarifies why the report by women of others leaving the WGs was so small.

reviewed journal								published yet
3.3 Dissemination strategy of key findings and roll out	-	Communication strategy ready						Papers, film in production

80. Achievements related to other outputs have been approximately as per plan, or better, at least per March 2015; apart from output 1.2 and 2.2, it is expected that the project will have achieved its goals. No data were collected in August 2015 though, and with the new number of beneficiaries, no extrapolation can be made in a reliable manner. The number of women, who felt they were stronger in community decision-making, was considerably higher than planned. Less community projects were started than was the plan.

81. Under output 2, according to M&E data more entrepreneurship activities were started and more money was saved than planned, but far less women made use of the pooled funds for emergency purposes. The field visits made clear, that this is most likely a definition issue. 73% of interviewees reported, that they had used group savings for emergency related purposes, such as medical issues (63%), immediate repair to a leaking roof or funeral costs. Moreover, savings were used for issues that one may also label as emergency issues, though they are not unexpected such as electricity bill payment. The end line survey confirmed emergency related spending by reporting that spending priorities shifted in the end line noticeably towards meeting essential needs, and that group savings were accessed in times of need and empowered women to better respond to emergency situations and other unforeseen events. The line between essential needs and emergency needs may be a thin one; perhaps “emergency use” therefore needs to be more sharply defined. Most of the non-emergency issues, for which group savings were used, were charity (12%; defined as giving money to poor community members, family members and acquaintances with financial problems or health issues, and donations to the mosque) and for organising weddings of adult children (12%); a few group members had used the money for kitchen utensils and festivities.

82. Under output 3, delays were faced throughout. The baseline midline and end line reports were delivered late and all three surveys had quality issues. At the time of the evaluation, the paper was not yet ready for publication, but TPH promised to finalise it before the end of the project.

83. To ensure quality implementation, project staff has been trained on various topics. All staff was trained on:

- Prevention of Domestic Violence, conducted by an international trainer free of charge under a project of the Swedish International Development Cooperation Agency (SIDA).
- Gender mainstreaming and gender equality training (by SCUUK)
- Agriculture and livestock training (short information of livestock diseases, technology of cultivation of vegetable crops and methods of pest control, pest management)
- Construction work in rural area; allotment of land under social construction
- Legal and social protection.

84. The field coaches were trained on the following subjects:

- Violence extremism and radicalization leading to terrorism, free of charge by OSCE
- Legal and social protection
- How to start business in rural areas
- Cash management
- Training of Trainers: Introduction on gender

85. Furthermore, M&E staff members were trained in January 2016 by SCUUK; the project manager participated in trainings on project management, fraud and security, and the M&E Manager participated in an M&E training conducted in Bangkok.

86. All of the WG members were very positive about the support of the coaches, to the extent that none of them could come up with an example of an issue, which the coach had not been able to solve. Coaches had helped on a wide range of issues, including related to the women's IGAs and more technical questions on the investment in community infrastructure.

A WG in Khovaling: "At first we were shy being much lower educated than the coach, but when she became like a relative, all we wanted was for our daughters to be educated like her."

87. From mid-2015, technical specialists have been recruited. Based in the Kurgan-Tube office, they are providing women's groups with tailored advice, hands on assistance and mini sessions on agriculture/livestock, business development, legal and social protection and salt iodisation. Some of the topics they cover are linked to other projects, government and extension services, social insurance, membership of water users organisations and farmer associations, obtaining building permits, land rights, and advice on livestock and agriculture related topics. The business development expert supports the WGs in finding investment for unused group savings.

88. In interviews, though women in 22 out of 49 WGs had met technical experts and collected their advice, only few of them could remember participating in mini sessions. Sessions on salt iodisation were conducted in 20 WGs, on business in four WGs, on health (conducted by the project Sino) in three and on self-management in two WGs. The FAQ booklets, produced with the help of these specialists, were received with enthusiasm. In 15 WGs women were specifically interested in agriculture, in seven in family rights, in five in construction, in four groups in business, and in three in livestock. Nine groups had read all the booklets, and 16 had not received the booklets yet or only just. Apart from the mini sessions, 19 WGs out of 49 were trained on violence against women and 8 on radicalization leading to terrorism.

89. In the last year of the project, forums were organized, and cross-visits took place since 2013. Selected women from the WGs would participate and bring feedback to their group. Members from less than half of the 49 WGs (23) had participated in cross visits; in 15 cases they had one visit, in five cases two visits, in two cases three visits and in one case five visits. No reason could be identified, why one group had as many as five visits. Members from 43 out of 49 WGs had been engaged in forums.

5.2 EFFECTIVENESS

The effectiveness was found good. The progress, as measured by the M&E system, was better than planned under all of the three outcome indicators. In local decision-making, WWI supported 141 women in acquiring public functions at different levels. 58% of the interviewed women reported closer interaction with local authorities and influence on decision-making. At household level, both in interviews and in the survey it was found that not much had changed. With regard to economic autonomy, though there was much more investment in income generating activities, the number of active women remained similar. Most of the women reported that with help of the experts, they had been able to generate a better income than before. As for control over assets, the women in the WG independently select what the savings are spent on. They also are free to select their own IGA, and 21% felt fully free to spend the money. A group of young women decided to spend almost all of their savings on their education.

The baseline and endline to a certain extent confirmed these findings; since they do not measure the same indicators and have used different questions though, it is difficult to use the reports for firm triangulations.

Communication and dissemination of results was found sub-optimal. Though a communication plan exists, it has not been sufficiently elaborated in terms of audience groups and tailored approach; it has

not been fully implemented either.

90. To measure the results, three outcome indicators were used (see **Error! Reference source not found.** below), but the questions developed to measure those appeared to be often broad, and their answers do not lead to an understanding, whether the situation of women has improved, especially not with regard to wealth. With regard to decision-making, a number of women brought up, they did not fully understand the question. Therefore, though there is sufficient anecdotal evidence from the focus groups, it is very difficult to fully reliably assess effectiveness by using the contribution of M&E data. Also, the uncertainty in number of participating women, as brought up in the previous section, limits a reliable assessment.

Table 3: Outcome indicators and achievements

Indicator	Base line	2013		April14		March 15		Target	Aug15
		Target	Actual	Target	Actual	Target	Actual	Mar16	
Outcomes									
# women who feel taking part in local decision making process	-	-	3,543	13,000	21,886	22,750	34,314	40,000	N.a.
# women who perceive greater economic autonomy as result of participating in WG	-	-	3,168	16,250	22,728	22,750	32,789	38,000	N.a.
# women who report feeling sense of control over household assets	-	-	3,199	9,750	23,169	19,500	36,106	38,200	N.a.

91. The operational research component was meant to support evidence creation. The research was of academic nature and appeared less user-friendly to the staff implementing WWI. The research came up with a large amount of relevant information, but the issue of incremental wealth, an important topic of WWI, did not clearly emerge. This oversight was identified at a relatively early stage after the baseline survey, and questions were added on employment, small business, entrepreneurship and leadership. Still, the information gap could not be adequately rectified, because the mid-term and end line survey had to link to the data collected as part of the baseline survey, where such data were still absent. When upon request of SCI age disaggregation was added, a strong age bias became apparent - only 15% were women under 35. No further use was made of this additional information though, even if it did highlight the need to stronger pursue targeting younger women.

92. The questions of the research component did not correspond to the logframe indicators, which made them unsuitable for comparison purpose or to use in progress reports. The quality and contents of the TOR of the Operational Research have not been conducive to such mutual linking either. The data from the research contributed therefore less than expected to triangulating the data for assessing effectiveness.

93. The WG participants in the interviews were all very enthusiastic about their participation in the group and the results that the groups had achieved. Only one WG was lacklustre and seemingly participated in the focus group discussion, because they were told to do so; and two were not very active because their leaders had left for Russia. All others were energetic and positive, and very hospitable. Many of the women confided, that expectations were low in the beginning, including their own. 26 out of 49 WGs faced initial obstruction from the community and their households; in 15 cases the groups met with distrust or failure to belief, that such an approach could deliver any results; in four cases the women were laughed at; in three cases religious leaders considered establishing of WGs illegal; in two cases the environment expressed doubts; in one case they met with misunderstanding. In the girls' group, the parents were against their gathering at the onset. In all of these WGs though, within a few months these opinions had turned around to trust

and respect, when the household and community members saw that women actually accomplished things.

94. According to M&E data, all planned outcomes had been more than achieved. In fact, the outcomes were achieved in all three cases for more than 50% of the women. The first outcome measured whether women felt, they were taking part in local decision-making. According to M&E data, this number increased one 3,534 in 2013 to 34,314 in 2015, a good increase when compared to the target of 22,750 for March 2015.

95. WWI helped participants of WGs to engage in local decision-making by training leaders on engaging with local authorities during leadership workshops and coaches' visits, and by encouraging women to participate in formal meetings. After parliamentary elections in March 2015, 9 women were appointed as head of women's council and 36 as national deputies, but it is unsure whether WWI had any direct influence on this. In 2015, 88 WG members had acquired a public function with the help of WWI. With 34, Jamoat Level Deputy was the most frequently reached position, with Head of Women's Committee at village level (19 women) as second. The latter is very important, as before the start of the project, many of these functions were vacant.

96. Women reported an increase in interaction with government, and reported that government staff increasingly gathered their advice before taking certain steps. 26% reported that they had no involvement in local decision making at all. The other 78% reported that they did have such involvement, but closer scrutiny learned, that in 20% this was more about asking and receiving advice than that it concerned a mutual relationship. That means, that 58% (slightly more than measured by the M&E system) were actively involved in the local decision-making process, which varied from participating in meetings to decision-making on specific topics, collaboration on community infrastructure and even being member of the Hukumat (see Table 4). In some villages, Government members actually participated in the focus groups with the women and their relationship looked very good and equitable.

Table 4: Self-reported involvement of WGs in local decision-making

Type of involvement	Number
None	16
Advice and suggestions from WG heard by government	10
Cooperated with (Deputy) Head of Village	8
Government staff participates in WG meetings	5
Involved in organizing holidays/festivities	4
WG members participate in local authorities meeting	4
Communication community infrastructure, supported by the WG	1
WG member in local hukumat	1

97. The endline research confirms this finding. It finds strong evidence of increased participation of some group members in public life, involving collaborative work with public authorities and participating in processes of community decision-making. From the data, there was a sense that WGs were starting to be considered as counterparts by men and local officials.

98. As regards decision taking at household level, over 30% of the interviewed women felt sufficiently strong to take decisions independently. The endline presents a much lower and even decreasing number: in the baseline 22% responded positively to "Yes I can spend money without informing my spouse", in the endline only 17%; there is no clear explanation for this decrease.

99. In the focus group discussions, 43% of the women said they felt "stronger" or "strong like men", which they explained to be strength regarding decisions and empowerment. The endline research did not show any big increase in such decision-making, but on the other hand, already at the baseline stage, it was measured that 92% of women could take

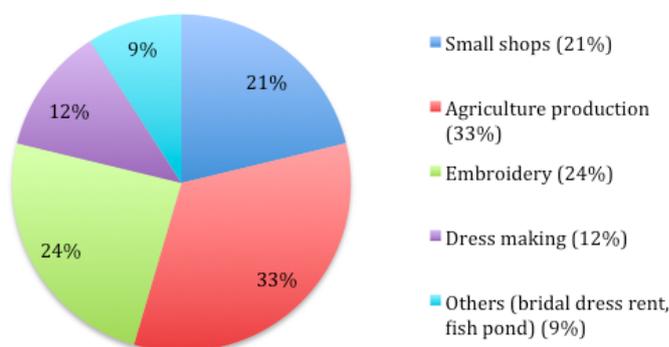
decisions alone or together with their husbands. It is difficult to compare those findings, since on the one hand the focus group discussions do not provide any insight into the original situation; and on the other hand, the finding of the baseline and endline that 70 resp. 76% of women can decide together with their husband, can be understood in various ways: it can be seen as a democratic process, or as an illustration of the fact that women are not allowed to decide by themselves.

100. According to the M&E data, the second outcome was achieved as well. It relates to the women's perception of greater economic autonomy as result of participating in WGs; the indicator increased from 3,168 in 2013 to 32,789 in 2015 against a planned output of 22,750.

101. In the focus group discussions, it was found that women from 42 WGs had engaged in newly established IGAs.

102. Chart 1 below shows the distribution of the various IGAs among the interviewees. The end line survey does not confirm the finding of increased IGA involvement though. According to the survey, even though investment in IGAs had increased substantially from the baseline (0%) to the end line (32%), the proportion of women engaging in IGAs at 6.2% in the end line was almost equal to the baseline (6.3%). There is insufficient information available to explain the difference in findings.

Chart 1: IGAs started by interviewed WGs



Women brought up that the assistance, provided by the experts put in place by WWI, had helped them to take well-funded decisions; 20% of the women brought up the assistance of the agronomist in that regard. The legal expert had assisted 26% of the women, among others in issues of access to land access and social allowances.

The M&E system reported an over-achievement of the third outcome, the number of women who feel they have control over assets; this number increased from 3,199 in 2013 to 36,106 in against a planned output of 19,500.

WGs spent their savings on various topics, which can be broadly categorised as IGAs, community infrastructure and own expenses (including emergency). The WGs fully independently decided on how the money was spent and how much would be dedicated to each subject. The expenditures reported in focus group discussions are reflected in Table 5.

Table 5: Use of group savings per expenditure category

Expenditure category	Yes	No
IGA	42	7
Community infrastructure	29	20
Own needs	39	10

103. Women are now active in business and take their own decisions as to what business to select. As for the money earned in the small businesses, 21% of the interviewed women were happy to spend the earned money themselves. In the surveys under the research component, it was found that ownership of assets such as jewellery and mobile telephones

had significantly increased over the project period, from 68% to 81%; this indicates that women have more money to spend, and they have increased the assets that they can take with them, should they need to. It is not clear however, to what extent this could be attributable to the project.

104. One group of only young women was interviewed. Of this group, only a handful was working and most of them were either studying or planning to study. They spent their savings mostly on their education (the money was not repaid) and some charity. They had no expenditures on health, repairs or home equipment. They usually lost more members than other groups though, as members leave once they get married. Marriage for a girl means she has to move in with her parents in law, and frequently that she leaves the village.

105. All of the participants were positive about participating in forums of WWI, since it gave them the opportunity to increase their mobility, which they found lasted beyond the event only. They found the events inspirational as to what instruments and tools were at their disposal and how these could be utilised, and used it as a platform to share their own good practices and experiences.

106. Overall, dissemination of results and communication needs improvement. A Communications Strategy Plan, which has been developed at a later stage in the project, was found very short and lacking necessary details. The plan does not clearly describe the aspects that SCI wants to influence and the different levels of audiences; its timeline is very broad. The reach of the plan in terms of audience does not go beyond direct partners and the donor. Outreach and satisfaction of the audience are not measured. As it is, the communications strategy is more of a communications output plan and though it ensures that (part of the potential) the audience is informed, it insufficiently takes all stakeholders' interests at heart.

107. As per plan, a number of communication activities will be conducted or finalised by April 2016 only, such as a national level event and the research paper. The evaluation cannot assess currently, whether delivery will be timely and of good quality. A number of dissemination activities have been carried out as planned, such as newspaper articles, events, regional stakeholder meetings and the presentation of the baseline findings to the Gender Network. A stakeholder conference is planned at the national level in Tajikistan with participation of the most active WGs members, government staff from various levels, UN agencies and NGOs, to share the WWI methodology and achievements. SCI has planned to prepare various dissemination materials, such as posters and research briefs, which are expected to feed into the still planned events

5.3 EFFICIENCY

Efficiency was reasonable in some areas, but questionable in others. The quality and working of the M&E system and framework made achieving as well as assessing efficiency very difficult, and it did not allow for evidence-based adaptations to the intervention. One of the positive findings was that with a modest budget amount, WWI managed to reach a vast target group, without any investment in goods or large size trainings - most of the money was spent on technical support and facilitation. Moreover, the beneficiary women themselves raised an impressive amount of money in their monthly savings, with an amount per beneficiary surpassing the estimated project investment. From the impact section, there appears to be a good result from this investment, though largely non-monetizable.

The number of project staff was increased in the extension year, but it was insufficient to guide more than 4,000 WGs with sufficient intensity. The quality of staff was highly praised by the beneficiaries. Some delays were faced during the implementation, especially in the operational research component. Most have been rectified by now and expenditure stands above 90% per mid-March 2016. The best local options were used. The procurement and recruitment procedures of Save the Children appeared good and support from Save the Children UK was found adequate by project staff.

Based on DFID recommendations improvements to the M&E framework and system have been made and additional staff was hired, but this has not been enough to cover existing gaps. The system is still not robust and timely enough to capture progress and facilitate corrective measures.

108. The investment in WWI has been modest when it is taken into account, that over a period of four years and between 37,000 and 65,000 poor rural women have been reached with good effectiveness and a reasonably good impact. The women participants pooled a large part of the money supporting IGA and community projects, whereas the project has not offered any financial or in-kind support. This is a rather unique concept, to the extent that at the onset of WWI, the beneficiaries, who only knew of development support that did offer such inputs, had to be convinced that there was benefit in it for them.

Women in Baljuvon: "If not for the support of SCI and the UK, we would still only be looking after the cows and the garden."

109. Over the entire project duration, the costs per person may have been equalled or surpassed by the savings contributed by the average individual WG member. Arguably but for feasibility of calculation, the number of participants in 2015 could be set at 51,124 (arithmetic average between 37,248 and 65,000). Assuming for simplicity sake that DFID funds have been used in a linear manner, the investment 2015 would have been £469,803 ($12 \times £2,035,814/52$), which is £9.19 per beneficiary for the year 2015; even in the worst-case scenario the average cost would be £12.61. The average monthly saving of the women in the focus group discussions was 15,74 Somoni, which equals 189 Somoni for a year, the equivalent of £16,60. Part of these savings has been consolidated in community assets such as footpaths, roads, bridges, schools and generators. If the accrued income of many of the WG members is added, this means that the donor funds have been leveraged for a much larger value project at field level, even without strict requirements on co-contribution.

110. The number of beneficiaries reached by WWI is high, but it is difficult to measure the changes per beneficiary or per WG, since the changes are complex and multiple in nature. Moreover, apart from quantifiable changes, WWI has achieved a lot in terms of empowerment, which cannot be monetized.

111. In the beginning of the project, there were too few staff members, to ensure adequate support to the WGs. This might also have been a consequence of SCI's decision to increase the number of WGs to 4,200 from the planned 3,000 to reach the planned number of beneficiaries. After the extension of the project, there was a clear improvement as a result of new staff being hired (a project officer, a communications and reporting officer, four technical experts, a gender and livelihood officer and M&E staff). Nonetheless, to ensure that sufficient support is timely available, there was still not enough staff in place, especially for those that have regular face-to-face contact with the groups, like the group coaches.

112. Most activities were conducted as per plan, but delays were also faced. The extension offered sufficient space though, to implement the outstanding activities. There were delays in the research component, but these have been rectified. The peer-reviewed journal, according to TPH, will be finalised on time. The production of the film, which had been delayed due to political issues, was taken over by SCUK and is currently being finalised.

113. SCI implements WWI from three locations, which has contributed to efficient implementation. The relevant staff members are close to the project locations; this vicinity enables optimal use of human resources. It saves money in terms of transport and per diem, and enhances their knowledge and awareness about the circumstances of the project participants enabling them to react within a short time frame. Visit frequency by the coaches was variable: it could be once per three months (7 WGs), once per two to three months (7), once per two months (12), once per month (21), or more than once per month (2). Remote locations often faced a lower visiting frequency, which was partly made up for by mobile phone contact as per need; all groups shared that they could call the coach whenever they liked. Virtually all women were highly positive about the quality and commitment of staff, but

55% of interviewees voiced their need for more face-to-face contact, to get answers to particular questions and enable detailed discussions.

114. At the onset, the project design appeared highly ambitious, when compared with available human and financial resources. The original plan of visiting each WG quarterly (which was actually quite low, especially for beginning groups) could not be achieved, due to remoteness and insufficient human resources and means of transport. Clustering of the selected Jamoats did help the efficiency. Additional staff and transport also contributed to increasing the frequency of visits to each WG. Some WGs shared that visiting frequency had recently increased.

115. Overnight stay for coaches in remote areas has been approved after the Annual Review of 2013, which may contribute to better balancing the coverage. Among the interviewed groups, technical experts had visited groups based on demand and feasibility. Technical experts had visited 29 out of 49 interviewed groups. The lawyer visited 13 groups, the construction expert 12 groups, and the agronomist 12 groups.

116. WWI received regular technical assistance and training from SCUk staff and external consultants based on demand, which helped safeguarding the quality and addressing issues, brought up by DFID Annual Reviews. Project staff expressed their satisfaction about this support. During the annual reviews, it was difficult to accurately assess progress against a number of the indicators. Though the situation has improved with more monitoring staff on board and a higher coverage, the limitations continue. During the evaluation, only a limited number of data on WGs appeared readily available. This not only hampered the availability of up-to-date information about the progress and status of implementation, it also constrained taking adaptive or corrective measures in order to continuously improve implementation.

117. Following the DFID Annual Review of 2014, additional coaches and M&E staff members were recruited to improve the quality of beneficiary guidance and monitoring. After a period of participatory planning and capacity building, from March to August 2015 a round of intensive M&E was conducted by M&E staff, supported by coaches, to evaluate the level of activity of all groups. From November 13th 2015, data for indicators have been collected from 20% of the groups. During focus group discussions, 26 groups confirmed that an M&E officer visited them (mostly once); the others had never met an M&E staff member. In addition, SCUk conducted a two-day M&E workshop on 11-12 January 2016 for the M&E team and project technical specialists. It seems that M&E is now conducted in a better quality manner, but it is too early to assess the results. The monitoring results will be submitted only as part of the final project report due end of May 2016.

118. Though a large part of the indicators are quantitative, there is no baseline data available to compare WWI's progress to. If such data have emerged from the research component, they have not been used or introduced into the logframe either. Moreover, it seems that in a good number of cases monitoring data are collected by interviewing group leaders, not group members. Though this is understandable in view of the large number of WWI women, it may also distort the data. Characteristics of leaders are often different from the rest of the group, and they may outperform their group members as a result of their position.

119. Expenditures have been well managed and have been kept within the budget. The key costs for Output 1 and 2 are staff in Dushanbe and at field level and transportation; these are linked to the number of groups, the number of visits required for each group and the number of visits to local authorities/representatives to establish new groups. Indirect costs are related to telecoms, publication of case studies and regional network events.

120. Table 6 displays the expenditure status of the project per 18 March 2016. Though at the onset expenditure was behind on planning, the table shows that the project is almost on track now. Expenditure on output 1 has been completed, and most of the remaining 13.3%

under output 2 will be spent before the project's end, according to SCI staff members. Since savings were made on organising forums, this budget line may not be fully spent, though the activity was conducted as planned. Expenditures on evaluation and a VfM assessment will still be done, and expenditure on a Training for Trainers for coaches, and the film, which is currently produced by SCUK, still need to be administrated. The funds for new staff will be further used by the end of April 2016, though as a result of one of the staff not being hired and others later than planned, 100% expenditure will not be achieved.

Table 6: Status of expenditure per December 2018 March 201615

	Budget	Expenditure	Exp vs budget
Output 1: Women directly influencing local decision making			
Salary program staff	£132,558	£134,420	101.4%
Training and coaching	£80,583	£78,447	97.3%
Local M&E	£17,081	£16,942	99.2%
Sub-total for output 1	£230,222	£229,809	99.8%
Output 2: Women enjoy increased financial security and economic resilience			
Salary program staff	£311,342	£301,368	96.80%
Training and coaching	£222,090	£186,653	84.04%
Local M&E	£37,851	£38,022	100.45%
New Staff	£127,570	£81,936	64.23%
New Activities	£24,133	£18,710	77.53%
Sub-total for output 2	£722,987	£626,688	86.68%
Output 3: Operational research			
GEC	£52,974	£53,331	100.67%
International travel	£6,398	£5,119	80.01%
Training and monitoring visits	£23,126	£20,248	87.56%
TPH Costs	£150,000	£125,008	83.34%
Communication and dissemination	£13,700	£0	0.00%
SCUK Travel and Technical Assistance	£51,795	£44,832	86.56%
Sub-total for output 3	£297,994	£248,537	83.40%
Total Output 1, 2 and 3	£1,251,202	£1,105,034	88.32%
Personnel Support Costs	£467,002	£463,461	99.24%
Country office support costs	£184,426	£155,545	84.34%
Total excl. overhead	£1,902,630	£1,724,040	90.61%
HQ Overhead (7%)	£133,184	£120,683	90.61%
GRAND TOTAL	£2,035,814	£1,844,723	90.61%

121. In WWI throughout the entire project duration, use was made of local project staff and local suppliers for goods and services. The frequent use of mobile phone to offer support and advice kept the cost low. The recent categorization of the WGs into groups that are almost independent, groups working well but still in need of support and groups in need of intensive support, enables distributing support to the groups on a more needs-based scale. No irregularities or transparency issues have been observed. General Save the Children procedures have ensured transparency in recruitment and procurement procedures. The research was procured at a fixed price, which was a transparent solution at the moment of procurement guaranteeing the best value for money.

122. Work plans, developed at all levels, were well structured and staff adhered to them in a sufficient manner. Within its limitations, the logframe has been used to measure results and to report against to DFID. The project team tried to compare the findings with the

outputs and outcomes as per planning. As a result of the weakness of the M&E system and the fragmented and delayed availability of data, it could only be used with considerable hindsight and not as a real-time management tool.

123. The project has responded in a swift and flexible manner to observations of DFID's annual reviews. Based on various DFID review recommendations, SCI repeatedly updated the logframe by changing and rephrasing outputs and indicators and adding an indicator. The M&E system improved, new staff hired such as an M&E manager, field monitors and technical experts. SCI did not manage to identify and recruit an M&E/database consultant with proper qualifications, to lead on improving the M&E systems in place. The technical experts developed frequently asked questions (FAQ) booklets grouped into six broad topics, based on a concise research into frequent questions that women had.

124. No adaptations to the design of the intervention have been made based on monitoring findings. The M&E system is simply not robust enough to produce such findings, and there was no system in place to allow for evidence based management decisions, putting in place adaptations or corrective measures. Improvements to the M&E system have now been developed, to be implemented in a new phase of the project, but it is early days to judge its quality.

5.4 IMPACT

Impact attributable to the project has not been captured by the M&E system, and the impact indicator in the logframe, measuring women holding seats in parliament, was not found very relevant or consistent with the ToC. The evaluation therefore made an attempt to capture changes in the lives of the women through focus group discussions. Through the M&E system though, it was very difficult to measure or discern impact.

Women reported social changes (stronger in their decision-making, more active, more mutual support, able to solve issues) and also financial benefits (increased income through newly established IGAs, ability to contribute to community infrastructure). The WGs invested in infrastructure like roads and bridges, schools and health centres, which improved the lives of the community members including themselves. As for IGAs, these included small shops, food trading, embroidery and tailoring, agriculture and brick making. Especially work that is perceived as "work for men" appeared to generate good revenues.

Women were increasingly involved in decision-making, though more as a group than on an individual basis. A topic, which was discussed to an increasing extent and on which money was spent, was the education of daughters/young women. In general the women were proud of what they saw as their achievements. Some constraints were also observed. Only in a few cases government supported the women's contribution with money, goods or technical support. Group dynamics affected reaching full impact, because of group leaders harvesting all the benefits and mothers-in-law having unequal power over their daughters-in-law in the same groups. Lastly, in some cases a husband coming home after migration annulled the gained empowerment.

125. It is hard to calculate impact from available M&E data. The proposed impact indicator, (see Table 7 below), the proportion of seats held by women in national parliament, was not strongly linked to the outcomes (number of women who feel taking part in local decision making process, number of women who perceive greater economic autonomy as result of participating in WG and number of women who report feeling sense of control over household assets). For this reason, coupled with the before-mentioned limited geographical coverage, it is highly unlikely, that WWI would have had influence over the number of seats.

Table 7: Impact indicator of WWI

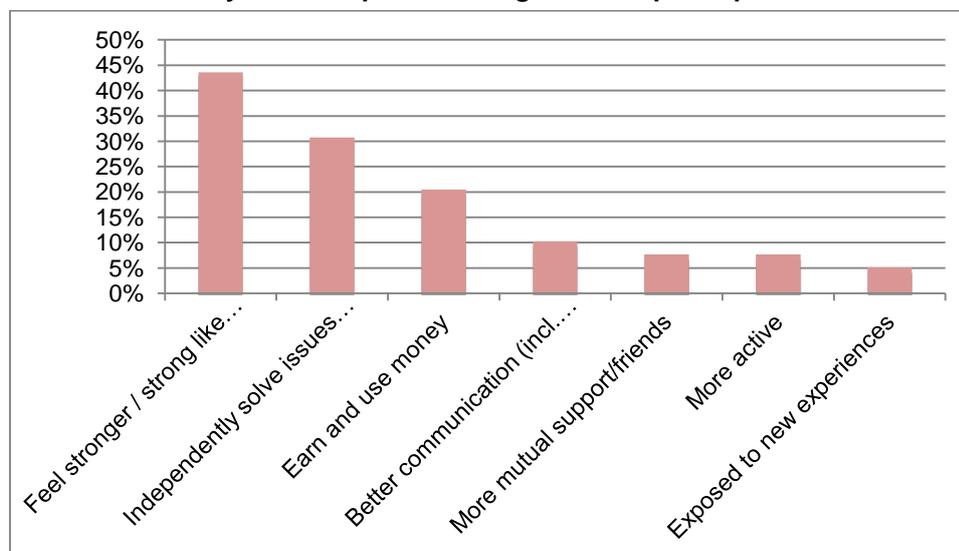
Impact								
Indicator	Base line	2013		April14		March 15		Target Mar16
		Target	Actual	Target	Actual	Target	Actual	
Proportion of seats held by women in national parliament	19%	19%	19%	19%	16%	30%	17%	30%

126. The evaluation has made an attempt to estimate impact through estimating changes in the lives of the women in the realm of poverty, gender equality and women empowerment through focus group discussions with WGs from various backgrounds. The areas of contribution to poverty as well as to gender equality were kept in mind. Within the short time frame of the evaluation 49 WGs could be reached, meaning less than 2% of the total WGs. It is therefore difficult to use the findings as a proof of impact for the entire project. These findings should be seen as a reliable indication. There was neither time nor scope for a full impact evaluation. No baseline data are available and it is difficult to be sure, how much of the changes can be attributed to WWI.

127. The more active the groups were, which women participated in, the more significant changes they experienced. The activity level of a group was mainly depending on its lifetime (the longer the lifetime of the group, the more active it usually was and the more it had achieved), though there is no linear relation. Some younger groups were found successful, especially if they had a dynamic leader or a group of relatively well-educated members. Since groups were formed until December 2014, all groups were at least 1 year old.

128. Despite the small sample for focus group discussions, interesting information on impact was gathered. Many women reported some form of empowerment (see also Chart 2), instigated by WWI; this empowerment may have led to further effects.

Chart 2: Summary of self-reported changes in WG participants' lives



129. In the focus group discussions, women reported various types of changes, which had taken place in their life since they had started participating in the WGs. The most reported change was that women felt themselves stronger, or even, as it was also phrased “strong like men”.

130. All groups started off as savings groups. Contribution per WG member ranged from 1-110 Somoni per month, with an average of 15.74 Somoni. In 12 cases, contribution was flexible; for 11 of those it depended on capacity, whereas one group had agreed a lower contribution in winter. Cash saved and available at the moment of FGD ranged between 0 and 4,000 with an average of 565. The absence of high amounts at hand may be seen as an indication of regular expenditure. Savings still form an important aspect of cohesion, and other social processes within the groups have become more important over time. Many of the women shared, that they used to be isolated and struggling individually with their problems. Being participant in the WG and building relationships with other

A WG in Vakhsh saved scraps of leftover fabric, cut them into triangles and used them to create beautiful pillows and tablecloths. Within short time, their profit was sufficient to buy 4 sewing machines and with the increased speed of production, they could invest in building 8 kilometers of water pipes. When the water reached their houses, they had sold enough to make their next investments, water heaters. Thus, the “indifferent fabric”, like their “indifferent money”, had made an important difference.

participants was found very positive in this regard, even in cases where no concrete activities were conducted. In 3 of the groups, which were less active in income generation, peer support and friendships were mentioned as the main changes in the WG participants' lives.

131. Some groups were not involved in income generation or community contribution. They used the money for charity and for their own emergent and less emergent expenditures. In those groups, positive impact was brought about by social cohesion. These women reported, that participating in the group brought positive addition to their life, because they could now meet on a regular basis and get moral support from their peers, as well as gather knowledge on a number of topics. Thus, the savings process created a dynamic that led to increased knowledge and empowerment, even if money was primarily spent on daily expenses.

132. One of the frequently brought up topics in the group was education of daughters and spending money and effort on it. The end line confirmed, that providing secondary and university education especially to girls had become a prominent theme in women and men's discourse. In young women's groups (18-30 years of age), a major part of the savings was used for university related costs. From the women who used savings for their own expenses, 31% used it for education related issues, and 64% of the women who spent money on education did so for their daughters.

133. A number of women felt, that WWI contributed to creating a positive enabling environment by exposing them to the strength of the group and the mutual support of the members. As the capacity of the group and its members developed, they saw that the surrounding household and community developed with them, by understanding and acknowledging their achievements. The latter became clear when analysing the reactions of the community and households to the women's participation in the group. Jokes like "and what are you going to do with that 1 Somoni of yours", which were common in the beginning, were no longer heard. In one case, there had even been active obstruction by a group of men, when women collectively engaged in agriculture⁴². All women reported, that their status had considerably improved over time and that the community and their households started to give positive feedback, encouraging them to develop themselves further. The word "proud" was heard in many focus group discussions.

The amounts of money saved by the women were quite impressive, and so were the contributions, which they managed to raise from the community for improvements to the infrastructure, which the WGs had identified as necessary. Data on community infrastructure were collected between July 2015 and January 2016 in 10% of the WGs. These figures are an indication that there was ample reason for final respect from the community, which the women confirmed in interviews.

134. Table 8 demonstrates the results of this exercise.

Table 8: WG and community investment in community infrastructure in Somoni⁴³

District	# of groups	Contribution to completed work		% WGs contributed	Total joint cost
		WGs	Community		
Kurgan-Tube area	151	46.161	183.245	20,12%	229.406
Kulob area	56	24.659	212.310	10,41%	236.969

⁴² Women in one WG in RRS reported that men had tried to steal and spoil their harvest, which they only managed to stop by guarding the field at night

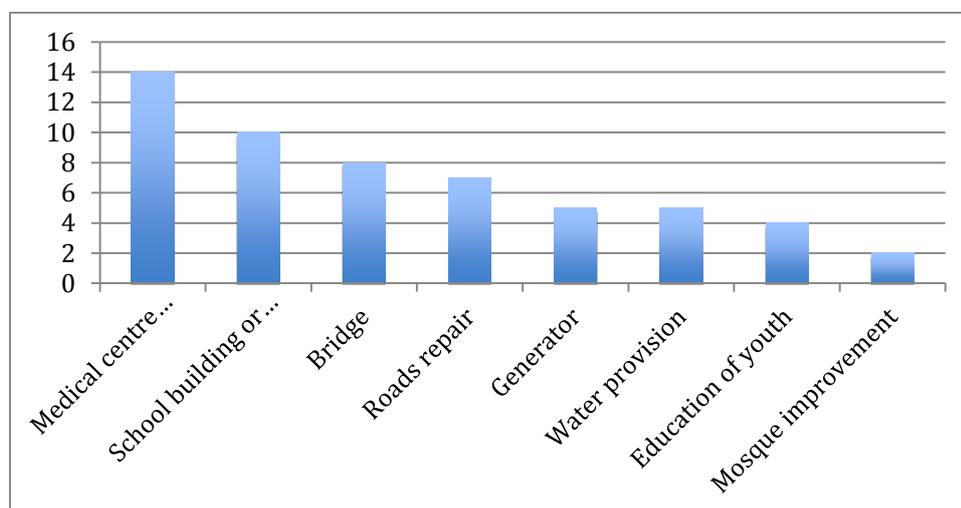
⁴³ Exchange rate £/Somoni 11.39 on 18 March 2016

RRS area	127	69.640	627.924	9,98%	697.564
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135. In the focus group discussions, the women were also questioned about their involvement in community infrastructure. Investment in a health/medical centre was most frequently brought up; 14 WGs had invested in it, followed by school construction (10) and building a bridge (8). Though impact was not measured in this evaluation, it may be assumed that many community members including the women themselves would benefit from such goods.

136. **Chart 3** below shows the various types and frequency of such involvement.

Chart 3: WGs' involvement in community infrastructure



Unfortunately, no M&E data were collected on livelihood development, on whether they had been successful with their IGA and on the size of their regular earnings. A subset of data was collected for the VfM assessment from among 10% of the WGs. Table 9 below shows the estimated average income for each of the IGAs in this subset of data. It is interesting to see, that brick making, which is traditionally a man's job, has the highest earnings, as is found in other circumstances where women start doing jobs that are perceived to be for men. Livestock husbandry income is low, which women already did before WWI started.

Table 9: Average monthly income from IGAs in Somoni

Business	WG participants	Average monthly income
Crop production	102	701
Sewing/Weaving	58	649
Food items trading	32	1.090
Small business/shop	28	435
Livestock/husbandry	23	187
Handicraft	13	215
Brick making	4	1.475
Wedding dress rental	1	350
Total	261	543

137. In many cases, the WGs had tried to convince the local authorities to also contribute to the needed improvements of community infrastructure (see also

138. **Chart 3**), with varying degrees of success. In 12 WGs, the government provided land, a building or funds; in 9 cases, the government gave advice and technical assistance; in all

of the other cases, the government had not contributed anything. As for services offered by the government such as extension, the WG members often found the quality poor and shared that the local authorities often ask for money. As long as they can get support from the SCI technical experts, they prefer that.

*Women in Shahrinav:
"Since we are part of the
WGs, we feel we are like
men."*

139. The "you decide" methodology, however good from the viewpoint of participation and empowerment, also contains a downside. Many women were not aware of the possibilities they had for income generation, since they had never been exposed to certain opportunities. They shared that they are inclined to choose what they know and are good at, such as embroidery, which may not necessarily be the best option from an economic point of view. Though the support and knowledge sharing of WWI were well balanced, there was not enough guidance to identify and exploit innovative possibilities, to enable the women to make well-informed decisions based on market circumstances and earning opportunities.

140. Group dynamics usually empowered the participants. In a few cases, they played a negative role. A number of exceptionally strong group leaders managed to create group benefits mainly for themselves, without the group protesting or visibly noticing it. Some leaders are leading more than one group, or they are bookkeeper at the same time. In one interviewed group, the leader owned a shop, which existed already before the WG was established. She repeatedly used the money from the group's savings and paid them back that same sum whilst keeping profits for herself. The other members were proud of "their" goods in the shop, without apparently realising only the leader benefited. The leader said she used her profit "to feed the many mouths in her family". Another group demonstrated though, that a similar scenario turned out positively as well. The bookkeeper of the group borrowed money for the shop and paid it back. All members saw the borrowing as it was, and acknowledged they benefited from the shop, where there was none before, and saved on transport costs.

141. Changing gender norms is a difficult process. From the impacts mentioned above WWI seems to have contributed to changing gender norms mainly through working with and empowering the women themselves. Within the households, not much seemed to have changed with regard to decision-making. In decision-making at community level, as highlighted also under the effectiveness section, women have become more present, which was not common before. Although the majority of women interviewed are still engaged in work that is typically seen as female, including embroidery and knitting, a number of them also branched out to work that is normally seen as male, such as preparing, fertilizing and watering of land and brick making (Table 9).

142. It looks like women empowerment and gender equality have improved, but the women also described the progress as very vulnerable. Most women shared that their participation in WGs and IGAs is accepted until something happens - such as the husband losing his employment in Russia. About 15% of the women who left the group, reported the reason was that their returning migrant husbands did not allow them to participate further. Another often mentioned reason was that the woman had moved (with the husband or as a result of marriage). The women shared, that in such cases they found it difficult to defend their increased but fragile empowerment in the face of a husband or authorities, who had not felt any pressure to support changing gender norms from other sides.

143. Though it must have been difficult to fully foresee impacts at the design stage, since the approach is based on free selection of activities by the beneficiaries, no unintended impact was found. At times, in interventions on gender equality and women empowerment, a backlash occurs from the men, as they feel threatened by the increasing strength of the women. In WWI the opposite happened, namely the acceptance was low at the beginning and improved with the implementation of the activities.

5.5 SUSTAINABILITY

Sustainability was rated as reasonable. Most of the groups required 6 months to really engage, which was covered by the minimum age of all existing groups. Still, a maturity assessment demonstrated, that out of the more than 3,000 supported groups, only 212 were able to continue independently; though other groups had made good progress, they were still in need of support.

The groups fully own the results of the activities; all that has been achieved was based on their own “indifferent money”. Most women feel that they would still benefit from WWI support, but that they would also continue without it, and if need be even support new groups. Most of the gained empowerment was built on the group process, and if a group ceases to exist, further support to individual activity and empowerment by others may not be guaranteed.

The IGAs looked sustainable, though it is difficult to estimate how the economic crisis spilling over from Russia affects the outcome. The use of monthly savings in community infrastructure improvements is sustainable as well, but it is not yet fully clear whether women themselves sufficiently profit from it and participation and ownership of local authorities is still low. The increasing acceptance of women’s households and surrounding community of their involvement in groups and related activities is promising for future sustainability.

144. Most groups require at least six months before they start engaging in collective activities. No new WGs were formed under the extension period, which prevented new groups from ending up in an insecure situation at the end of the project. As a result, the last WG was established in December 2014, and all WGs had passed the initial threshold of six months. Still, based on the group maturity assessment done by SCI it has appeared that only 212 WGs are fully able to continue independently (see exit strategy below). Though a large number of other WGs may be found able to continue by themselves, more support will be needed in the coming years to gradually turn them into truly independent sustainable groups. In the interviews, 42 out of 49 interviewed WGs were sure they would continue without any support. It remains to be seen though, in how far this wish will come true.

145. In the focus group discussions, a total of 69 women (9% of the total) had left the groups. The women shared that new members had also joined since the beginning, but they could not provide concrete numbers. Table 10 below shows the number of members, which had left the group since its establishment, and the frequency. The women were clear and in agreement about this, and managed in most cases to remember the reasons. The reasons brought up were marriage and move in with in-laws (33), husbands moved back from Russia (10), moved (10), inactive group (7), stopped by mother-in-law (4), died (3) and lack of benefits (1). These findings do not tally with the latest counting, which had been conducted by the M&E team, where it was found there were only 37,248 women members; it is not clear whether the counting in the beginning has been incorrect, or that this means a decrease of 43% since the beginning.

Table 10: Number of members left per group since establishment and frequency of leaving

Number left	0	1	2	3	4	5	6	7
Frequency	30	1	7	2	3	1	4	1

146. The current results have been fully afforded by the women groups. Whatever activity the WGs have embarked on has been based on their indifferent money, their own preferences, knowledge and possibilities. The fact that project staff would no longer visit, would not mean the activities would come to a grinding halt. Further support may help to improve the quality and embed the activities deeper into the life of the women and the environment of the households and the community, and to address prevailing gender norms.

147. Though it looks like generated incomes are based on local situations and possibilities, making a prognosis of sustainability is difficult. The economic recession is forcing many migrant husbands to come back from Russia; it is hard to say how this will influence sustainability. On the one hand it will lead to lower income from migration and frustrated unemployed men sitting at home and interfering with the women's activities. On the other hand this may help the position of women further, because whatever they earn will become more important. There are few well-suited options available currently for poor rural women to improve their livelihoods.

In Danghara, the generator was in its last phase of life; the community would either get electricity for one small piece of equipment, or none at all. The WG put 5,000 Somoni together as a group and started fund raising. Notwithstanding the fact that some men ridiculed them "do not believe the lies these women tell you!" they managed to collect 11,000 Somoni in total. Now the generator is up and running, providing each household with continuous electricity for two pieces of equipment. The accusing voices of the doubtful men are no longer heard in the community.

148. In general, if in an end-line evaluation beneficiaries are asked for their views, they tend to provide a too positive opinion, followed by the frequently expressed wish for continuation of the intervention. In WWI this was different, since it was felt that even continuation of the programme would be mostly the effort of the WG members, with only intermittent visits from project staff.

149. In a few cases negative group dynamics occurred. In groups of mixed age, it is the older women who make the decisions, with young women keeping mute about their wishes, even if asked repetitively. This may reflect on sustainability for the group of young women, since they gained limited independence.

150. According to the beneficiaries, the activities of WWI have helped them to get access to land and to markets for inputs and outputs by having them act as a group, to accomplish goals they individually would not have achieved. Many of the women are now able to implement IGAs. Fuelled by the economic crisis, this number may further increase. In the long run, it is difficult to predict how the community will continue supporting this. A research by World Bank⁴⁴ showed, that the vast majority of interviewees thought that a trend of women moving into income generation was not normal or positive and that during better times women should revert back to their passive role. The success in the long run will among others depend on the length of time of women's involvement. Therefore, the long duration of support to WGs is seen as positive by the evaluation. Moreover, WWI has provided poor rural women with tools going beyond economic crisis' related development only, such as stronger network opportunities and decision-making skills. This will enhance the chance of communities' sustainable acceptance and support the empowerment and increased activity of the women.

151. The community and local authorities reacted very positively to the improved community infrastructure. Government funding is limited and therefore, local authorities very much welcome the initiative of the women. On the other hand, some stakeholders felt that building and improving the infrastructure are basically public works and the government should be responsible for them. If the WGs invest in this to an increasing extent in future, it should be ensured that they at least directly benefit from the investment. Otherwise they will not only do this at the expense of their own household income, but they may also discourage the government to take its responsibility, which may have consequences for future infrastructure related needs.

152. Replication of the approach appeared possible; 39 WGs showed their willingness to support starting new WGs with advice,

Baljuvon male government official: In my area, more than 3,000 women are in WGs. Many of these women used to sit at their doorsteps gossiping. Now they are active, often earning more money than their husbands. They are a credit to the community.

⁴⁴ World Bank, 2009. Improving Women's Access to Land and Final Evaluation Report "Women Wealth and Influence P

support and act as a role model. In fact 5 of them had already helped a new group to start. If the new WG is established in the vicinity of the supporting WG, this approach may work, since new WGs have appeared to be in need of more support at the early stages of their development, which can be provided by the existing WGs. Still, it should be taken into account that much of the empowerment is accomplished by being a member of the group and less on an individual basis. In case the group would cease to exist, the women do not have automatically continued access to a similar network, and individual sustainability of their increased activity and empowerment is not automatically guaranteed.

153. WWI project management has recently started thinking about an exit strategy, or at least a strategy that could link the current achievements to a future intervention. In order to better structure these achievements, three categories were developed for the existing WGs. WGs under Category I would be strong, mature groups, displaying initiative and able to mobilize the community, closely collaborating with the local authorities and creating revenues through various pathways. Category II groups gather regularly and listen and use each other's advice and Category III are less active WGs, where members insufficiently support each other or look for ways to generate income, and do not show initiative. No follow up has been done by SCI based on the categorisation. In a new project SCI will decrease and/or intensify the support to enable more groups to reach Category 1 within a smaller timeframe.

154. In Category 1 groups, both reliance on the group and contributions to the group by the members are high. The members know they can rely on their peers, and contribute significantly to the group process as well. In the ideal situation, their own strength will be sufficient to allow them to continue individually even without the group. Currently, there are 212 Category I groups. WWI aims to decrease the support to these groups, but keep contact to gather their advice on establishing new groups and support organising cross visits and district/regional level activities. The Category I groups may serve as a role model for the others in future.

155. At the same time, the support to Category 2 and 3 groups will be intensified. Under a new project, SCI envisages to have considerably less groups, to enable offering more intensive support. The Category 2 groups mainly need support to optimise the contribution by the members, whilst in Category 3, the beginning or less successful groups, both possible reliance on the group and contribution to the group need to be reinforced.

156. The low uptake by local Government bodies could potentially dampen the outlook for sustainability. Though output 1 foresees women are directly influencing local decision-making, their engagement with local Government has been less promising. Support of local authorities did not appear to have been secured everywhere, and was depending on the enthusiasm and commitment of individual Government staff. The presence of an enthusiastic village head or other government official was very conducive, but is not guaranteed to last forever. Only in 30% of the cases, local Government had been actively involved with the WGs; 50% of the WGs did not have any contact with local authorities; in the remaining cases, there had been some occasional contact, such as for preparation of public celebrations or advice for building a school.

157. Regarding government services, WWI does not appear to have been very successful in linking up women. Even if women were active in agriculture or livestock, government extension services were reported as never used or available. Upon request, the women shared that they preferred the better quality of WWI's technical experts, and/or government services were not available or had to be paid for. According to the women and project staff, this may also be a result of the low institutional capacity of local Government, and possibly the low number of female staff. Also, the endline research⁴⁵ highlighted that compared to

⁴⁵ WWI, December 2015. Women's Wealth and Influence: Creating robust evidence for its effectiveness through operations research. Endline Research Report

men, women less frequently engage with representatives of public authorities. Both issues may need more time to overcome.

5.6 LESSONS LEARNED

158. The “you decide methodology” and “indifferent money” had been tried out in India with good results, and SC piloted in Tajikistan at a small scale. The outcome achieved by WWI demonstrates that the scaled approach has also worked well in Tajikistan. The participating women have developed a strong sense of ownership and managed to win over the original scepticism of their communities and households. The approach therefore seems suitable not only for a larger Tajik target group, but also for interventions benefiting vulnerable women in other countries.

159. In general, women groups functioned well and brought empowerment and some economies of scale to their members. Though groups seemed and were meant to be equitable, group dynamics, which were not always foreseen, appeared to have a potential unwanted effect. In some groups, one very strong woman would benefit more than the rest of the group or take most of the decisions. Such women could even be heads of more than one group. Young women, who were in the same group as their mother in law, often hardly spoke up. Group dynamics may vary in different circumstances. Projects working with vulnerable women should do an assessment to clarify such group dynamics and their effect. This is essential in avoiding negative effects and building on positive ones.

160. The nature and size of the Tajik landscape forces the implementation to include women in remote areas. To provide access to women in remote locations required possibly more additional human and financial resources than had been allocated. Access was further complicated in times of bad weather especially during the winter. Many interventions in different countries work with beneficiaries in remote locations, especially since these are often the most vulnerable. The design and budget in such circumstances should allow for more human and financial resources than would be regularly the case and include sufficient time for planning.

161. Already at the design stage⁴⁶, it was acknowledged, “government programmes that relate to women’s interests begin to emerge when the proportion of women in power structures is as high as 30%”; in general, women have less contact with public authorities than men⁴⁷. It was therefore not expected, that major changes would take place at short or medium-term in local authorities support to women, even though this is important to ownership and sustainability. Local Government support and ownership came out lower than expected, and often depended on individuals. Changing gender equality and women empowerment in general is a slow process, which has multiple aspects and layers and moves two steps forward and one step back. Many underlying factors such as institutional Government capacity, resources, policies, strategies, implementation of legislation, number of female Government staff as well as routines and task distribution need to change. In order to allow for sustainable changes to be made, a much longer time span than 5 years is needed.

162. One of the important constraints to women participating in groups and activities is the lack of support from husbands, male community members and (mostly male) local Government officials. WWI aims at addressing gender norms, but by and large the focus was at the WG participants and thus women. In order to achieve an impact and changes in gender norms, it is important to also specifically address and involve men. Gender related

⁴⁶ Save the Children. 13 December 2011. Business Case and Intervention Summary

⁴⁷ WWI, December 2015. Women’s Wealth and Influence: Creating robust evidence for its effectiveness through operations research. Endline Research Report

projects that focus their effort on half of the population may not achieve the changes that they aim for within the entire population, even though it is critical that the male half is supportive as well.

6 CONCLUSIONS AND RECOMMENDATIONS

6.1 CONCLUSIONS

Relevance

163. WWI was found very relevant to the circumstances of Tajikistan. The focus on poor rural women was legitimate, as they are probably the group, which is worst off in Tajikistan, and the project approach left them sufficient freedom to establish their own groups and set their priorities. As for alignment with government policies and strategies, though the Government of Tajikistan has a gender policy and legislation in place, it does little to address gender inequality; WWI therefore contributes to closing this gap. In the long run ownership by government should be encouraged. Without embedding of gender equality in frameworks and implementation of laws, the gains in empowerment made by poor rural women may not be sustainable.

164. WWI played well into the needs of the targeted women, who have little access to land, assets and income, and often lacked adequate support and have very little decision making power. The self-selection process ensured that group cohesion and social control contributed to including the poorest as group members. The “indifferent money” concept worked well, which even surprised the WG members themselves. The “you decide” methodology created a large degree of ownership.

165. Notwithstanding two revisions of the logframe, its internal coherence and consistence remain limited and the Theory of Change has not been well captured. The three outcomes are not all related to the three outputs. Output 3 is related to the research component, which was designed to complement and strengthen the entire programme, but has been implemented as a standalone component with very limited synergy. This leaves the outcome “Number of women who report feeling a sense of control over household assets” poorly connected to any of the outputs. The impact is supposed to influence proportion of seats by women in national parliament, but there is very little attribution of WWI to this subject. The output “number of women who use pool savings as one of their emergency funds” saw severe underachievement, but this is likely a matter of the lack of clarity of the indicator.

Efficiency

166. The project concept is valuable but efficiency could be further improved. The relatively modest financial input of WWI leveraged a much bigger project at field level through savings of participants, which was invested in the community and IGAs. Their increased income from IGAs probably enhanced that leverage even further. A large group of beneficiaries has been reached, but the achievement per beneficiary cannot be measured; partly because most benefits cannot be monetised.

167. Implementation was reasonably timely, though some activities had to be shifted to the extension period. Apart from the research component, most activities will be finalised before the end of the project and almost all expenditures will be completed by the end of the project’s duration. Having two additional project officers enhanced the efficiency and flexibility and the support of SCUK on various issues helped safeguarding a quality implementation.

168. Partly as a result of the fact that the number of WGs had to be increased to reach the targeted number of beneficiaries though, staff was frequently overburdened. The number of available staff in relation to the number of WGs was such, that the necessary quantity and

quality of support could not always be delivered. The hiring of additional staff proved insufficient to address these shortcomings.

169. Though the M&E system has been improved and new M&E staff was recruited, it still does not work well and it needs an overhaul. Not having the planned new M&E/database staff on board did not help. Some improvements were introduced towards the end of the project, and others were kept for a new project, so the results were not yet visible. It is uncertain how reliable the data actually are. Indicators need to be redefined. Baseline data are missing, so project progress cannot be assessed. It is impossible to achieve a constant 100% coverage of so many participants, and WWI has not found an appropriate way yet, to derive sufficient meaningful information for reporting from the M&E system.

Effectiveness

Effectiveness of WWI was positively evaluated. WWI did what it was set out to do in relation to outcome indicators and the women in the WGs reported, that the achievements surpassed their expectations. Women reported their increased involvement in local decision-making, their increased economic autonomy and better control over assets. Still, these gains were often fragile and depending on husbands being away or agreeing.

It was fortunate that the focus group discussions and the operational research confirmed the M&E findings because again, no data on outcomes had been collected in August 2015, and the data from March 2015 could not be reliably extrapolated.

Impact

170. Though the M&E system was not robust enough to measure and reflect impact, interviews found evidence in the form of changes in areas of women's social and economic empowerment. Almost all groups faced initial resistance from the community, but this disappeared after they had conducted their meetings and activities for some time. The interviewed groups saved on a regular monthly basis and spent funds regularly. The money was used for IGAs, community infrastructure, and expenditures on household and emergency. The women positively valued the social cohesion and peer support, even if they were not involved in any IGA or community contribution. The WGs managed to contribute and raise considerable amounts of money for improvements to community construction, which was appreciated by communities and local authorities. In a number of cases women and their households also directly benefited, but in other cases, women just sacrificed money they could have used to improve their livelihood to an investment, which is basically the task of the authorities.

171. Mobility, though still depending on the husband's approval, had improved during WWI implementation. A small group of women got involved in public functions, and groups were more present in local decision-making, but this was never on an individual basis and usually not formalised. A number of women got involved in IGAs, usually in traditional IGAs for women. The VfM data demonstrated though, that the best income was derived from jobs, traditionally done by men, such as brick making. All groups had used the savings for day-to-day and emergency business, such as medical issues and important repairs. An increasing amount from the savings was used for girls' education.

172. Changing gender norms is a very slow process, but WWI has initiated the first steps towards it by combining information provision with empowerment. Still, many women were not aware of new viable opportunities. They did not base their choice of IGA on market analysis or revenue expectations. The role of WWI in clarifying and supporting this could have been stronger.

173. WWI has started categorising WGs by assessing their grade of independence. Though only 212 WGs were found to be able to continue fully independently, a number of others may only need tailor-made decreasing support to reach that status. Many women

reported that they would surely continue their groups without the help of SCI, and five had already supported the start up of a new group.

Sustainability

174. A number of achieved outcomes look sustainable at this point in time, even if it is difficult to factor in influences like economic recession when estimating the sustainability of income generating activities. As the approach is fully participatory based on self-selection and self-mobilisation, also without external support the women are likely to continue their engagements.

175. The quality of the relation between the WGs and the local authorities depended very much on individual characteristics of the government staff in the villages. Some staff members were enthusiastic and proud of the women and willing to support them; others simply let it happen. The government financially contributed to a few community investments. Women in the focus group discussions reported never to use government services such as extension though, since the services were of limited quality and often had to be paid for. WWI has not managed to address this.

176. The fact that only 212 WGs were found fully independent, highlights that SCI needs to change or intensify the approach, in order to ensure a critical mass of empowered women to carry the empowerment forward. With a continuation at this rate, not enough groups may reach the independent status.

6.2 RECOMMENDATIONS

Recommendation 1: Develop a new logframe and M&E Framework

Though a number of efforts have been made to better capture and analyse the outputs and outcomes of WWI, success in improving the M&E system and framework has been modest. If a new programme similar to WWI will be approved, it should start with an overhaul of the logframe and M&E framework before the onset of the intervention, with a focus on the following issues:

- The logframe should be internally coherent and consistent, outputs need to link to outcomes and outcomes to impact. The Theory of Change must be the basis for the logframe.
- The logframe should contain concretely formulated outputs and objectively verifiable indicators.
- The M&E framework must be developed on the basis of this logframe. Monitoring questions need to be limited in number, simple, focused on attributable changes and understandable for the target group. The M&E framework needs to contain also question, which demonstrates the increase in earnings of the women and whether it is sufficient to enhance their resilience.
- A baseline survey needs to be conducted before the start of the intervention including all indicators of the M&E framework, to be followed by an impact survey at the end of the project.
- 100% constant coverage is impossible for a target group this size. Participatory monitoring by involving group leaders or a focal person in the group to complete simple questionnaires may help in gathering more data in a more timely manner.
- A monitoring plan, reflecting timing, type of M&E activities and responsible persons, should ensure regular, timely and good quality reporting.
- Spot checks should be conducted to validate that collected data are correct.
- The reporting should be of sufficient quality, to allow management decisions to be taken with regard to making adaptations or corrective measures to the programme.

- In the inception phase of a new project, milestones need to be laid out with a clear time frame, to be monitored and adjusted during the implementation.

Urgency: High Time: Immediately

Responsible: Save the Children UK (design and support); Save the Children Tajikistan (design and implementation); DFID (follow up, control and advice)

Recommendation 2: Stronger emphasis on involving other groups in society

Influencing traditional gender norms is a very slow and complex process, which may not be achieved without strongly involving all relevant stakeholders. Whilst WWI has good achievements when it comes to empowering poor rural women, more can be done to ensure this translates into a real shift in gender norms. The men in participating women's household (husband, sons, father, father-in-law) should be engaged, as well as men from the community, in particular influential male leaders. Ensuring their commitment, supported by women's achievements in the community, and convincing the husbands that the entire households benefit from the empowerment of their wives, may help further the case of gender equality.

It is not only young and old men, who need to be convinced. Mothers-in-law have appeared a serious constraint to the empowerment of their daughters-in-law, even within the WGs. Since young women are very important in the process of gender equality with their whole life ahead of them, sufficient attention needs to be paid to their empowerment. To enable their full growth, separate groups need to be established for young women (under 30) with tailor made support. Girls' and women's education needs to be more strongly promoted, both in young women and in older women's groups and in the community at large.

Urgency: High Time: Short to medium term

Responsible: Save the Children Tajikistan

Recommendation 3: Address the responsibilities of local authorities

Local authorities are involved and supporting the WGs in a limited number of cases only, and the involvement often depends on individual interests of those local authorities. As a result, only in a few communities local authorities are ready to provide continued support after the project's phasing out. It is recommended therefore, that WWI not only encourages women to use their savings for improving community infrastructure, but at the same time supports women to advocate with the local authorities, to ensure authorities live up to their responsibilities. This includes providing infrastructure and quality services according to women's need and where applicable free of charge. On a parallel trail, SCI and DFID need to develop and implement a partnership strategy, outlining who are the most suitable partners and what cooperation and coordination is possible. Joint advocacy with other development actors to lobby with the government on addressing the needs of poor rural women should be a prominent part of this strategy.

Urgency: Medium to high Time: Medium-term

Responsible: Save the Children Tajikistan (support to women, develop strategy); DFID (contribution to strategy development); Government (future involvement with women); other development partners (joint advocacy)

Recommendation 4: Strengthen the focus on improved livelihoods at household level

Though members of WG have started IGAs whilst using group savings, they often select traditional women's activities, which are not always the best choice from an economic point of view and are not gender transformative. Whilst WWI should keep the "you decide" methodology central, those women who are capable and willing to become entrepreneurs should also be supported to take better-informed decisions. Various activities can contribute to that, such as conducting market assessments and research into the most viable yet suitable IGAs for women, and how they can accrue the best revenue with the least time investment. More exchange visits with women, who successfully got involved in non-traditional IGAs, may also help, as well as short training for the women on innovative IGAs.

To achieve such focus, it is recommended to include a strong livelihood expert into the team. This expert should ensure, through training and hand-on support, that field level staff is aware and capable of guiding beneficiaries in selecting and implementing IGAs, at the same time respecting their wishes and possibilities but also facilitating the choice of IGAs that create better revenues. The project team leader should also be able and willing to support introducing innovative IGAs and M&E officers need to be trained to better capture effects on livelihoods.

Urgency: Medium Time: Short to medium term
Responsible: Save the Children Tajikistan

Recommendation 5: Intensify the support to WGs to expedite maturation

WWI has managed quite some achievements. Still, offering quality guidance to 4,200 groups has appeared too labour intensive for the available human and financial resources. WGs in remote areas received less support than others and many WGs complained about too few visits. Since the available budget may be fixed, SCI should target a much smaller number of WGs. Support needs to be planned carefully, to ensure that all WGs have equal access, independent from their location. The planning should be sufficiently flexible to allow for adaptations in case of issues like bad weather. Sufficient staff (including coaches) and transport means must be made available. In order to improve the maturation process, the women should have more access to exchange visits and forums, also women from remote areas. Group leaders and coaches should be better trained, including on group dynamics, empowerment processes, and advocacy and leadership capacities. Coaches should prevent adverse leadership dynamics getting into the way of the empowerment of the entire group. Involving coaches in various groups by changing responsibilities for groups and exchange visits may also help in spreading support and knowledge in a more evenly manner.

Urgency: Medium Time: Short to medium term
Responsible: Save the Children Tajikistan

Recommendation 6: Link evidence creation more closely to WWI

Though the research component has generated interesting evidence, it was poorly embedded in the project. The evaluation recommends having a research component in the follow-up project. It should be more pragmatic and better linked to the other programme components and should respond to emerging questions and needs during implementation. The research should be relevant to the logframe indicators and the M&E framework. More frequent smaller issue based research may be contemplated, as well as in-depth causal analyses on the pathways and constraints to women empowerment and gender equality. Research should also look into new and existing opportunities for the women to improve their livelihood. The project should start with a gender analysis in the geographic areas, where it will be implemented. The current research budget can be lowered, with more resources allocated to regular programme M&E activities. Moreover, Save the Children Tajikistan, with input from DFID, should be responsible for the research component, to ensure their full ownership and usage.

Urgency: Medium Time: Medium-term
Responsible: Save the Children Tajikistan (design and supervision); Save the Children UK (support design and recruitment); DFID (input to design); research firm (design and implementation)

Recommendation 7: Improve visibility

WWI has achieved many good things, yet there is little visibility inside and outside Tajikistan. SCI and DFID need to cooperatively improve the communication strategy and plan, especially on the following points:

- The strategy needs to contain clearly phrased objectives and reflect responsibilities
- The communication strategy should not be only about disseminating results, but also about taking stakeholders' interest at heart

- The plan should have a well-defined timeline for each activity
- The audience of the plan should go beyond direct partners. It should address different levels of audience inside and outside Tajikistan
- Outreach and satisfaction of the audience should be regularly measured by surveys and follow up contact and action should be taken where needed.

The communication plan should be strictly implemented and monitored, and more effort needs to be made to disseminate the results among a larger audience. The role of the communications and reporting officer should be stronger in communication and visibility related issues and dissemination of results.

Urgency: Low Time: Medium to long term

Responsible: Save the Children Tajikistan (design and implementation); Save the Children UK (technical support)

ANNEX 1 TERMS OF REFERENCE

Terms of Reference for External Evaluation

1. Summary

Title	Women Wealth and Influence project Final Evaluation
Project Dates	January 2012 to March 30, 2016
Location	14 districts of Khatlon region: Vakhsh, Khuroson, Jomi, Rumi, Jilikul, Qumsangir, Pyanj, Khovaling, Baljuvon, Shuroobod, Vose, Hamadoni, Temurmalik, Dangara. Three districts of Republican Subordination: Tursunzoda, Rudaki and Shahrinav
Partners	Committee of Women and Family Affairs under the Republic of Tajikistan
Purpose of evaluation	The purpose of evaluation is to measure a) effectiveness and efficiency; b) impact; c) relevance; d) sustainability of project, following the Development Assistance Committee principles for evaluations
Project Objective	Outcome: To improve wealth and influence of 65,000 women in 17 rural districts in Tajikistan through the following outputs: Output 1. Women are directly influencing local decision-making in 17 districts of Tajikistan. Output 2. Women in 17 districts enjoy increased financial security and economic resilience. Output 3. Creation of a robust empirical evidence base for the effectiveness of the WW&I methodology in achieving the project outcome.
Chronological summary of activities	1. Briefing with Save the Children (SC) team; 2. Document review (key project docs) 3. Inception report, formats deadlines 4. Meetings and interviews with key stakeholders 5. Field visits to Khatlon region and districts of republican subordination; 6. Debriefing with SC team; Presenting findings to team 7. Full report with evaluation results in Tajik and English presented within two weeks after completion of the field visits and all raw data, transcripts/notes of interviews submitted.
Deliverables	Inception report; draft evaluation report; de-brief presentation, final evaluation report, transcribed data where appropriate

2. Background information

The “Women’s Wealth and Influence” project is funded by DFID. It is a £2,035,814.00 (GBP) project, for 52 Months. The project started on 1st January 2012 and will finish on 30th April 2016. At the impact level this project will make progress toward meeting Millennium Development Goals 1 and 3 by reducing poverty and improving women’s empowerment. The program contributes to this by directly improving women’s wealth and influence in 17 districts of Tajikistan. At the end of 52 months, 65,000 women will have come together in approximately 4,200 self- directed groups.

Operational Research is being carried out to document how, through membership of the groups and management of their groups, women are empowered to make decisions essential to the wellbeing of their families. DFID and Save the Children identified the leading international research institution, Swiss Tropical and Public Health (Swiss TPH) as a partner to design and implement the operational research to the highest standard.

3. Purpose

The purpose of evaluation is to measure the a) relevance; b) sustainability; c) efficiency and effectiveness; and d) impact of the Women's Wealth and Influence project. The evaluation, along with operations research and recent technical project reviews will provide an evidence base for future project design.

It is important that the evaluation clearly documents recommendations for the development of the WW&I approach and potential for scale up. In addition, the evaluation will seek to answer the following questions;

a. Relevance

- How appropriate is the project in the Tajik context?
- How relevant are the SC WWI project staff and Women's Groups' (WGs) activities to the project outcomes?
- How are local government and other stakeholders participating in project activities?
- What is the contribution of community, and local government to project activities?
- How far does the project reinforce or challenge traditional gender norms?
- To what extent is the original theory of change relevant to current implementation strategies and results and what amendments may be necessary for future programming?

b. Sustainability

- How will the impacts be sustained over time, and will the program continue in the absence of external funding and technical support?
- What is the evidence that community and local government will support ongoing activities of groups after the end of project intervention?
- How sustainable are communication mechanism between WGs, communities and local authorities?

c. Efficiency and effectiveness

- Were project outputs delivered effectively?
- Did the project management systems and processes enable delivery of project outputs efficiently, without duplication or wastage?
- How did project and financial management, quarterly reporting, M&E systems contribute to the effective delivery of the project?

d. Impact

- Through comparison with independent operations research, did the project achieve its desired outcomes, and did it have any unintended positive or negative impacts?
- How has awareness raised amongst local authorities contributed to commitment to support women's empowerment?
- To what extent have gender norms changed as a result of the project?

A Value For Money (VFM) assessment will be carried out concurrently by a separate evaluator. It is expected that the evaluators will closely collaborate and that VFM planning and evidence will be

incorporated into the inception and final reports. This assessment will focus on the following questions and include a cost-benefit analysis.

1. Has WW&I been able to ensure flexibility in finances and output delivery? (VfM Organisational Efficiency)
2. Has WW&I been able to maximize quality and quantity of outputs delivered? (VfM Programmatic Efficiency)
3. Has WW&I been able to ensure control and flexibility on monitoring and evaluating outcomes through time? (VfM Organisational Effectiveness)
4. How effective was WW&I in translating outputs into outcomes? (VfM Programmatic Effectiveness)
5. What was the quality of the financial management? (VfM Organisational Economy)
6. Were the best value inputs obtained at the best price? (VfM Programmatic Economy)

4. Methods

The evaluator will be required to review project documentation including annual reviews, technical reviews, reports etc. As independent operations research investigating outcomes has been carried out as a key component of the project, it will not be necessary for the evaluation to include further extensive data collection to verify project outcomes. Rather, it is expected that the evaluation will centre on comparative analysis of operations research and monitoring evaluation findings. In addition, a series of key stakeholder interviews with WW&I staff, coaches and project participants will be carried out.

The evaluator is expected to work closely with the VFM evaluator in terms of developing and aligning the methodologies. Ideally, data collection for these two components would occur simultaneously. The VfM report and CBA findings should be reviewed by the main evaluator and all VFM findings should be considered and reflected alongside evaluation findings.

5. Work Plan

The final evaluation plan and tools will be determined following discussions between the evaluator and the project team prior to the commencement of the evaluation study. The evaluator is expected to be proficient in using a range of participatory tools for data gathering and analyses, comparative data analyses, quantitative and qualitative evaluation techniques, conducting key informant interviews and leading small group discussions/presentations

The evaluation will also involve substantive documentation review, and report writing. The evaluation is to be carried out in 3 stages:

- I. Briefing, document review and comparative analysis in Dushanbe (10 days)**
 - ✓ A briefing will take place at Dushanbe office with relevant staff. All relevant documents and necessary clarifications will be provided.
 - ✓ Head office stakeholder interviews
 - ✓ A Detailed evaluation plan/inception report will be agreed
 - ✓ A Document and data review will be conducted
- II. Field Study: (8 days including travel)**
 - ✓ Visit participating communities and WGs, including interviews with relevant local authorities, SC staff, partner organizations and beneficiaries will be carried out.
 - ✓ A debriefing with SC immediately will take place after the field visit and feedback will be included in the final report.

III. Analysis and reporting: (6 days)

- ✓ A draft report will be submitted to SC within 2 weeks upon completion of the field study to give SC the opportunity to provide feedback. VFM findings should be incorporated at this stage. SC will provide its feedback to the consultant within two weeks upon receipt of the draft report.

IV. Debriefing and submission of report (1 Day)

- ✓ A formal debriefing will take place with preliminary findings before departure of a consultant together with SC representatives.
- ✓ A final report in accordance with the format given in the next paragraph shall be submitted electronically and in 2 hardcopies (one for SC and another for DFID) in English, within one week upon receipt of the SC comments on the draft report. SC will arrange translation into Tajik.
- ✓ All raw data, transcripts/notes of interviews will be submitted with the final report.

5. Reports

The evaluation results will be consolidated in a report, in English with a maximum length of 40 pages (including annexes). The report format should include as follows;

- I. **Cover page** (title of the evaluation report, country, project title, sector, date, name of evaluators, indication that “the report has been produced at the request of SC and financed by DFID. The comments contained herein reflect the options of the evaluation only.”)

- II. **Table contents**

- III. **Executive summary.** An Executive Summary of the main conclusions, lessons learned and recommendations of the evaluation should be no more than two pages with cross-references to the corresponding page or paragraph numbers in the main text. Proposed structure:

- ✓ Evaluated project
- ✓ Date of the evaluation
- ✓ Evaluator’s name
- ✓ Purpose and methodology
- ✓ Main conclusion related to the evaluation criteria and cross-cutting issues
- ✓ Lessons learned and good practices
- ✓ Value for Money

- IV. **Main body of the report:** The main body of the report shall elaborate on the points listed in the Executive Summary. It will include references to the methodology used for the evaluation and the context of the project. The report will summarise findings and conclusions based on the evidence reviewed.

- V. **Recommendations for future programming and potential scale up:** The consultant should outline key programmatic recommendations for improved design and delivery, addressing any issues identified through the evaluation process. For each key conclusion described in section IV, there should be a corresponding recommendation. Recommendations should be feasible and pragmatic and should take careful account of available resources.

VI. Annexes:

- Terms of Reference
- List of persons interviewed and sites visits
- Map of areas covered
- Abbreviation
- All confidential information shall be presented in separate annexes
- Interview guidelines and checklists

6. Team composition and skills of evaluators

The evaluator will have extensive experience, knowledge, and skills in planning and implementing project evaluations. The selected evaluator should have a solid experience in projects related to Women's empowerment, Gender and Livelihoods, and good knowledge of Central Asia, preferably Tajikistan. Knowledge of English is obligatory. The evaluator will work with a staff assistant who will provide necessary translation of any documents and during field interviews. The evaluator will be competent in quantitative and qualitative research, evaluation tools, data collection and analyses, comparative data analysis and have sound report writing skills.

7. Timetable

The evaluation will last maximum 25 days.

8. Payment and logistics

SC staff will arrange formal meetings with authorities, necessary interpreters and translation, transport, accommodation and other logistical support.

9. Key informants

- ✓ WGs members
- ✓ Local authorities
- ✓ SC Staff
- ✓ Community leaders
- ✓ Partner organizations

10. Ownership of data

All data collected during the evaluation will be handed over to and become the property of the SC. Evaluators must therefore treat findings in a confidential manner and require advance written approval from the SC for sharing any information with third parties, in whichever form.

The external final evaluation will be done against the program log frame, which is detailing the theory of change or impact pathway. The evaluation will be embedded in the program and will generate a clear evidence base of what works in this context.

SC will use a range of methods, quantitative and qualitative, for the evaluation, as appropriate to the log frame and the specific research questions, as identified above.

ANNEX 2 DETAILED TIME-LINE OF THE MISSION

Dates 2016	Duty station	Activities	Working days
28-29 December	Netherlands	Desk review and preparation of mission	2
3 January		Travel Meerssen / Dushanbe and desk review	1
4-8 January	Dushanbe	Interviews in Dushanbe (Save the Children and DFID staff and other stakeholders) and ½ day field visit to groups in the region of Republican Subordination	5
9-January		Travel Dushanbe / Dhaka and preparation inception report	1
10-15 January	Bangladesh	Finalisation inception report	1
21 February		Travel Dhaka/Dushanbe	1
Friday	Republican Subordination region	Field level interviews, pretesting questionnaires	1
Saturday	Dushanbe	Finalisation questionnaires, preparation final report	1
Sunday		Travel to Khatlon region, desk review and analysis and preparation final report	1
Monday - Thursday	Khatlon region	Field level interviews	4
1 March	Dushanbe	Final interviews and debriefing Save the Children and DFID	1
2 March	Dushanbe	Travel Dushanbe / Dhaka and preparation final report	1
2-14 March	Bangladesh	Preparation draft final report	4
15-30 March		Collection of comments and suggestions	-
31 March	Bangladesh	Finalisation and submitting of final evaluation report	1
Total days			25

ANNEX 3 LIST OF INTERVIEWEES AND SITES VISITED

Designation	Organisation / location
Monday 4 January	
Programme Manager	Save the Children
Consultant Vfm	
Tuesday 5 January	
Programme Manager	DFID
Agriculture, livelihood and natural resources expert	Save the Children (Kurgan-Tube)
Civil Engineer	
Business Development Specialist	
Advisor on Legal Issues	
Project Officer	
Wednesday 6 January	
M&E Manager	Save the Children
M&E officer	
4 Field monitors	
M&E officer	
Wednesday 6 January afternoon field visit	
7 Women's Groups.	Jamoat Guliston, village Tezgari Bol
5 Women's Groups	Jamoat Guliston, village Hakqajar
2 Women's Groups	Jamoat Rohati, village Rohati
6 Women's Groups	Jamoat Qiblai, village Oqtoq
Deputy chairperson, in charge of education, health, social protection, religious, women and family issues	Hukumat in Rudaki District Authority
Responsible for coordination with International Organization and UN Agencies	Committee of Women and Family Affairs under the Republic of Tajikistan
Thursday 7 January	
Counter terrorism and policy issues adviser	OSCE
Head of Centre for Cross Border Entrepreneurship (Kurgan-Tube)	GIZ
Project Manager	USAID - Women Entrepreneurship for Empowerment Project
Programme Manager	Save the Children
Deputy Head, Impact, Innovation & Evidence	Save the Children UK
Country Director	Save the Children
Friday 8 January	
Communication & Reporting Coordinator	Save the Children
Gender & Livelihood Specialist	
Growth Adviser Central Asia	DFID
Programme Officer	
Programme Manager	
Monday 22 February Dushanbe	
Programme Manager	Save the Children
Country Director	Save the Children
Food Security & Livelihoods Advisor	Save the Children UK
Tuesday 23 February field visit Kurgan-Tube	
Project Officer	SCI Kurgan-Tube Office
Civil Engineer	
Business Development Specialist	

Legal and Social Protection Specialist	
Agriculture and Livestock Specialist	
Field Coach	
3 Women's Groups	Jamoat Namuna, village Somoni
3 Women's Groups	Jamoat Mehvar, village Navobod
4 Women's Groups	Jamoat Mehvar, village Guhshun
1 Women's Group	Jamoat Panj, village Pakhtakor
Wednesday 24 February field visit Kurgan-Tube	
WGs' Fashion Show	Kurgan-Tyube
3 Women's Groups	Jamoat Tojikobod, village Navobod
3 Women's Groups	Jamoat Tojikobod, village Pakhtakor
3 Women's Groups	Jamoat Dusti, village Navbahor
Thursday 25 February field visit Kulob	
3 Women's Groups	Jamoat I. Sharipov, village Shahbur
3 Women's Groups	Jamoat I. Sharipov, village Shohbori Kuhna
3 Women's Group	Jamoat Kudoyor Rajabov, village Kuchabogh
2 Women's Group	Jamoat Rudaki, village Anoriston
Friday 26 February field visit Kulob	
3 Women's Groups	Jamoat Khovaling, village Sari Mazori
Head of District	District Khovaling
Head of Women and Family Affair	District Khovaling
3 Women's Groups	Jamoat Sariosiyab, village Tokak
Village Head	Village Tokak
5 Women's Groups	Jamoat Dektur, village Dektur
Village Head	Dektur
Monday 29 February field visit RRS	
2 Women's Groups	Jamoat Qaratogh, village Ahorun
2 Women's Groups	Jamoat Qaratogh, village Zarnisor
2 Women's Groups	Jamoat Chusi, village Jarbuloki Pojon
1 Women's Group	Jamoat Chusi, village Khuji Bolo
Village leader, leader of mahalla committee, leader of men's group	Village Ahorun
Leader of women dept. jamoat level	Jamoat Qaratogh
Head of village	Khuji Bolo
Representative of district medical centre	Shahrinav
Tuesday 1 March	
Debriefing with save the Children and DFID staff	

ANNEX 4A EVALUATION MATRIX

Final Evaluation Women Wealth and Influence project				
Key Issues	Key Questions	Sources of Information	Respondents	Data collection method
1. RELEVANCE				
<ul style="list-style-type: none"> •Relevance to the country and target group priorities •Coherence with Save the Children, DFID and Government of Tajikistan policies and strategies 	<ul style="list-style-type: none"> •How relevant has WWI been towards the <ul style="list-style-type: none"> ○ Country needs? ○ Strategic Government priorities and existing programmes? •Has the participant selection been transparent, participatory and justifiable? •What are the most important needs of the target community? •How relevant was WWI for these needs? •Have the needs changed since the start of WWI? •How relevant was the project towards <ul style="list-style-type: none"> ○ Women's empowerment? ○ Women's wealth and influence? •What was the value of the intervention for other stakeholders? •Have duplications been observed with other interventions? 	<ul style="list-style-type: none"> •Project documents; •Background documents on the Tajik contexts including on gender; •DFID, Save the Children and Government of Tajikistan policies and strategy papers; •Interviews with different categories of respondents. 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; •Project participants; •Development partners. 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews; •Focus group discussions.
<ul style="list-style-type: none"> •Quality of project design 	<ul style="list-style-type: none"> •What is the quality and are there perceived weaknesses in project design regarding: <ul style="list-style-type: none"> ○ Logframe (original and revised) ○ Theory of change ○ Impacts, outcomes, indicators and outputs? ○ Coordination and partnership arrangements ○ The resource allocation (technical, human and financial)? ○ The risks and assumptions? ○ Coherence and consistence between impact and indicators, timeframe, outputs, responsibilities and budget. 	<ul style="list-style-type: none"> •Project documents •Logframe and theory of change; •Interviews with different categories of respondents. 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff. 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews.
<ul style="list-style-type: none"> •Institutional and management set up 	<ul style="list-style-type: none"> •What is the quality of partnership (including with the donor) and management arrangements? •What has been the contribution of communities and local authorities? 	<ul style="list-style-type: none"> •Project documents; •Interviews with different categories of respondents; 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; 	<ul style="list-style-type: none"> •Desk review; •Semi-structured interviews.

	<ul style="list-style-type: none"> •Were the roles of various project staff members at capital and field levels feasible and complementary? •Were activity plans developed on a regular basis, observed and realistic? 		<ul style="list-style-type: none"> •Other development actors. 	
2. EFFICIENCY				
<ul style="list-style-type: none"> •Overall programme efficiency 	<ul style="list-style-type: none"> •Is the number of beneficiaries who have benefited from the project sufficient in view of the investments made? •Is the number of beneficiaries who have benefited from the project sufficient in view of the number of staff that has been involved? 	<ul style="list-style-type: none"> •Project documents; •Interviews with different categories of respondents; •Field observations; •VFM assessments. 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; •Project participants; •Local government staff 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews; •Focus group discussions; •Analysis results from VFM.
<ul style="list-style-type: none"> •Technical quality of implementation 	<ul style="list-style-type: none"> •Have there been delays and postponements in project implementation and if so, what have been the causes and consequences? •How efficiently have human resources been mobilized and applied? 			
<ul style="list-style-type: none"> •Financial quality of implementation 	<ul style="list-style-type: none"> •What is the current status of expenditure as compared to planning? •How efficiently have financial resources been applied? •Are the costs reasonable for the activities undertaken? •Were the best local options utilised? •Have funds been spent in line with the implementation timescale? •Have any irregularities or lacks of transparency been observed? 			
<ul style="list-style-type: none"> •Flexibility 	<ul style="list-style-type: none"> •Was the intervention flexible to changing contexts? •What changes have been made as a result of changing contexts? •What changes/adaptations have been made following M&E findings? 	<ul style="list-style-type: none"> •Project documents; •Interviews with different categories of respondents; •Field observations. 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; •Project participants; •Local government staff 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews; •Focus group discussions.
<ul style="list-style-type: none"> •Management of implementation 	<ul style="list-style-type: none"> •Has the quality of project management and services provided been of sufficient quality? •Has the logframe been used as a management tool? •Were work plans developed, feasible and used sufficiently? •How well have activities been monitored and have adaptations been made based upon the results? 			
3. EFFECTIVENESS				
<ul style="list-style-type: none"> •Achievement of impact, 	<ul style="list-style-type: none"> •How well has the WWI achieved its planned outputs/outcomes 	<ul style="list-style-type: none"> •Project documents; 	<ul style="list-style-type: none"> •Save the 	<ul style="list-style-type: none"> •Desk review;

outputs and outcomes	<p>in in each output area?</p> <ul style="list-style-type: none"> •To what extent were participants of Women’s Groups satisfied with the achievements? •How has the synergy between operational research and output area 1 and 2 contributed to effectiveness? •What was the quality of the communication plan, and how well has it been implemented? •To what extent have results been disseminated in all output areas? 	<ul style="list-style-type: none"> •Interviews with different categories of respondents; •Field observations. 	<p>Children project staff;</p> <ul style="list-style-type: none"> •DFID staff; •Project participants; •Local government staff 	<ul style="list-style-type: none"> •Key informant interviews; •Focus group discussions.
4. SUSTAINABILITY				
<ul style="list-style-type: none"> •Financial sustainability 	<ul style="list-style-type: none"> •Are external funds and support needed to continue services post-project? •Will current results be affordable for the target group? •Can the results be maintained if economic or social factors change? 	<ul style="list-style-type: none"> •Project documents; •Interviews with different categories of respondents; •Field observations. 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; •Project participants; •Local government staff 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews; •Focus group discussions.
<ul style="list-style-type: none"> •Ownership 	<ul style="list-style-type: none"> •What is the likelihood that target beneficiaries will continue to benefit from the WWI results? •Will attitude change of project participants’ environment (i.e. their household and family members and the wider community), supported by the project, be sustainable? •Will communities continue to support the Women’s Groups and their participants? •Is replication or scale up likely without external support? 			
<ul style="list-style-type: none"> •Institutional sustainability 	<ul style="list-style-type: none"> •Has an exit strategy been designed and incorporated? •To what extent will local authorities be willing and able to offer support to the beneficiaries post-project? •To what extent will other development partners use the Women’s Groups as an entry point? 			
5. IMPACT				
<ul style="list-style-type: none"> •Wider and long-term effects 	<ul style="list-style-type: none"> •What impacts have been achieved or are envisaged in the area of: <ul style="list-style-type: none"> ○ Women’s empowerment? ○ Women’s wealth and influence? ○ Women’s financial security and economic resilience ○ Gender equality and traditional gender norms? ○ Gender awareness of communities? ○ Awareness and commitment of local authorities? 	<ul style="list-style-type: none"> •Project documents, in particular surveys from operational research and monitoring data; •Interviews with different categories of respondents; 	<ul style="list-style-type: none"> •Save the Children project staff; •DFID staff; •Project participants; •Local 	<ul style="list-style-type: none"> •Desk review; •Key informant interviews; •Focus group discussions.

	<ul style="list-style-type: none"> • Have any unintended impacts been observed? • Are impacts different for groups of different nature, such as more mature groups or groups with women of various age brackets? 	<ul style="list-style-type: none"> • Field observations. 	<ul style="list-style-type: none"> government staff • Other development actors 	
<ul style="list-style-type: none"> • Extent 	<ul style="list-style-type: none"> • What is the envisaged/achieved coverage (geographical and estimated numbers) of the impact? • Have OVIs been regularly monitored and reported upon? • Have planned OVIs been achieved? • Are there gaps, which have not been addressed? • How does the observed impact compare to other interventions working with poor rural women? 			

ANNEX 4B QUESTIONNAIRE FOCUS GROUP DISCUSSIONS

Date		Region		District	
Jamoat		Name group		Remote	Y/N
Established		# members		Ages	
Number present		Active	Y/N		
What is the group supporting (IGA, community support, own needs)					
1. Relevance					
1.1. Can you describe how the group was formed at the beginning?					
1.2. What needs do you/does the community still have?					
1.3 What do community/household members think about your participation the WG? Did you face any obstruction? What did they find positive?					
2. Efficiency					
2.1 Describe visit frequency from coaches, M&E officials and technical experts? How did they support you?					
2.2 Can you give an example of an issue, which the coach helped address?					
2.3 Can you give an example of a non-solved issue?					
2.4 Do you want project staff to visit more?					
3. Effectiveness					
3.1 How much do you contribute to group savings on a monthly basis? What is the current balance?					
3.3 How has your group used group savings? (IGA, community support, charity, emergency, other own expenditure)					
3.4 Did you participate in any mini sessions (cash management, IGA)?					
3.5 Have you participated in other sessions, for instance on SGBV? Did you find it useful?					

3.6 What community infrastructure has your group supported (if any)?
3.7 Have you been involved in or received any exchange visits? Have you participated in a forum? What is your opinion on them?
3.8 Have you read the storybook? What is your opinion on the contents?
3.9 Have you read the FAQ booklets? What is your opinion on the contents?
4. Sustainability
4.1 Do you think your WG will still exist in one year? In five years? What if the project would close?
4.2 How many members have left the group? Why did they leave?
4.7 Would you be able to help establishing new groups? If yes, how would you help them?
5. Impact
5.1 Have you started an IGA since the setup of the WG? Is it successful?
5.2 Do you take more part in local decision-making process than before? If yes, in what?
5.3 Did communication with government result in action by local government? Which action?
5.4 Do you have greater economic autonomy than before? How? How did the group help?
5.5 Do you use government or other technical services? Which ones/why not?
5.6 Has your life changed after participation in the WG? If yes, how?
6. Additional
6.1 Observe power dynamics in the group

ANNEX 5 ANALYSIS FOCUS GROUP DISCUSSIONS

This analysis is based on the focus group discussions, conducted during the second field mission (22 February - 1 March 2016).

- Total number of WGs interviewed: 49
- Total number of group members interviewed: 276
- Ages:
 - Lowest age 18 -49; average 27.4; in case of young woman, usually one; only one group of young unmarried women.
 - Highest age: 40-76, 55.8
- Year of establishment: 2012 (16); 2013 (17); 2014 (16)
- Active: 2 not, one hardly, 46 active
- Involved in:

	Yes	No
IGA	42	7
Community infrastructure	29	20
Own needs	39	10

- Basis of group formation: 42 based on coincidence and visit coach; 7 based on shared background (2 teachers, 2 nurses, 2 women with education, 1 girls)
- Remaining needs of household/community:
29 replied that there were more community needs; specifically as follows:

Needs community	School	Water	Health center/hospital	Training	Kindergarten/Playing space	Market access	Others*
Number	2	5	9	4	5	4	3

* Measures against erosion, HIV/AIDS specialist, land rights lawyers

- Opinion community/households: 26 out of 49 faced initial obstruction; in 15 cases the groups met with distrust or failure to belief such an approach could deliver any results; in two cases the environment was doubtful; in three cases religious leaders found establishing WG illegal; in four cases the women were laughed at ('what do you think you will achieve with that one Somoni of yours); in once case they met with misunderstanding and in the girls' group, the parents were against it at the onset. In all 26 cases though, within a few months these opinions had turned around to trust and respect.
- Visits of WWI staff:
 - Coach: once per 3 months (7), once per 2 to 3 months (7), once per 2 months (12), once per month (21) more than once per month (2)
 - Coach on mobile: all replied always available
 - M&E staff: Never (23) Once (19) More than once (7)
 - Technical experts: 22 groups had a visit; 29 did not. The construction expert visited 12 groups, the agronomist 10 times and the lawyer 13 times
- Desired frequency coach visit: 22 WGs wanted the coach to visit more frequently, 22 were happy (21 out of the once per month group)
- Savings ranged from 1-110 per month, with an average of 15.74 Somoni. In 12 cases, contribution was flexible; for 11 of those it depended on capacity, whereas one had a lower contribution in winter.
- Cash saved and available at the moment of interview ranged between 0 and 4,000 with an average of 565.
- Use of savings for own expenses: (emergency related) (45 responses in total):

- Health/medical expenditure: 33
- Education: 14
- Urgent repair: 6
- Electricity: 4
- Other emergencies: 2 (arrest, funeral)
- Use of savings - other purposes:
 - Charity (family of community): 14
 - Marriage of children: 12
 - Kitchen utensils: 3
 - Festivities: 1
- Emergency use of funds: 36 out of 49
- Investment community infrastructure:
 - Medical centre building or improvement: 14
 - School building or improvement: 10
 - Bridge: 8
 - Gender: 8
 - Roads repair: 7
 - Generator: 5
 - Water provision: 5
 - Education of youth: 4
 - Mosque improvement: 2
- Mini session participation:
 - Salt: 20
 - Business: 4
 - Health (offered by project Sino): 3
 - Self management: 2
- Other group based training:
 - Violence against women: 19
 - Radicalization leading to terrorism: 8
- Exchange or forum participation:
 - 23 WGs participated in cross visits, in 15 cases it was one visit, in 5 cases two visits, in two cases 3 visits and in one case 5 visits. 26 were not engaged in exchange visits.
 - Members from 43 WGs had been engaged in forums
- Existence WG after 5 years without support: 7 out of 49 said no or were not sure, the rest was sure
- Number of members left the WG: in 26 WGs nobody had left, in one WG one,

Number left	0	1	2	3	4	5	6	7
Frequency	30	1	7	2	3	1	4	1
- Reasons for leaving WG: Marriage and move in with in-laws (33); husbands moved back from Russia (10); moved (10); inactive group (7); stopped by mother-in-law (4) died (3), lack of benefits (1)
- Ability to help new groups start: 5 were not very sure, 5 had already helped starting up a new group and 39 shared they would certainly help as a role model, or with advise and suggestions.
- IGAs started: 22 had not started an IGA.
 - Small shops: 7
 - Agriculture/seed production/crop production: 11
 - Embroidery: 8
 - Dress making: 4
 - Others (bridal dress rent, fish pond)
- Local decision-making:
 - None: 16
 - Advice and suggestions heard: 10

- Cooperate with (Deputy) Head of Village: 8
- Government staff participates in WG meetings: 5
- Involved in organizing holidays/festivities: 4
- WG members participate in local authorities meeting: 4
- On community infrastructure supported by the WG: 1
- WG member in local hokamiyat: 1
- Changes in participants' life:
 - Feel stronger / strong like men: 17
 - Independently solve issues (without men): 12
 - Earn and use money: 8
 - Better communication (incl. husband): 4
 - More mutual support/friends: 3
 - More active: 3
 - Exposed to new experiences: 2
- Contribution government or other technical or supportive services:
 - None: 22
 - Government gave land, building or money: 12
 - Technical assistance and advice: 9
 - SCI technical experts are better: 3
 - Government wants payment: 2
 - Poor families get food and free electricity: 1
- FAQ booklets: 15 mentioned specifically agriculture, 7 family rights, 5 construction, 4 business, 3 livestock, 9 had read them all, and 16 had not received the booklets yet or only just.
- Storybook:
 - Few have read it: 12
 - Inspiration: 11
 - Useful: 8
 - Recognition: 5
 - News: 5
 - Future aspirations: 3
 - Interesting: 2
 - Positive: 2
 - Aware:

ANNEX 6 LOGFRAME

PROJECT NAME								
WOMEN'S WEALTH AND INFLUENCE (WW & I)								
IMPACT	Impact Indicator 1		Baseline	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	
To contribute to poverty reduction and empowerment of women in Tajikistan.	Proportion of seats held by women in national parliament		19%	19%	19%	30%	35%	
				19%	16%	17%		
		Source: 1. The official UN site for the MDG Indicators. http://mdgs.un.org/unsd/mdg/Data.aspx 2. UNDP "Progress in achieving the MDGs in Tajikistan". http://www.undp.tj/files/MDG%20summary%20table.pdf 3. World Bank: http://data.worldbank.org/indicator/SG.GEN.PARL.ZS						
OUTCOME	Outcome Indicator 1		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	Assumptions
Improved wealth and influence of 65,000 women in 17 districts in Tajikistan.) *M & E	Number of women who feel they are taking part in local decision-making processes -	Planned	0		13000	22750	40000	No large scale emergencies disrupt the program. Sustained community commitment. No political/civil unrest serious enough to disrupt or suspend programme activities. Project approaches and activities are acceptable to communities as a whole, opinion leaders particularly. Communities can cope in a sustained manner with social change and empowerment of women. There is no unforeseen economic shocks at the local or national level. Current migratory patterns do not change abruptly. Project funding remains adequate to cover all planned staff and other costs to reach targeted women.
		Achieved	0	3543	21886	34134		
	Source: Project M & E performance monitoring - questionnaire data							
	Outcome Indicator 2		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	
		Planned *	0		16250	22750	38000	
	Achieved	0	3168	22278	32789			
	Source: Project M & E performance monitoring - questionnaire data							
IMPACT WEIGHTING (%)	Outcome Indicator 3		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	
100%	Number of women who report feeling a sense of control over household assets	Planned	0		9750	19500	38200	
		Achieved	0	3199	23169	36106		
		Source: Project M & E performance monitoring - questionnaire data						
INPUTS (£)	DFID (£)	Govt (£)	Other (£)	Total (£)	DFID SHARE (%)			
	2,035,814	203,5814		2,035,814	100			
	DFID (FTEs)							

INPUTS (HR)	Lead Advisor 0.0135% Project Officer 0.0225%							
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OUTPUT 2	Output Indicator 2.1		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	Assumptions		
Women enjoy increased financial security and economic resilience.	Number of entrepreneurial activities started by women (both individual and/or joint)	Planned			650	1300	4000	Relatively stable economic situation. No fraud among the women's groups. Gaps exist in the market for women to fill. Savings are secure and crime does not rise as the incidence of community kept savings rise. Groups use the cash and do not simply accumulate it. All women in a group experience equal rights to access the group savings. Amounts saved are adequate for women's needs. Household spending does not rise as women start saving. Women's groups are not co-opted by microfinance programs.		
		Achieved	0	148	1505	2604				
		Source: Project M & E performance monitoring - questionnaire data								
	Output Indicator 2.2	Number of women who would use the pooled savings as one of their emergency funds	Planned			22750	45500		50000	
			Achieved	0	0	7648	15133			
			Source: Project M & E performance monitoring - questionnaire data							
	Output Indicator 2.3	Total amount of cash contributed by women's group members from group formation to date	Planned			1500000	1650000		1700000	
			Achieved	0	0	1075266	2285401			
			Source: Project M & E performance monitoring - questionnaire data							
			RISK RATING				Low			
	IMPACT WEIGHTING (%)	Output Indicator 2.4		Baseline 2012	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)		Target (March 2016)	
	45%	Number of women who accessed entitlements	Planned							
Achieved	0		0	0	0					
Source: Project M & E performance monitoring - questionnaire data										
INPUTS (£)	DFID (£)		Govt (£)	Other (£)	Total (£)		DFID SHARE (%)			
	984,523,86						100			
INPUTS (HR)	DFID (FTEs)									
	Lead Advisor 0.0135% Project Officer 0.0225%									

OUTPUT 3	Output Indicator 3.1		Baseline 2012	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	Assumptions
New, high quality datasets generated		Planned		Baseline 2012 survey report;	OR data & mid-term report;		Endline report	Researchers are able to grasp the self directed nature of the methodology and capture the results. Academic journals will find the subject matter of relevance. Weather conditions are enabled for data collection on time. Ethical approval obtained from national bodies.
		Achieved		Baseline completed	Midline report completed			

INPUTS (HR)		Lead Advisor 0.03%						Project Officer 0.05%	
OUTPUT 1	Output Indicator 1.1		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	Assumption	
	Number of districts where women's groups were formed	Planned	0	17	17	17	17		
		Achieved	0	17	17	17	17		
		Source: Project M & E performance monitoring - questionnaire data							
	Output Indicator 1.2		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)		
	Number of women in women's groups	Planned			49000	65000	65000		
		Achieved	0	23102	47881	61721			
		Source: Project M & E performance monitoring - questionnaire data							
	Output Indicator 1.3		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)		
	Number of women achieving public office, both elected and appointed.	Planned			16	32	300	Stable security environment and continuence of the present forms of governance. Women's empowerment within their groups (women only domain) is directly associated with increasing inclusion in broader community structures comprised of (men and women). Women have time to meet and this is sustained over time. No disruptive conflict within groups. No corrupt use of group funds. No external forces or structures take over leadership or functioning of groups.	
		Achieved		54	176	226			
		Source: Project M & E performance monitoring - questionnaire data							
	Output Indicator 1.4		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)		
	Number of community projects/collective activities initiated by members of the women's groups	Planned			13000	19500	26000		
		Achieved	0	1480	11295	17747			
		Source: Project M & E performance monitoring - questionnaire data							
Output Indicator 1.5		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)			
Number of women who report increased participation in decision-making at household level	Planned			19500	32500	36500			
	Achieved	0	3224	21551	32283				
	Source: Project M & E performance monitoring - questionnaire data								
IMPACT WEIGHTING (%)	Output Indicator 1.6		Baseline (April 2012)	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)		
45%	Number of women who report increased participation in decision-making at community level	Planned			650	1625	4000		
		Achieved	0	319	335	1851			
	Source: Project M & E performance monitoring - questionnaire data								
									RISK RATING
								Medium	
INPUTS (£)	DFID (£)	Govt (£)	Other (£)	Total (£)		DFID SHARE (%)			
	491,759,26					100			
	DFID (FTEs)								

Creation of a robust empirical evidence base for the effectiveness of the WW&I methodology in improving women's outcomes.	Output Indicator 3.2	Paper submitted to peer reviewed journal	Source:					Women have time and are willing to participate in OR activities. Adequately skilled enumerators can be identified.
			Baseline 2012	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	
			Planned				1 paper accepted for publication by the end of March 2016	
		Achieved						
			Source:					RISK RATING
			Publication in academic journal and broader dissemination document					Low
IMPACT WEIGHTING (%)	Output Indicator 3.3		Baseline 2012	Milestone 1 (April 2013)	Milestone 2 (April 2014)	Target (March 2015)	Target (March 2016)	
10%	Dissemination strategy of key findings and roll out	Planned		Communications strategy			Briefing papers; film; presentations	
		Achieved		Communications strategy developed				
			Source:					
			Publication in academic journal and broader dissemination document					
INPUTS (£)	DFID (£)		Govt (£)	Other (£)	Total (£)		DFID SHARE (%)	
	559,530,88						100	
INPUTS (HR)	DFID (FTEs)							
	Lead Advisor 0.003% Project Officer 0.005%							

ANNEX 7 BIBLIOGRAPY

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ANNEX 8 PROFILE OF EVALUATOR

Herma Majoor, the evaluator, is an expert in evaluation, food security, nutrition and gender and has over 15-years experience, working in development and humanitarian settings in Africa, Asia, Europe, and the Middle East. She conducts short-term and medium-term assignments for among others NGOs, UN, EU, government and universities in all stages of the project cycle. She designs and implements training on gender, women empowerment, nutrition and project management. Moreover, she is specialised in evaluating, including at regional, country, sector, programme and project level. She writes policy briefs, infographics and articles. She works with a focus on gender, women empowerment and nutrition in areas like social protection and social safety nets, food security, rural development and humanitarian relief. She has lived in Central Asia for four years and covered various countries from her basis in Uzbekistan.

ANNEX 9 ACRONYMS

DAC	Development Assistance Committee
DFID	Department for International Development
FAQ	Frequently Asked Questions
GDI	Gender Development Index
GDP	Gross Domestic Product
GEC	Gender Education Centre
GNI	Gross National Income
HDI	Human Development Index
IGA	Income Generating Activity
IHDI	Inequality-adjusted Human Development Index
M&E	Monitoring and Evaluation
MDG	Millennium Development Goal
NGO	Non-governmental Organisation
OSCE	Organization for Security and Co-operation in Europe
RRS	Region of Republican Subordination
SCI	Save the Children International
SCUK	Save the Children in the United Kingdom
SIDA	Swedish International Development Cooperation Agency
TPH	Swiss Tropical and Public Health
UK	United Kingdom
USAID	United States Agency for International Development
VfM	Value for Money
WG	Women's Group
WWI	Women, Wealth and Influence