Strategic Partnerships Protracted Crisis 2014-2016.
Tear NL/Tearfund UK
Kenya -FH
Ethiopia- TDA, IUDD, Gilgal
Somaliland- Gargaar
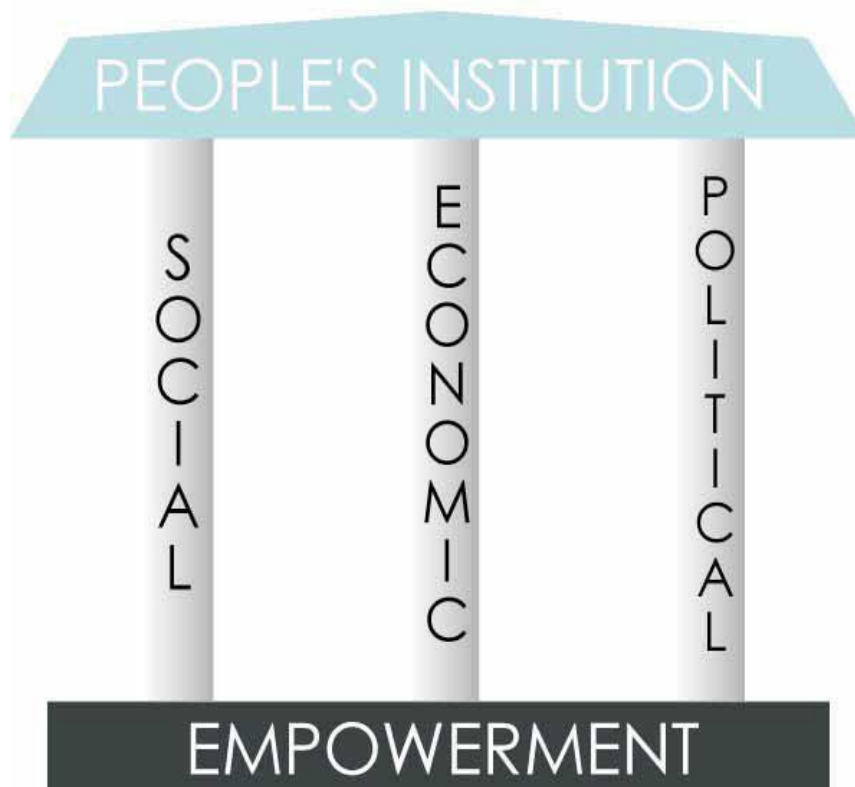
Final Evaluation
January-March 2017
of the
SHG/Food Security Programme, Horn of Africa
1 April 2014- 31 March 2017

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Acknowledgements

As evaluators we have appreciated the good arrangements and logistics, which are indispensable to maximize the available days for a 3 country-7-organisations- evaluation. We do thank the open mind of staff to talk things trough and have a self-critical reflection. We are thankful for the hospitality shown to us, and the often from heart-to heart talks. We thank all the teams, groups, individuals and offices that we visited very much for their time and the information they provided. We are inspired by all who wanted to share their reality with us, be it in an office, in an IDP-camp, under a tree sitting on church-benches, in the heat of a smallholder's piece of land in sight of the organic red peppers, while seeing the goats to be fed, and the very many micro-enterprises proudly demonstrated…

We heard many stories of change, in organizations, in communities, in self-organised grassroots structures, in families, in persons.

And we are convinced that no matter what happens – and now of course we look at the terrible drought, and at the consequences of the closure of this programme – nobody can take away from you what you have learned, even when you lose your job, or if you have to walk out in order to find water for the herds…

We hope to have captured some of the change, and collected some comprehensive learning in order for you all to move forwards.

All together, we have met over 675 people, too many to name here by name (although most of the names are noted down in appreciation that they have given their valuable time and reflection, *see Annex 2*).

One exception: Caspar Waalewijn, the Programme Coordinator of this BuZa programme, who has done his utmost best to coordinate and to make things happen rightly, and for the benefit of all involved. Thank you!

External Evaluation Team:

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At the Cover Picture[1]: **The Self Help Group (SHG) Approach** is a slow process designed to empower individuals, and to build with these individuals 'people's institutions' as part of civil society. These institutions are supported by 3 interlinked pillars, each indispensable in order to enable the poorest people to claim and realise their rights as human beings. These pillars are:

1. Social – Focus on individual- and community level problem solving, starting from the leading principles affinity, trust, participation and mutual responsibility
2. Economic – Savings and loans (by the members for the members, and kept within the group and managed by self-chosen regulation) are stimulating production and entrepreneurial activities in the families of the members, and is working through the mechanism of mutual trust, mutual accountability, participation and creativity.
1. Political – Issues of concern in a wider neighbourhood are worked together towards a solution by several SHGs linking in a cluster, and in a later stage some clusters together in a federation. These Cluster Level Associations and Federations aim to function as a legitimate part of civil society to ensure that the voices of members can be heard in the wider society and throughout in the local, regional and national level governmental structures.

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[1] *Picture from The Self Help Group Approach Manual, Published by Kindernothilfe e.V., Germany, First published September, 2008*

Final evaluation Feb.'17 by HildeConsult of the BuZa funded Tear NL/Tearfund UK Protacted Crisis Programme, Focused on Food Security in the Horn of Africa (April'14-March'17), as implemented by FH, TDA, IUDD, Gilgal and Gargaar.

Glossary / Definitions

BG	Backyard Gardening (= kitchen gardening); 'city gardening' is the same idea, using small spots in towns
BuZa	'Buitenlandse Zaken' = Dutch Ministry of Foreign Affairs
CBA	Cost Benefit Analysis
CBO	Community Based Organisation
CCMD	Church and Community Mobilisation for Development
CLA	Cluster Level Association
CMRC	Community Managed Resource Centre
CMDRR	Community Managed Disaster Risk Reduction (see link to a manual in end-note)
COSAP	Consortium of Self help group Approach Promotors
CS	Civil Society
CSO's	Civil Society Organisations .See *http://go.worldbank.org/4CE7W046K0*: *Definition as by World Bank: "the term civil society to refer to the wide array of non-governmental and not-for-profit organizations that have a presence in public life, expressing the interests and values of their members or others, based on ethical, cultural, political, scientific, religious or philanthropic considerations. Civil Society Organizations (CSOs) therefore refer to a wide array of organizations: community groups, non-governmental organizations (NGOs), labor unions, indigenous groups, charitable organizations, faith-based organizations, professional associations, and foundations".*
DRR	Disaster Risk Reduction
EKHC-DC	Ethiopian Kale Heywet Church- Development Commission, the development wing of the EKHChurch, and NGO since 2016
ETB	Ethiopian Birr
FAL	Functional Adult Literacy
FGD	Focus Group Discussion
FH	Food for the Hungry (INGO, FH-Kenya is implementing partner in the programme)
FPL	Food Poverty Line
FS	Food Security. In the report we use the definition of the FAO/WFP , FS being *'the capacity that ensures adverse stressors and shocks do not have long-lasting adverse development consequences'*.
HDDS	Household Dietary Diversity Score
HFIAS	Household Food Insecurity Access Scale
HH	Household
HICE	Household Income, Consumption and Expenditure
HoA	Horn of Africa
IGA	Income Generating Activity
(I)NGO	(International) Non-Governmental Organisation
IUDD	Integrated Urban Development Department of the EKHC-DC
KII	Key Informant Interview
KNH	Kinder Not Hilfe, Germany
M&E	Monitoring & Evaluation
MEAL	Monitoring, Evaluation, Accountability and Learning
Myrada	Mysore Resettlement and Development Agency (NGO in India, resource organisation for SHG)
ODK	Open Data Kit
PSNP	Productive Safety Net Programme
SHG	Self Help Group, *a group of 15 - 20 people*, coming from the lowest socio-economic layer of society
SL	Sustainable Livelihood
SNNPR	Southern Nations, Nationalities and Peoples' Region
SOL	Self-Organized Learning
SWIS	Self Help Group Web Based Information System
SPCC	Statistical Process Control Chart
TDA	Terepeza (= round table) Development Association, NGO, development wing of the WHKC-Church
Tf	Tearfund (TfE=Tearfund Ethiopia; TfK=Tearfund Kenya; TfSL=Tearfund Somaliland, Tf UK)
ToC	Theory of Change
ToR	Terms of Reference
TPL	Total Poverty Line
WFP	World Food Programme
WHKC	Wolaita Kale Heywet Church

'**Kebele**' = wards or neighbourhood associations; *this is the lowest (very local) governments structure or governments arm at local level*

Summary

The Dutch Ministry of Foreign Affairs / Trade and International Development, hereafter referred to as BuZa, has granted Tear Netherlands EUR 3.750.000 to contribute to the objectives of the policy framework Chronic Crises 2014-2016 Horn of Africa. The period of the subsidy was to run from March 1, 2014 until December 31, 2016, but a no-cost extension has been granted until the end of March 2017.

This evaluation has covered the entire programme period from the programme execution and –result side. A separate evaluation will be done to evaluate the new way of working in a strategic partnership between BuZa and NGO/Tear.

1. Introduction

Tear Netherlands and Tearfund UK have jointly implemented the programme from 3 country offices in Ethiopia, Somaliland and North Kenya, in close partnership with 5 implementing partners:

Kenya: **FH/K** = Food for the Hungry / Kenya (INGO)

Somaliland: **Gargaar** (NGO)

Ethiopia: **TDA** = Terepeza (= round table) Development Association (NGO), development wing of the Wolaita Kale Heywet Church

   EKHC-DC = Ethiopian Kale Heywet Church- Development Commission, the development wing (NGO) of the EKH Church, through its 2 Departments **IUDD** and **Gilgal**

The programme

The background to the programme is that working with Self Help Groups (SHGs) has proven to be a successful approach in many parts of the world, including the Horn of Africa. A cost-benefit study of Tearfund on SHGs in Ethiopia in 2013 has shown that SHGs provide a tremendously positive contribution to strengthening resilience of vulnerable groups at the cost of a relatively small investment.

Therefore the programme was designed to work on the following 3 outcomes:

Outcome 1 – Self Help Group (SHG) approach enhanced

   In Ethiopia, Somaliland and Kenya, in crisis-affected/ crisis-vulnerable and drought-prone communities, marginalised people, especially women, are able to sustainably grow and develop the self-help institutions which support their households to establish and sustain resilient livelihoods.

Outcome 2 – Development actors strengthened in using the SHG approach

   Capacity of actors involved in food security strengthened to improve the quality of their existing SHG work or to start including the SHG approach in their programmes.

Outcome 3 – SHG approach adopted as important strategy for resilience building with public and private agencies

   State and Non-State actors envisioned on the potential of the SHG approach and enabled to utilise it to transform the lives of people, especially women, vulnerable to drought or other crisis related events.

Goal of the Evaluation as of the Term of Reference

The goal of the evaluation, as executed January /February 2017, was to answer the following question:

> To what extent has the Self Help Group - Food Security programme in the three countries increased the food security of marginalised groups and their resilience to crisis in a sustainable way?

Set-up of the evaluation

The evaluation team was composed by one consultant from The Netherlands, one from Kenya, one from Ethiopia, and one from Somalia (2 women, 2 men), to enable the team to work in external pairs together with the internal teams, and to have both the international and the local cultural touch combined. Fieldwork was undertaken in all the 5 sites of the implementing organisations in the 3 countries. Additionally, a review of documents was conducted, in particular programme and field reports, evaluation reports, learning reviews, research, presentations, and non-Tearfund specific literature on the handling of crises in East Africa in recent years and the role SHGs can play in society.

2. Findings

The Terms of Reference has formulated evaluation-questions to be answered, which are ordered according to the OECD-DAC criteria. Through participatory ranking each of the criteria was assessed in its contribution to programme performance, in a scale ranking 0-4, 0 being low and 4 being high. Comprehensive programme score being 2,4 . Some of the most illustrative signifiers to declare the assessment level are listed below.

Relevance	Assessment: Level 3

- In all the 3 countries the climate is unreliable, and all 3 are relevant to be included for the donor. The working-areas are also carefully chosen to fall under the call. Relevance of the project design is high.
- The theory that poor people have a lot of potential to change their lives and can learn to rely on their resources instead of being aid-dependent is a very important attitude change inbuilt in the SHG approach.
- To use a method that is combining the 3 SHG-pillars (economic, social and political) for reaching resilience and more food security is a powerful and sustainable choice, but a slow process, needing at least 5 but preferably 6 years of accompanying the same grassroots groups in order to empower them to self-reliance capacity.
- The SHG as such is only a moderate contribution to food security. It needs other elements alongside to really address food security in the true sense. The SHG should not be seen as the solution for everything.
- These other elements were part of the Theory of Chance, like soil conservation, conservation agriculture and organic backyard gardening, awareness in Disaster Risk Reduction (DRR) and other technologies to shoulder the SHG. However, this was not applied to the same extent in all the sites. The design of the strategy itself could have been more coherent from the outset in directing the type of interventions that would be supported with a focus on resilience.
- SHGs and the capacity building component within them are however highly relevant to vulnerable and poor people to be empowered, also helping them to make decisions from a higher awareness level of DRR.
- However, the environmental dimension of risk and resilience was noticeably lacking in the work/approach, caused by missing out on organisational mainstreaming of this issue in the sense of OECD.

Effectiveness	Assessment: Level 2

- Drought and conflict have had an enormous impact these years, although different per implementation site. The pastoralists who were moving from place to place made follow up on established SHGs more difficult. Another challenge was the invasion of pastoral people because of shortage of grazing land; 'we wanted to address this issue by helping them through intensive farming, but budget was not allowing'. Work with pastoralists in SHG *and* food security needs attention for diversification of income to attain more resilience; this has to be revisit for finding the best way to do this (3 out of 5 organisations work with pastoralists, and have exchanged experiences and best practises for mutual learning, but this 'best model' finding is still work in progress).
- The enormous number of SHGs established under this grant (1.452 new groups counting for 24.000 families, on top of the 12.100 families already involved, meaning 36.100 families counting for 223.00 persons reached) means that all these people have learned the habit of saving, and are not depending any more on the ruthless and very expensive community money-lenders. SHGs are very effective for this, as well as for mutual help through their SHG- social fund to be used for emergencies. Participants have learned to economize the little they have.
- The ideal combination of SHG plus additional technologies leads to an improved community capacity to produce and/or buy consumables: a drought resistant society being created. However this is 2 amongst the 5 organisations who were more advanced in application. Conservation Agriculture (CA) is a success for one organisation, mostly on micro-level, but for the program as a whole it is not scaled up enough. Meaning: elements as CA, DRR and Business Training are very much OK, but were not put enough into a coherent working model in relation to SHG. In fact this SHG+ packed was not owned enough on all levels, and the organisational capacity to apply was in many cases weak for implementing.
- Advanced SHG groups have more savings to withstand the current drought situation, e.g.to use savings economically by buying food grain together, and store it, in order to use it later (the Resilience Study 2016 by Tufts University supports this finding).
- The SHG approach is very profitable when it comes to women and economic participation (2/3 of the members of the SHGs in the programme were women), which is increasing their social and political empowerment; the organisations themselves have not a very high gender profile and are male dominant.

Efficiency	Assessment: Level 2

- Building upon former collaborations with the same stakeholders in the Horn of Africa has been profitable, meaning nothing started from scratch. On the other hand, the set-up of the programme was different than before (the bare SHG) to feed the goals-setting for food security and resilience (SHG + additional technologies). It seems that it was underestimated that finding this adapted model (the 'old' SHG approach adding new elements) takes time to develop, and that per each organisation the own blend had to be

found; the implementing organisations needed time to get adjusted. A serious Inception Phase could have been useful, as well as a MTR, in order to straighten out design errors in time, but both were missing.

- To work with local NGO's is a great benefit for an easy start and community trust from the onset. However the wisdom: 'start with the end in mind' was not applied, since a clear exit strategy on SHG was missing.
- Capacity strengthening was an ongoing, inbuilt phenomena, forming a chain of knowledge and skills also cross-border and inter-organisation; and although eventually the facilitators were reaching the SHGs in the end, the trickle-down effect was overestimated, and there was not enough follow-up after the learning. In general, a true programme 'learning framework' was missing (is also an effectiveness issue).

Impact	Assessment: Level 2,5

- It appears that members of SHGs in drought-affected areas of the 5 implementing sites are doing better than non-SHG members with respect to the deepening food crisis.
- Strong impact of the project is also recognisable in several other areas, like leadership development on the grassroots level, community outreach and more solidarity. On the organisational level, the project provided better national and regional collaborations and networks of state and non-state actors around SHGs.
- Impact on outcome 1 was evident, although more concentration on quantity than on quality; on outcome 2 little impact, on outcome 3 not a lot (understandable it being more complex change processes needing more time, and in addition in Ethiopia a country policy & regulation context that bans NGOs to engage in lobbying and advocacy).
- The most important testimonies on impact come from SHG-members saying 'in fact there was no lack of food, but we changed the way we use our resources and our attitude to nutrition and the way we use our money' (e.g. some were used to drink local liquor 'areke'); 'it was the SHG that changed our attitude'.

Sustainability	Assessment: Level 2

- The sustainability potential of the project benefits enormously from its holistic approach to social, economic and environmental concerns and agendas.
- Community members strongly feel that SHGs are developing a pathway forward out of this chronic pattern of indebtedness and need, and more and more NGO's are joining to apply the approach.
- While SHGs are sustainable institutions by themselves, the development of the SHG lacks sustainability unless supported for longer period (to evaluators opinion a cycle of 5 years per SHG can do, including securing their mutual support by forming a Cluster Level Association together with around 6–8 neighbouring SHGs). There is a lack of sustainability through a disconnect with longer-term development on two levels. To a great extent, there is not enough secured follow-up funding to complete the cycle per SHG as formed during this BuZa funding. On the level of civil society, the link between SHGs and the wider community around needs further thinking through.
- Although the ToC showed how the programme understood resilience building through SHGs, this was not translated enough in a clear and agreed resilience working plan as topping up of the 'normal' SHG work.
- The project may have scaled up too much and ended up too wide. Continuity is served by capability and quality. A clear exit strategy as on when the NGO withdraws from the SHG/CLA is in 4/5 organisations lacking; meaning all together not a clear picture as on sustainability.

Coordination	Assessment: Level 2,5

- External: Partnership and coordination with state and non-state actors was fair to good, no problems were reported. To the contrary: Each organisation has gained in its surrounding networks, many of them were invited for events/ trainings/ celebrations. The government appreciates the achievements made by the NGO's for their significant work with the SHGs.
- Internal amongst the collaborating partners: of the 5 Tear/Tearfund offices and of the 5 implementing organisations each has contributed and everybody gave their role, what was very fruitful.
- However, the line of communication was not always clear; knowing the 'who does what', and who to contact in order to move forward was difficult. Each implementing organisation and each Tearfund country office also had many other projects with other donors and implementers to attend to. For this programme the programme coordinator formed together with the 3 Tearfund country rep.'s the programme management, who met before the start of the year to review the plans and make a joint decision, but nevertheless the other partners (the 5 implementing organisations) missed one shared agenda and annual planning of events; so everything was costing more time than usual, including decision making.
- The programme had a M&E plan based on the earlier SWIS-work in Ethiopia from before the BuZa grant, but in fact that was not piloted enough for the purpose of this wider 3-country programme, and was not

progressing as planned to produce enough reliable comprehensive data. After the M&E-mid-term-evaluation therefore some supportive measures have been taken, like hiring a regional MEAL consultant (since end 2015), and several shouldering researches in Ethiopia during 2016. All helpful, but not enough.

Coherence	Assessment: Level 3

- In general, and considering the fact that in this case 10 head offices worked together, there were not very many points where organisational policies were interfering with each other, the coherence was high.
- There were some minor points with central questionnaires that might not fit each country. For example, in Ethiopia the programme can work through the church, while in Somaliland even naming the word church in a questionnaire is causing a problem while in such a case the tool cannot be revised since is central.
- Another critical point on conflicting policy was the point of cash input in SHGs. 'We felt the tension of this decision in our team, where some were in favour, others not. The difficulty arises when you see that because of a disaster a SHG stops saving and members start to sell their assets, and you do not see an alternative to cash input. On the other hand, others say that there are alternatives, like organisations specialized in relief, and the government who should take responsibility. They argue that we have to stick to the core principle 'no cash input in SHGs' since disasters come and go, and SHGs / people have always mastered somehow to survive and re-start'. And it is just the principle 'no cash input' that forces SHGs and their members to rely on their own in-built strengths and creativity to cope.

3. Overall conclusions

To answer the key evaluation- question as mentioned here above, the following conclusions can be drawn:

- The evaluation findings do suggest that members of SHGs are better able to withstand the drought, and are better resilient to shocks in general, more specifically longer standing members, and appear to be better placed for recovery compared to other households.
- SHGs as such, the 'bare' SHGs and specially their character of solidarity & strong social bonds:
  - do help members to move out from under the poverty-line of $1,25 per day (World Bank 2005) by collective saving /consumption loans (HH oriented)/ social fund for emergencies, by means of members using and organizing their existing resources differently/ more efficiently;
  - but members get stagnant on that poverty line unless they engage in micro-enterprise and/or increased production, and using a chain of loans for increased capital and profit. This often demands additional technical support and advise other than in most cases the SHG-facilitator is capable to provide.
- Therefore 'bare' SHGs have significant potential in further developing livelihood resilience when their loan/savings ratio is enhanced (optimize quality) for profitable business/ production of the members; but the probability of success for resilience increases hugely when the 'bare SHG' facilitation is combined with training and advisory services in drought risk reduction and more adaptive and diversified agricultural practice; plus tailor-made training in profitable, environmental friendly business development, market oriented, with insight in the value-chains concerned; these additions in general remained too weak in this programme.

SHG Walkibna:
"Even small things put together grow to become big and can do great things"

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4. Recommendations

Recommendations have been categorised under 4 headings:
1. for policy makers and grant writers
2. for SHG-implementers
3. for sectorial issues
4. for Civil Society issues

See Section VII for their details. One overall and general recommendation:
Introduce an Inception Phase as a standard procedure, including externally facilitated participatory develop-ment of a functional monitoring system. Clear baseline for comparing change in a measurable way afterwards, and applying Mid-Term Review for timely adjustments are a must for a programme of this nature and size.

Contents

I. Evaluation parameters, structure and organisation

1. Background to the evaluation

During the second half of 2013, DSH (Directorate Stability and Humanitarian Assistance, BuZa) developed a new NGO funding mechanism in the field of chronic crises. The new mechanism is based on strategic partnerships and focuses on addressing chronic crisis situations and helping people to transit to sustainable development as quickly as possible. The policy framework for the Strategic Partnerships for Chronic Crises, which was published in the Government Gazette on October 4, 2013, explained the mechanism in more detail. In order to determine whether after three years a new round of selections for strategic partners should be started, an evaluation needs to take place.

The evaluation will consist of two parts: 1. The evaluation of the effects of the activities of organizations with whom the Minister entered into a Strategic Partnership Chronic Crises from 2014 to 2016, related to the regional targets as set out in the policy; 2. Evaluation of the impact of the new mechanism on reaching the targets (including reciprocal cooperation).

This evaluation of the program as executed by Tear/Tearfund and their partners in the Horn of Africa is part of the <u>measuring of part 1 only, and only for the strategic objective 'Food Security'</u>. The IOB ('Inspectie Ontwikkelingssamenwerking en Beleidsevaluatie') will make a synthesis based on the evaluations of the various executing NGO's.
Therefore this current evaluation of Part 1 is supposed to meet the requirements for evaluations relating to the Strategic Partnerships Chronic Crises for comparability in the synthesis study.[1] This has been included in the Terms of Reference (ToR) for this current evaluation (***see Annex 1***).

Quote from the requirements:[2]

> At the end of each year and at the end of the term it will be reviewed how both have contributed to the goals. The main question to be asked in this context is: How do the results of NGO programs contribute to the objectives as stated in the policy on Strategic Partnerships Chronic Crises 2014-2016?
> <u>Sub-questions</u> that should be answered in any case during the evaluation:
> - What were the goals (outcomes) of the program?
> - Were the objectives revised in the course of the program, and if yes, in what way?
> - What are the effects of the program?
> - How do the effects of the program contribute to achieving the objectives of the policy?
> - Was the context analysis appropriate, and how has this affected the achievement of results?
> - To what extent has the past experience as presented in the track record contributed to the achievement of results?
> - Are the activities sufficiently in line with the Dutch regional policy? In other words, did the NGO provide the programmatic added value which it claimed to have?
> - Has the intervention logic proven to be of good quality?
> - Have activities on the cross-cutting themes contributed to the achievement of the goals?

The measurement of the practicalities of the agreement[3] Protracted Crisis Strategic Partnership on cooperation between the Dutch Government and Tear Netherlands was not part of this current evaluation. Therefore evaluators had not included visiting Dutch Governmental actors since time was too short.

2. Purpose, objective and scope of the external evaluation

The **Goal** of the evaluation is according to the Term of Reference, to answer the following question:

> To what extent has the Self Help Group - Food Security programme in the three countries increased the food security of marginalised groups and their resilience to crisis in a sustainable way?

The **Specific Objectives** of the evaluation are to:
1. Determine the level to which the programme has achieved the stated outcomes in the three countries and contributed to the BuZa policy framework for the Strategic Partnership.

2. Assess the programme against the 7 OECD-DAC criteria and associated detailed questions (see below)
3. Identify key learning from the different stakeholders, including BuZa (the Dutch Embassies), Tear, Tearfund and Partners. The evaluation will draw attention to lessons learned, the learning strategy in the programme, activities that went different than planned, challenges to the Theory of Change, success factors, challenges etc.
4. Model participatory evaluation approaches to Partners for their learning

3. Timing / planning, approach and methodology of the evaluation

Timing and planning

This evaluation was by the ToR planned to be undertaken in January/February 2017 to allow sufficient reflection within the partnerships before closure of the programme by 1 of April, and contribute to the final programme conference of 21st February 2017.

This has indeed been effectuated. *See Annex 2* for the schedule as executed.

Originally, the external team was supposed to be composed of one international and one local/regional consultant. Since the different country-organisations/offices partaking in the programme had a preference to have a consultant of their own nationality/culture, this has led to the selection of 3 national consultants to work with the international lead.

In order for everyone to work from the same angle, the lead consultant had to send documents and introduce the programme and approach/methods/tools to be used three times, which led to a lot of extra time spent on communication. But this was compensated by the huge advantage to be able to work culturally appropriate as much as possible.

All three consultants have written their reports of their part of the field visit, which was used by the lead consultant to compose this comprehensive report in the end.

Complementary team

- Gender balanced (2 male, 2 female consultants)
- Knowledgeable about Food-Security (FS), SHG-approach, Civil Society Strengthening, Good Governance, Organizational capacity development, External stakeholders analysis, Organisational learning, Gender.
- With good analytical skills
- And ready to learn self the most / curious mind-set

Limitations of the evaluation

Limitations of the evaluation included:

- The implementation area's being wide spread meant a lot of travel-time, what of course was eating into the limited time to interact with the organisations/ see the project sites; this was tackled to use travel-time to the maximum as sharing-time where possible.
- In Ethiopia simultaneous with the evaluation 3 other events within the BuZa programme were taking place, making key staffs extremely busy in a period already busy because of the programme closure in some weeks.
- On the moment of writing this report, not all the end-off-the-project log frame data were available, neither the latest HFIA or corrected SWIS info. All the figures however in this report are provided by the organisations themselves; what fits in the evaluation approach to facilitate as much as possible the self-reflection of the partaking organisations during the evaluation process. The final figures therefore will appear in the final reports yet to come. But we feel to have touched reality enough for the purpose.
- Desk study and qualitative data gathering were interlinked and ran simultaneous. Although evaluators had access to the programme-dropbox from the beginning, not all the partaking organisations had added these years their documents or only partially. Now evaluators had to ask ad hoc additional documentation during the field-visits in order to find facts and figures in written form, what slowed down the process.
- In the timeframe of the ToR and No. of consultancy days there was no Inception Report foreseen, ensuring the early awareness of all involved of the chosen methods/tools (evaluator's proposed method was presented as part of the selection process however).

Approach

The set-up of the evaluation was based on the following principles:

- Participatory - external consultants and internal staff per organization work close together
- On the outlook for CHANGE
- Learning oriented
- Building forwards on the existing quantitative data available, as provided by the 3-years monitoring data from each organization.
- To a great extend this exercise was worked from the principle of facilitated self-evaluation (inviting staff to come up with their own reflection and analysis).

Our qualitative evaluation looked mainly at B**EHAVIOUR,** since becoming more competent has to show in behaviour. *Note: the points underneath apply for rural/agricultural/pastoralists and (semi)-urban*

A Food-Secure-competent family:
- What do the family members do?
- How do they behave?
- What do they do different after this project than before?

A Food-Secured family **does** the following:
- they diversify their family income sources
- the different family members do different economic activities
- they allow her female members to economically participate
- they use the own resources to the maximum
- they do things themselves instead of waiting for others / aid-agencies
- they apply family financial management, including (simple) bookkeeping
- the available food is shared proportional between the HH members

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Methodology

The evaluation has included the following core elements: see for the details and the tools applied *Annex 2A*

1. Document Review
2. Organisational assessment (light)
3. Quantitative Monitoring data analysis
4. Qualitative data collection - programme level
   - FGDs with community groups as in-depth reflection processes Purposive sampling .
   - KII Interviews
5. Stakeholder Consultation (representation key groups and locations)
6. Staff session per organization
   - Project design review
   - Iterative documentation and reflection process
7. Second level of analysis and report writing

In total we have spoken to over 675 people all together, divided over the different categories as the table below shows:

Table: Overview of people included in the data gathering through interviewing & discussion (individual, group)

Category	Nr. of people	Remarks
Tear-staff Holland based	2	In Tear-office Zeist NL
Tearfund-staff UK based	1	Per skype and life in Nairobi
Tearfund staff in HoA	7	1 Tf Kenya, 1 Tf Somalia/SL, 4 Tf Ethiopia
BuZa Tear staff Nairobi	1	MEAL Consultant
FH-staff	8	Central (2) and field Sololo (6.)
TDA-staff	11	Central and 2 field offices in resp. Offa and Kindo Koysha districts + 1 board
EKHC-Development Commission (DC)	10	Central office in Addis, including the Commissioner, Finance Department, Central IUDD- and Gilgal - staff
IUDD-staff	12	Central (3) and field Amaro (9)
Gilgal staff	11	Central (3 and field (8)
Gargaar staff	13	Hargeissa (8) and Borao (3) + 2 board
Facilitators	67	FH (7), TDA (15+5 animators), IUDD (18) Gilgal (12) , Gargaar(10)
34 SHGs	388	6 FH , 6TDA, 4 IUDD, 5 Gilgal, 13 Gargaar
7 CLA's	37	1 FH, 1 TDA, 2 IUDD, 3 Gargaar

CA farmers	9	+ often together with some of their families and/or neighbours
Most Significant Change (MSC-light) - questionnaire	50	Change stories of individual members of SHGs in 3 countries collected by different facilitators after instruction (non-participants in FGDs)
NGO staff (outcome 2 related)	13	Caritas (K,3) Dorcas (Eth, 2), Red Cross (Eth, 2), World Concern (SL, 4), World Relief (SL, 2)
Governmental staff	26	In their own District / Kabele/Ward / etc. offices
Other external, interviews divers.	9	Bank/ MFI (1) Dahabshiil in Hargeisa (1), 1 in Borao, SHG-networks (1) Cosap/Addis, 2 Nafis/Hargeisa), ODI researcher (1,Lena) Safe the Children HoA/UK (1, gender advisor), SPARK (1), BDO (1)
Total	**675**	Out of these people and in addition to them very many real-life stories we heard (**50 stories** were noted to be included in the Most Significant Change exercise (light). *See Annex 9*

Table: Total number of SHGs and CLA's assessed, plus number of persons attending the sessions

	SHG – number of groups visited	SHG members present	CLA number	CLA -members present	Total SHG-members met
FH	6	69	1	6	
TDA	6	60	1	7	
IUDD	4	62	2	7+8=15	
Gilgal	5	68	-	-	
Gargaar	13	129	3	4+3+2=9	
Total	**34**	**388**	**7**	**37**	**425**

Of the FGD and KII detailed notes were taken, sometimes supported by recording, and most of the time evaluators worked in pairs to allow for joint input into and verification of notes. There were regular daily debriefings between evaluators to systematise findings to ensure a robust analysis.

4. Management of the evaluation and Key stakeholders

According to the ToR the following arrangements for this evaluation is reigning:
The key audience for the evaluation is the management team, composed of the Tear coordinator of the programme and the three Tearfund country reps, with representatives from the HQs of Tear Netherlands and Tearfund UK. The results will also be used by the country teams in the three countries, as well as inform other SHG programmes in other countries. Local partners in the three countries implementing programmes, are also an important group to use findings. Finally the evaluation report will be used with external stakeholders as appropriate.

a) Dissemination of the report will be to the Dutch government, DSH, and the relevant embassies; to Tear Netherlands, Tearfund UK and involved local partners
b) The parties mentioned in the ToR under section 5.a will be involved in developing an action plan based on the recommendations of the evaluation report.

Management of the evaluation was the responsibility of the Tear SHG/Food Security Programme Coordinator. A recruitment team was formed by the coordinator with involvement of Tearfund UK and its 3 country offices concerned. This team was also involved in the final debriefing with the evaluation team.

Logistics was overseen by the Programme Coordinator, while practical arrangements for field visits, including transport and accommodation, was done by the Tearfund Country Offices with their implementing partners.

5. This report

The report itself is supposed to limit the number of pages, and is therefore addressing mainly the comprehensive picture, while the annexes can cater for more detail per implementing organisation involved Still, there is a limit to the amount of information that can be included. For this purpose we have added our contact-data as consultants in the last annex, might you have any question specific for your organisation please do not hesitate to contact us. Also because not all the specific advice / recommendation for the future of the organisation we have included, some of it not being business to all in our opinion.
Just because we as evaluators have travelled in the order FH-TDA-IUDD-Gilgal-Gargaar, this order is kept throughout the reports, this has no meaning other than the easiness of following our notes.
We wish you good reading!

II. Introduction to the Protracted Crises Programme

In this chapter we look into the programme backgrounds from different ankles, from the overall policy entry point, from the Tear-Tearfund collaboration point, from the implementing organisations point, and from the food security perspective.

1. Strategic partnerships being the broader policy context

The new approach for the Dutch Ministry of Foreign Affairs (MoFA) is to work in long term partnerships and less in detailed contractual arrangements between BuZa and NGO's. To that end the Programme Coordinator for this programme under evaluation, shouldered by staff from the partaking organisations, have participated in several meetings of seeking collaborations and shared knowledge. For example:

- Strengthen the strategic partnerships and collaboration between and among the Dutch MoFA Department for Stabilization and Humanitarian Aid, the Dutch Embassies in the Horn of Africa and Dutch NGOs.
- Jointly review the programmatic advances and potential adjustments to the key objectives of the Regional Multi Annual Strategic Plan (MASP) of the Horn of Africa and the policies on humanitarian aid and security and rule of law.
- Inquire about the interrelationships between contextual developments and the programming logic, and whether programmatic adaptations have been or might be required. Confirm or strengthen the commitment to work in conflict-sensitive ways.
- Some events to present research on SHGs and Food Security as executed on this programme was attended by representatives of the strategic partnership (for the list of all the research and conferences, ***see Annex 8*** at the bottom). E.g. the research group Trends in Ethiopia's Civil Society (TECS)[4] was presenting some results attended by NGO and government staff, as well as representatives of different embassies. They brought up key points that need to be followed up to create the legal framework for SHGs in Ethiopia. This research was done together with the Tearfund UK Addis office.

2. Tear Netherlands and Tearfund UK / country offices, general set-up

Tear Netherlands and Tearfund UK with its different country-offices, have worked together before, also around SHGs, and also in the Horn of Africa, and also including national implementing partners. But some points are different:

- This is a programme in 3 neighbouring countries (Kenya, Ethiopia and Somaliland), with therefore a cross-border collaboration where the 3 Tearfund offices have a line management relation straight to the head office in the UK (as result of their reorganisation some 8 years back to work with country representatives per country with a highly 'independent' position and working via their country strategy as approved by the UK, and doing a lot of their country fundraising as well from the country-office per country). Meaning for the sake of this programme adapting to a cross-country collaboration / being part of the cross-border programme management, and work with neighbouring national partners with other language/ cultural and legal backgrounds, and other climate/ geographical related circumstances. At the same time each country has her country strategy and works with many other partners on divers projects. The cross-country working is taking more time and effort since many aspects are related to different national contexts, while on the other hand the similarities makes exchange very useful, e.g. in North Kenya and South Ethiopia were on both sides of the border the same ethnic groups live with similar livelihoods, etc.
- The collaboration between Tear Netherlands and Tearfund UK had moved on over the years: from joint support to the same partner to the situation now: there is a MoU (Memorandum of Understanding) between the two organisations for closer collaboration, and the joint work has increased.
- For this programme, it is Tear NL being grant-holder for BuZa. As it happens a Tear NL staff is the Programme Coordinator for the programme. Since the Tear NL and the Tearfund UK with its country offices are separate and independent entities, a new form had to be sought to mix the operational implications of this set-up, special related to all what is related to the different authority lines.
- This funding-line 'protracted crisis' is asking to seriously link with Dutch embassies and Dutch NGOs/ entities in the 3 countries, something that not automatically comes from within the existing sectoral networks or is embedded in the national networks, since all have their own history and practicality. Therefore it is handy that this is overseen by a Dutch person.

3. Implementing organisations, some basics

Kenya

Food for the Hungry (FH) has been working in Kenya since 1976. They currently work in four geographical areas known as 'clusters', three of these are in Marsabit including Sololo, which is where the BuZa programme is being implemented. Sololo is nearly 1,000 km north of Nairobi, but only one hour drive from the Ethiopian border, and a natural tribal link with the working area of Gilgal in the South of Ethiopia. Child Focused Community Transformation is the FH development approach. They are working in four sectors; Education, Health, Livelihoods (BuZa programme sits within their Pastoralist Livelihoods Programme) and DRR. Marsabit is a particularly drought prone area. FH started in 2014 to use SHGs as a vehicle for community development only as part of the BuZa programme.

Ethiopia

WKHC-TDA was founded as a development association some 25 years back (in 1987). It has been the Wolayta branch of the Ethiopian Kale Hiwot Church until then. Its head office is located in Capital of Wolayta Town called Sodo. It has general assembly, board of directors, executive director and program, administrative and support staffs. With the BuZa funding they are working in two districts of Offa and Kindo Koysha, in Wolaita zone / SNNPR, southern Ethiopia. TDA has worked since 2012 with conservation agriculture and organic backyard gardening, and has a high agricultural profile, besides a strong profile on working with self-help groups.

EKHC-DC/IUDD Five SHGs were started by EKHC-IUDD in Nazaret in 2002, who were amongst the first SHGs in Ethiopia. Since then, EKHC-IUDD have in their lifetime launched over 7,000 SHGs (Nov.'15). One Federation has been legalised so far in Nazaret. IUDD work closely with the local church to support the SHG programme, financially and with people (e.g. management committee members are from the church, church supports Facilitators with 50% of their salary, provision of transport, office facilities, monitoring responsibilities). The focus of the EKHC-IUDD BuZa programme is the Segen region, which comprises four districts in the southern part of Ethiopia. Segen is drought prone with conflict over pasture land.

EKHC-DC/Gilgal has launched in their lifetime 4,500 SHGs in total (Nov.'15). Since 2012 they redesigned the SHG programme to start integrating governmental as well as church structures into the oversight of SHGs, so the SHG management teams include representatives from the community, EKHC and relevant government departments. Gilgal work in drought prone pastoralist and semi-nomadic areas. The BuZa programme supports SHGs in 7 districts across 2 regional states.

Somaliland

Gargaar is a national development agency, established in Hargeisa since 1996, with a fundraising office in the UK since 1990, who have been setting up SHGs since 2008. Dr Omar Dihoud who was the founder and executive director of Gargaar, died unexpectedly in 2016. The BuZa programme is funding SHGs in Hargeisa and Buroa, which is 300km east of Hargeisa, villages in between, and some other rural areas like Baligubadle. Somaliland is a tough context to work in, with drought in the interior and conflict in border areas. The strong oral culture means that capturing written data is challenging. Being a Muslim dominated country, the organisation is not working through a church structure, but have links with elders and other community bodies as part of the SHG-work.

Other issues relating to the 5 implementing organisations

- All national organisations have been funding-partners with Tearfund UK via their respective country offices for a long time, they are used to collaborate; in several cases simultaneous with this BuZa grant also other Tearfund UK funding for other projects of the same partner in other geographical areas is continuing.
- Low literacy levels is an issue in all implementation sites; levels are frequently low amongst SHG members, which has an impact on the ability of SHGs to keep and maintain accurate records and financial administration.
- Most organisations are working in drought prone areas with lack of infrastructure. This means apart from the humanitarian aspect, which is harsh condition, the electrical supply is often unreliable and Wi-Fi access is limited – both of which have an impact on the ability of staff in the field to use tablets / smartphones, and to complete reports on the spot, as was the intention of SWIS, the Self Help Group Web Based Information System, designed for this BuZa programme, based on an earlier version in a pre-BuZa project.

- Three out of five organisations worked with pastoralists already many years before BuZa funding arrived. Other organisations are (also) more plant & farming oriented or others (semi)-urban; meaning a wide variety in targets amongst the implementers.
- The Mid-Term-Review on M&E of 17 Nov.2015 describes for each of these organisations their M&E related Strengths & Weaknesses. See further this report[5] .

4. Programme context regarding Food Security

In this report we are using the FAO and WFP definition of resilience as 'the capacity that ensures adverse stressors and shocks do not have long-lasting adverse development consequences'.[6]

Kenya / FH
- Project is being implemented in Sololo District of Moyale Sub-county, Marsabit County-Kenya. Sololo District has 3 wards, Obbu, Uran and Sololo; and all the three are covered by the Project;
- It is in the northern part of Marsabit County, bordering Ethiopia, in a semi-arid environment experiencing very unreliable and erratic rainfall, often below average for both the long and short rainy seasons; and has been experiencing perennial droughts;
- It is predominantly settled by the Borana community. Others are Sakuye, Burji and Gabra. The Oromo-speaking Borana occupy both the neighbouring Southern Ethiopia and Northern Kenya, with a lot of inter-country cultural exchange, cross-border trade and marriage, making some of them have dual citizenship (albeit informally);
- The choice of Sololo for the SHG Project was informed by the previous FH savings group model, that was designed around the VSLA model; Looking at the places where FH-Kenya was working in then, it was realized that CARE and WVK were already working there; Sololo seemed to have been left out, yet seemed ripe for replication of the savings group model;
- Instead, then came an opportunity from Tearfund to do a proposal on a SHG Project, and FH felt that targeting Sololo was more appropriate to begin with for the intervention targeting the Horn of Africa, since the people in Southern Ethiopia and Sololo are the same community (Borana), do inter-community trade, have a lot of cultural similarities, and speak the same language-Oromo dialect.

Ethiopia / TDA and EKHC-DC (IUDD and Gilgal departments)
The current Horn of Africa drought is also affecting parts of Ethiopia such as Afar, Ethiopian Somali region, parts of Oromia and parts of southern region.
Currently, due to lack of sufficient produce; food shortage is widely prevalent in the communities. The situation has been getting worse in some areas and even unreliable for the next season. In the normal scenarios, this period is already people having less food at home but now many of them need supports to save lives.

The specific context of the TDA programme
The Offa & Kindo Koysha districts are situated in bi-modal rainfall zones. They get short shower in 'belg' season (usually from end of February to May, with harvest mid-June) and the main rainfall in 'meher' - Kiremt (usually from mid-June to end of August)'. The crops growing are diversified based on seasons and livelihood zones. In 2015, the 'belg' rain for the production was lost and food crisis had widely occurred in communities. The major staple foods ruined due to long drier season. Though good *belg* rains are expected in early 2017 in the districts, the effect of La Niña event has increased the risk of food and water shortage mainly in the lowland areas of Kindo Koysha and Offa districts with possibility of delayed or poor rains.

The specific context of the IUDD programme
Segen, the IUDD working area for the BuZa programme, is drought prone with conflict over pasture land.
In Ale Woreda there was a conflict between the Ale and Konso ethnic groups and Derashe district there was a transport problem. Ale and Derashe districts have no gateways and no access for basic guest services and even food. The BuZa programme started out to work in four woreda's, the Ale, Derashe, Burji and Amaro projects, but due to the conflict the Ale project had to close down end of 2014. For the BuZa Segen Hizboch program the target group are not only the urban poor and women but also the rural food unsecured community

The specific context of the Gilgal programme
Gilgal operates in SNNPR and Oromia National Regional States. The capital of Gedio, Dilla town, 400 km south of Addis Ababa. Yergachefe, West Guji and Borena are located south of Dilla in their respective order by 10s

and 100s of km from Dilla. Yergachefe from SNNPR and Fantale, Borena and West Guji from Oromia were the intervention zones Miyo, Dire and Yabelo from Borena, West Abaya and Dugda Dawa from West Guji, Fantale from East Showa and Yergachefe from Gedio were the seven intervention districts. (When government restructures the administrative zones and districts, districts that were in Borena zone such as Dugda Dawa have become under West Guji. The zone capitals of West Guji and Borena are Bule Hora (Hagere-Mariam) and Yabelo respectively).

Sparsely populated zones are the Guji and Borena whereas Gedio is one of the most populated area where land is very small and fully covered with coffee forest, enset and other vegetation.

In terms of weather, natural resource and food security, Gedio is rich in coffee, enset and other natural resources including forest coverage, Borena and Dugda Dawa district of Guji are relatively drought prone areas, poor in natural resources such as water and forest. West Abaya has good natural resources such as water for irrigation. Yabelo, Dire and Miyo of Borena are drought affected hot weather areas that usually are food insecure. Borena and Guji zones are mostly pastoralists whereas Gedio is sedentary community.

Furthermore, some of the areas such as Borena, Guji and Gedio were places of unrest, ethnic conflicts and instability that have affected the project performance to a certain extent. While drought has caused people to move from place to place in search of water and animal fodder, conflict and unrest have created instability and state of emergency by the Federal Government; this challenges meetings, discussions and development activities; and existing community structures like SHGs are used to call in people for the common cause.

Somaliland / Gargaar

- Two things currently dominate the mainstream Somaliland media on the moment of evaluation: the elections in Somalia and the drought.

- On 22nd of February the new president of Somalia, Mr Abdullahi Mohamed Farmaajo was sworn into office. During his campaign he publicly announced that he will go into discussions with Somaliland. The Somaliland government has also sent congratulatory remarks to the New President who promises to work with the Somaliland government and people, especially in area of security, resource sharing and reconciliation talks[7]. An article by the Somaliland media analyses the expected relationships and cooperation between Somali and Somaliland[8]

- The failure of the expected rains has resulted in the unfolding situation which is not short of a catastrophe. There is shortage in availability and increase in prices of locally produced food commodities, most livestock travelling away from local markets.

- A huge part of the targets of Gargaar consist of IDPs, who are even more vulnerable, and who live close to each other in dense populated camps. There are two groups.
  The first group fled the civil war of the 19902, they used to live in their own homes. Some of these ones did somehow manage to rebuild houses when they came back. Others had their homes stolen or taken by the government.
  The 2nd group fled SL to Ethiopia and other places due to a conflict between 2 clans within SL. These ones found no houses when they came back. Some of them used to live in government houses, some were soldiers, teachers and other government services. After they came back to SL they did not find a home because the houses were all seized by the government. SL government recognizes the IDPs as such. It is important to note the 2nd group also comprises of people who used to lead a pastoralist lifestyle not owning land or houses. Furthermore the people who came back are not all from Somaliland, there are also people from the South or other parts of Somalia. Having no land no pastures, many of them are depending on informal micro-enterprises to make a living. For them the SHG is an absolute appropriate vehicle to survive.

III. Findings related to the indicators of the logframe

The logframe of the program SHG/Food Security Programme, Horn of Africa has developed targets per individual implementing organization. This section is on what is achieved per indicator; the question whether or not these indicators were well enough designed for the purpose, is discussed in Section IV.

On the moment of writing (mid-March'17) the consolidated logframe figures over 2016 are available and controlled, (*see Annex 6*), but the final version comes after closure of the programme of course. Other points related to the available monitoring data where the evaluation can build on: a factor is that the SWIS system has had problems producing reliable data. Further the latest HFIAS scoring will be ready in April 2017, as will be the HDDS scores which are collected in SL and Kenya (not in Ethiopia). To work around the fact that the evaluation period does not coincide with the partners reporting period, we have combined the available quantitative data with the qualitative findings during the field visit.

The following pages of findings are **based on 4 sources**:
1. The field visits / qualitative search through triangulation with different tools (*see Annex 2A*), see for the narrative detailed findings during the field visit per organization *see Annex 7A*
2. Further the reports per organization over the years, plus the management-feedback , as they are a lot more detailed: we refer specifically to the narrative annual reports over 2016 and the available HFIAS and HDDS data per organization.
3. As said the consolidated logframe-results as of 30 March'17 (*see Annex 6*), including the logframe updates per implementing organization counting quantitative what was planned and what was achieved:
    - FH Kenya 2016 logframe
    - WKHC –TDA BuZa 2016 Indicators HoA Progr. Report Final, March 12, 2017
    - IBuZa logframe IUDD Updated- March 13, 2017
    - Gilgal BuZa Logframe updated, March 10, 2017
    - Gargaar SHG project indicators updated March 2016
4. In addition to this, we have asked each organisations to come up with their SHG-overview in figures, as shown in the next chapter in this section.

1. General, the project as a whole

Overview of the total of participants in the programme

Table: Number of grassroots' participants in the programme from end 2013 (baseline) to beginning 2017

Nr of SHGs	FH	TDA	IUDD	Gilgal	Gargaar	Total of SHGs
2013	O	228	278	117	112	735
2017	46	532	1004	428	176	2.186
New	46	304	726	311	65	**1.452**
						x 16,5 = members per SHG x 6 = size of HH
Means 1.452x16,5= ~24.000 families extra reached On top of the 735 x 16,5 = ~12.100 families already involved The total of around 36.100 families; x6 HH-members means around 216.600 people directly benefitting from this programme through SHG, **plus** the TDA 1.106 other CA smallholders (non-SHG member) x 6 = 6.636. meaning ~ **223.000 persons reached** (a family counted as 6 persons on average)						

Notes re. this table:
- Evaluators have calculated by using the average of 16,5 members per SHG since that is what the programme itself is using for calculation. From the field-visits evaluators do confirm this average could be right, since during formation period groups are towards 20 members, but this declines over period seemingly (research of EEA March '16[9] found members leaving the group on average 3, with main reasons for leaving: moving from the area, death, and dissatisfaction with the groups – including to evaluators hearings not wanting to save/ not being capable to save anymore).

- However the average HH members as counted 6 by the programme, evaluators are questioning if that is not too high, based on what we have heard from FGDs and KIIs during the field visits; for Ethiopia this is confirmed by the same research of EEA March '16, who counted an average of 4,87 members per HH, with HH size ranking between 1 and 13. The programme has used data on family size giving at least 5 children per women on average, this might be still true in Somaliland (Early Childhood mortality: 1 out of 10 children die before their 5th birthday where fertility rate was 5,89 born/women (2016, Source indexmundi.com and Unicef). But this issue might be checked again for Ethiopia, since Ethiopia has seen a massive cut in its fertility rate in recent years[10].
  Attention: this EEA research to evaluators seems to be very much applicable to the SHGs as under the BuZa grant: some area 's where their sampling is taken is overlapping with some areas of the BuZa grant, plus that our own evaluator Adane Yenealem was part of that research team in order to point to eventual bias.

Additional points
- In general evaluators observe that the external environment is positive about the work of the organisations concerned, and that there are good collaborations set up; this translates directly to higher scores on outputs 5 and 6; in the several interviews it becomes clear that the local level governmental staff is well aware of what is going on, and do recognise the SHG in general as a good livelihood model what is fitting-in well in society. Some of them have wife or family participating who likes the social club, they know also by testimony of their community outreach, some know by training attended. Others have still inappropriate knowledge and perception about SHG approach, and they compare it with other NGO's with quick results like e.g. irrigation. For food security as such most of the officials want to see more proof in increased production and profitable businesses e.g. doubting mulching in large farmland, seeing inadequate linkage with reliable seed suppliers. Evaluators do agree with these points, since comparable data (situation before-after) are not test-counted, plus the problem of attribution is not sorted out enough.
- Where the scores were low, in some cases evaluators observed internal reasons, like lack of prioritizing and intensification causing underperformance; also is observed that the specific FS goal-setting of the programme was not for all the organisations causing internal changes how to work with SHGs (e.g. augmenting No. of facilitators or adding extra business/or agricultural production staff – sometimes the facilitator's core-business – training and accompanying the SHGs- was even less intensive due to the many central monitoring requirements adding to the work-load (especially SWIS related); see the next chapter for more on that); other implementing organisations had high staff-turn-over, causing low implementing and less focus for quality work in the field.
  (Some detail on the last point: in EKHC-DC –IUDD and Gilgal - a big reorganisation as finalized in 2016 and basically consisting of becoming a NGO and getting a new structure, has caused many staffs to move from the one spot to the other, what carried a chain of changing position-occupations, especially in leadership-roles, what is not profitable for continuity. In Gargaar it was the dead of the Exec. Director in 2016 what traumatized the organisation and gives unbalance until now. Meaning 3 out of 5 organisations with internal transitions, and in addition to that also Tf-Ethiopia having change in leadership and has now a new country representation plus in the chain some people moving on and needing replacement etc., what also takes time and lots of energy to settle).
- External barriers for better quality are always there as well, and need long term influencing for which the scope of the programme was too short, like in Ethiopia governmental agricultural extension package, what is in principle directed to male farmers, and includes as well the 'Use of chemical fertilizer as obligation' and 'Extensive ploughing' (both opposite to the CA and organic approach); having said so, TDA in its geographic area is very convincing because of reaching enough critical mass for change in agriculture practice; meaning they can demonstrate agricultural officials the advantages, and invite them to trainings, what contributes to enough goodwill to move on, and –maybe- in the end contributes to gradually composition-change of the official package. This critical mass the other organisations do not have (yet), so for them the barriers are really there.
- The visited CLA's are all too young to really have the desired capacity to hold the SHGs in their care, that is logical in the timeframe of the programme; but in most cases evaluators have not seen handover activities and enough focus on withdraw from SHGs at the side of the NGO; causing a bit of a blur/a vague picture of the 'who does what and when' and even role-confusion in CLA's (e.g. not having administration, or wanting the set up groups-IGA); and that in a situation that also the SHGs are barely having their second loan-round and are still in need of a lot of mentoring. It is advisable to develop a graduation plan per CLA with their SHGs together. This is why indicator 2.1 is scoring high in quantity , but at the same time is considered

17

work in progress. This demands follow-up fund what as far as evaluators know only FH have guaranteed and enough for all of the same participants under BuZa, while the others have some lower level funding but by far not enough to follow up all what is set in motion under BuZa.

- CLA support towards weaning off from the NGO
  Evaluators have heard there should exist a plan as on how the NGO can support the CLA in their role towards the member-SHGs, but the plan as such they have not seen; '*SHG Facilitator's guide plus 16 different SHG learning resources developed by Myrada and KNH . Can't share them via e-mail.*'
  Most facilitators were a bit vague as on what and how to empower the CLA, it sounded very much the same as how they talked about the SHGs-facilitation. No much specifics on the 'them helping to do it themselves'. CLA's themselves talked mostly about their task towards their SHGs/members, but not much on the other functions. In short: the CLA's as met, are just rudimentary task-conscious, with a weak practice, while the facilitators know what it should look like, but are vague as on how to get there. Here is work to do, and a first step seems that facilitators withdraw completely from the SHGs who are under CLA. As NGO's it pays off to re-train facilitators on this issue, since it is really another craft; the general outlines in the Tearfund Manual (Isabel Carter, 2013) are there, but maybe a precise road-map could be added (what to do and when), the whole process should not take more than 2 year (from selection of the CLA-members until be weaned-off).

Per organisation a few illustrations of the above, highlights in certain indicators leading to results in the programme, can be found *in Annex 7A* in the top section of each organisational paragraph.

2. Findings on Outcome 1 'Self Help Group (SHG) approach enhanced'

A.
SHGs in figures per Project Partner

Underneath in the different tables some SHG-figures are presented as provided by each organization February / March 2017. In the format, evaluators have sought to fit in with the style of the socio-economic profile of Self Help Groups, as applied by the Tuft-research'16, for more connection. Even if it was that from the BuZa implementers only TDA was part of this Tuft-research.

The figures are given to evaluators during or just after the field-visit. Evaluators have added some small comments, based on their findings, these notes are found *in Annex 7A* in the top section per organisational chapter. In each table, evaluators have added the line 'Loan/Saving Ratio' as calculated by evaluators.

Definition: Loan/saving ratio

> *is the quotient of cumulative loan amounts revolved divided by accumulated regular saving over the same period of time. The loan-saving-ratio justifies the magnitude of internal financial circulation for business engagement purpose.*

The Loan/Saving Ratio is a criterion for good performing SHG (according to Kinder Not Hilfe Guidelines[11]) , and is part of Gargaar's Facilitator Monthly Report template, as received by evaluators during field-visit, where this loan/saving ratio is included in the monthly statistical information from this form. Apparently the other 4 organisations are not using this ratio, but since it is generated from their own data as provided there is not much alternative since other statistical data are not available.

A higher loan/saving ratio translates to better money management skills in the group, and for sure the ratio can increase as SHGs mature in their capability for financial management. The ratio can be read as follows:
  o   Average ratio = 2
  o   Good ratio = 4 (good SHGs are expected to take loan 4 times of their saving)
  o   Best ratio = above 4; 10 is a scenario seen in Ethiopia regularly. See recent research March 2016[12]

This ratio as indicator for SHG performance is important because it can be a signal / a red light of many things (combined or not), and needs (self-)investigation per group. It can be a sign of something not going well on one or more of the following areas, *see Annex 10* for more details:
- Anticipated progress of SHGs over time e.g. too slow process of moving into the next phase (capacity facilitator?)
- Ways to add to the group capital e.g. loan-cycle not short enough, not allowing quick turning of capital+ interest
- Quality administration in SHGs e.g. group business without separate administration, eating into the capital
- SHG as goal and/or as vehicle e.g. members put more energy in other things than in production/IGA

There can be more issues. Of course a group is its own boss, they do decide, they are also free to decide to stick mainly to non-commercial loans, or to engage in group IGA with saving capital. But the facilitator has to help them to make informed decisions, also on the group-capacity of money-management.

This group-capacity on money-management can also be an indicator for the implementing NGO itself, because

if one group is underperforming, let it be…

if two groups are underperforming, then one has to be alert…

if three groups are underperforming, then it becomes a pattern….the NGO should seek the cause and address it e.g. re-train facilitators when they do provided little or no business management skills to the SHGs.

Note:

The columns in the tables underneath cover the whole year, except 2017, here only data as far as end February/mid-March 2017 are provided byj the implementing organisations (closure of the data collection of the evaluation).

Food for the Hungry (FH)	2013	2014	2015	2016	2017
Data for the BuZa working area's: **Sololo (Marsabit, Northern Kenya)**					
Total number of SHGs		10	32	45	46
Total number of CLA's		0	0	1	1
Total number of FLA;s		0	0	0	0
Number of female members		126	414	635	678
Number of male members		5	20	23	30
Total savings * (Ksh)		59,235	819,460	2,379,479	2,814,949
Total loan *				1,184,900	1,509,900
Number of loans				175	217
Minimum weekly saving *		20	20	20	20
Maximum weekly saving *		50	50	50	50
Maximum loan given out*				75,000	
Loan/Saving Ratio				**0,50**	**0,40**

in Kenyan Shilling

TDA	2013	2014	2015	2016	2017
Data for BuZa working areas **Offa and Kindo Koysha**					
Total number of SHGs	228	400	510	532	532 Men Only 109 Women Only 266 Mixed 157
Total number of CLA's	27	32	40	48	48 involving 452 SHGs
Total number of FLAs	0	0	0	0	0
Total member of SHGs	6,467	6,735	8,541	8,743	8,743
Number of female members	5,162	5,260	7,003	5,891	5,891
Number of male members	1,305	1,475	1,538	2,852	2,852
Total savings *	869,303.00	1,084,295.75	1,654,128.15	2,185,788.70	2,185,788.70 +
Total loan *	626,324.00	872,343.05	1,592,684.15	1,989,674.19	1,989,674.19 +
Number of loans	12	16	25	27+	27+
Minimum weekly saving *	1.50	2.00	3.00	1.00	1.00
Maximum weekly saving *	5.00	7.00	10.00	10.00	10.00
Maximum loan given out*	4,000.00	5,550.00	10,000.00	13,500.00	13,500.00
Loan/Saving Ratio	**0.72**	**0,80**	**0.96**	**0.91**	**0.91**

* currency Birr

Table: TDA- relation SHGs and CA/ BG

S/N	TDA	2012	2013	2014	2015	2016/17
	Agriculture extension:	Nr. of SHGs per year with at least half of the members applying CA and/or BG				
1	**Conservation Agriculture (CA)**	10	60	167	152	265
2	**Backyard Gardening (BG)** Growing high value crops (like vegetables, spices, herbs) in an organic way (no pesticides) since it is in first instance for eating (only selling the surplus). Organic principles and practices are taught by TDA, like by sack mound, liquid manures, composting, and other.	69	129	198	243	318
	Estimation of total of people involved (No. of SHGx8)*	632	1.512	2.920	3.160	4.664

*this total of people involved in CA and/or BG might be biased since it is not known (at least not to evaluators) how many families apply CA and BG both, or only one of the two.

EKHC-DC / IUDD	2013	2014	2015	2016	2017
Data for BuZa working area's: Segen Hizboch Zone (Amaro, Burji, Derashe)					
Total number of SHGs	278	580	917	994	1004
Total number of CLA's	-	-	3	39	39
Total number of FLA;s	-	-	-	-	-
Number of female members	2,800	6,947	10,797	11,795	11,921
Number of male members	2,065	4,200	5,250	5,565	5,619
Total savings *	183,927.3	275,890.95	367,854.6	459,818.25	551,781.9
Total loan *	96,527.3	144,790.95	193,054.6	241,318.25	289,581.9
Number of loans	1	3	5	7	9
Minimum weekly saving *	1	1	1	1	1
Maximum weekly saving *	2	3	5	7	10
Maximum loan given out*	200	500	1,000	3,000	4,000
Loan/Saving Ratio	0,52	0,52	0,52	0.52	0,52

* currency Birr

EKHC-DC / Gilgal	2013	2014	2015	2016	2017
Data for BuZa working area's: East Shoa Zone Fantale, Gedeo Zone Yirgachafe, West Guji Zone (Miyo, Dire, Dugdadawa, Abaya, Yabelo)					
Total number of SHGs	117	289	380	**377**	**415**
Total number of CLA's	3	3	10	22	23
Total number of FLA;s	0	0	0	0	0
Number of female members	591	1,940	2,611	2,781	2,811
Number of male members	1,133	2,193	2,402	2,839	2,973
Total savings *	261,848	1,340,646.90	2,962,341	3,989,285	3,999,342
Total loan *	78,752	515,691	1,844,956.80	2,494,496.80	2,494,496.80
Number of loans per year per member	1	2	3	5	5
Minimum weekly saving *	1	1	2	2	2
Maximum weekly saving *	5	5	10	15	15
Maximum loan given out*	3,000	4,000	6,000	10,000	10,000
Loan/Saving Ratio	0,3	0,38	0,62	0,63	0,62

* currency Birr

Gargaar	2013	2014	2015	2016
Data for BuZa working area's: urban Hargeisa, Borao, the semi-rural in between, and rural Baligubadle				
Total number of SHGs	112	127	162	176
Total number of CLA's				12
Total number of FLA;s	0	0	0	0
Number of female members	1.952	2,159	2,458	2,978
Number of male members	0	0	0	0
Total saving SLSH*	1,294,600,000.00	1,580,829,515.00	2,043,915,000.00	2,180,505,000.00
Total loan SLSH*	443,517,000.00	615,888,335.00	819,577,433.00	1,281,795,000.00
Number of loan	875	1,022	1,360	2,127
Minimum weekly saving SLSH*	1,000	1,000	1,000	1,000
Maximum weekly saving SLSH*	7,500	10,000	11,500	15,000
Maximum loan given out*	700,000.00	750,000.00	1,125,000.00	172,500,000
Loan/Saving Ratio	**0.34**	**0,39**	**0,40**	**0,59**

*in SLSH, exchange rate $1= 7000.SLSH

Table: Gargaar relation SHG and literacy

Gargaar	2013	2014	2015	2016
Data for BuZa working areas: total number of SHGs	112	127	162	176
Nr. of facilitators/literacy teachers giving literacy classes	25	23	18	?
Nr. if SHGs involved	104	118	141	?
Nr. of participants (women/ man) in the literacy classes	427	544 of which new: 117	495 of which new: 212	389 of which new: 63
How many of these women are also member in a SHG simultaneous	~ 400	522	495	389
How many of the participants have graduated	883 Incl. previous to '13	241	113	86

As said, evaluators have commented on each table in Annex 7A per organisation some key-points of observation. Here in summary only said that

- there are huge differences per organisation in the ratio between SHGs and CLAs
- no one federation erected in this grant-period (while not existing in Kenya, not in SL, and very few (evaluators know of 2) in the whole of Ethiopia amongst all SHG implementers since 2002)
- that only Gargaar works exclusively with women only groups while Gilgal has more male members than female, and that the other 3 organisations are somewhere between these extremes (with total in the project roughly 2/3 women and 1/3 men)

B.
Quality of SHGs
See *Annex 6* for the narrative findings per organization on quality.

SHG-model used
For their SHG-model, each of the 5 implementing organisations were using their own blend out of the available sources (basically coming from Myrada (start1968) / India, adapted by KinderNotHilfe/ Germany; the Tearfund Ethiopia guide 'Releasing Potential – a facilitator's learning resource for self-help groups' by Isabel Carter, 2013, also based on Myrada / India plus on experiences of several implementers in Ethiopia); each organisation has made translations of certain pieces in local languages for their own use. SHG-model differences between the organisations were there, but not touching the core of the model it being <u>a rights-based approach</u> aiming at empowered self-decisive groups taking their own development at hand. Differences in the model applied had mostly to do with organisational differences (their quality, track-record and developmental approach), and with contextualization (also within a huge country like Ethiopia: organisational, geographical and tribal differences do play a role).

Indicators of a good SHG

What all implementing organisation recognise are the indicators of a good SGH, *see Annex 10.*

In Somaliland a very nice and rather precise tool for measuring quality was developed by Gargaar in a participatory way, including many organisations working with SG / SHGs and other interested (governmental) parties: 'Good SHG Features Scoring-list', 16 February 2016. It had already been translated in Amharic for Ethiopia, but only TDA had used it before. Evaluators have used this tool in Ethiopia and Kenya, letting the facilitator perform by letting him/her to administer it in his/her group; very useful. The SHGs are supposed to do their own self-assessment using the 12 indicators (see text box *in Annex 10*), and do self-adjustments tailor-made for their own group when needed. These self-assessments per group were done irregularly (some not at all) in the groups visited according to the members, and evaluators have not found any in written form in the SHG-notebooks (also not in the illiterate '10 stone' form).

What evaluators have observed is that most groups are low on indicator 7 (= 'more than 90% of members are involved in some kind of IGA'), rather closer between 30-50%; other point observed is that most of the group rather do set a standard amount of weekly saving per group members, instead of accepting this amount to fluctuate per member according to the business (and then maintaining only a minimum input and not a maximum). The groups are free to set their own rules, but both points together could explain the low loan/savings ratio for all the SHGs, what is seen by KNH as an important quality performance indicator as explained in the previous chapter.

Model SHG-FS

There was not such a thing as 'the one SHG model' used for this BuZa food security programme seemingly, it was apparently the 'old' SHG model + additional elements as named in the ToC.

This is illustrated by the following as well: apart from FH, who is new to SHG, all the 4 other organisation have used the facilitators they had already in place from long before BuZa grant, and since the facilitators as a specific group were hardly trained extra on SHG-specifics (again apart from FH, see the training list in *Annex 7*) this explains to evaluators the impression that the specific SHG-work was mainly 'business as usual', meaning the 'bare SHG' but not the SHG+ related to the food security goals of the programme..

Out of the 5 organisation 3 have understood the ToC apparently as 'use the proven SHG model to support more people', in other words: do more of the same, create more SHGs, point. Apparently with the pre-set assumption that the SHG as such brings food security.

For the specific goal-setting of this BuZa grant, increased food security, only TDA has reached a sufficient mass of CA and BG for creating additional production and they had the SHG-facilitator walk with the Agriculture Animator; as had FH with livestock Value Chain Development. The FH-Multi Sector Facilitators are considered crucial by evaluators for this success, since they can support the groups and their Village Facilitators from different angles like livestock value chain development and - as is in the plan- with backyard gardening. Both contributing to more production and therefore supporting the saving-loan cycles for more income/ food security of the participants.

Both organisations had already gained experience in these area's in former years before the BuZa programme, and the capacity to apply these more agricultural issues was already moulded into their organisational genes.

Evaluators have summarised the different characteristics found in SHGs per organisation as follows:

	Characteristics as found in SHG groups in the 3 countries	FH	TDA	IUDD	Gilgal	Gargaar
1	Women only groups (15-20 members)	*	*	*	*	*
2	Man only groups (15-20 members)	-	*	*	*	-
3	Mixed groups (15-20 members)	*	*	*	*	-
4	Weekly meeting, on fixed day and hour	*	*	*	*	*
5	Fining when arriving late and when re-paying late (in some SHGs observed being administrated as saving for this person)	*	*	*	*	*
6	Savings, weekly	*	*	*	*	*
7	Buying in bulk, selling cheap retail to members	*	-	*	-	-
8	Loans for domestic consumption	*	*	*	*	*
9	Loans for IGA / micro-enterprise	*	*	*	*	*
10	Repayment – with interest / administration costs as decided by the group, and duration per situation as decided by the group.	*	*	*	*	*

11	Training in SHG basic set-up: a package of principles on saving, book-keeping, record keeping, help to establish their own by-laws and operating procedures , individual pass book, minute book (recording decisions), specific training of office-holders, principles of loan, and on how to make a business plan before taking commercial loan.	*	*	*	*	*
12	Rotational lead of group meetings (but fixed bookkeeper, treasurer secretary and SHG external representative)	*	*	*	*	*
13	Social fund/donation for emergencies of the members	*	*	*	*	*
14	No cash/material support from the NGO (apart at the start the administrative books, incl. pass-book and in SL a big metal cash-box)	*	*	-	*	*
15	Facilitators all paid by NGO, participating in the weekly one-hour-meeting of his/her SHG (in EKHC-DC some assisted by church volunteers)	*	*	*	*	*
16	CLA's erected	*	*	*	*	*
17	Village facilitators paid by CLA (CLA's functional independent from the NGO	-	-	-	-	-
18	FLA established	-	-	-	-	-
17	MFI's-link established	-	-	*	*	*
18	SHG as group reaching out to community around her, meeting some of its material or infrastructural needs	?	*	*	*	*
19	Training in family planning, HIV, health	?	*	*	*	*
20	CA applied after training	-	*	few	-	-
21	BG, organic, applied after training	-	*	-	-	-
22	DRR groups-action plan made and executed after training	-	*	-	*	-
23	Literacy	-	-	-	-	*
24	Livestock Value Chain Development	*	-	-	-	-
25	SOL within SHG	-	-	-	-	-
26	Annual fund share-out	-	-	-	-	-

Note:

Line 14 for IUDD is because of the recent relief programme under BuZa

SHGs performing on FS
Basically the above leads to the following points regarding to food security:
- some organisations have worked on more / better production for individuals, of whom many -but by far not all of them- have become a member of SHGs (agriculture being plant and animals), this is direct more food on the table and often more to sell, with depending the tactic cheaper ways of production (but maybe needing more labour)
- all 5 organisations have worked on SHG; there were basically two findings regarding the economic performance of the members (which is the base for food security):
  a) economize the same income: the increased culture of savings and economizing the existing resources in the family, including setting up a social fund in the SHG and setting up a service of together large-scale buying/ cheap retail selling to members; this allows the members to borrow money for domestic urgencies at relatively low interest rates. The big gain here is that this way the traditional money lenders can be avoided; these are mostly rich local persons / or shop-owners which charge high interest rates and who required a security either from another person or collateral in the form of land.
  b) adding income: the economic outcome depends on the amount of income generating activities per one SHG, the quality of these IGA (do they give enough profit and capability to keep the capital and even increase the capital) and the loan-turnover. Quality sits in the diversification of income for the family involved, and increasing profit per micro-enterprise by using commercial loans (chain of small loans but increasing in size), which together reduces the vulnerability and poverty of their households.
  Time was too short however to analyse the quality of the IGA's themselves (how much profit, how to keep capital, understanding market), we have seen good examples, dynamic, but also very bad where we doubt the person understands in fact what she is doing, what might be part of the initial learning process though.

Example of a
The case that the wife economizes her household-money which she receives from the husband, she saves, but is not earning, the household money is earned by the husband (like the shoe repairer in SL).
This will mean that the income of that household is increased by economizing but not too much by earning.

Evaluators have heard very frequent these kind of examples, regular ¼ to ½ of the members in the visited groups were totally happy with this huge change without so much thinking to move into IGA for themselves.
Example of b
The case that the wife was never working before, never added income in the household, and was depending on the husbands income, but does now earn due to IGA (however small), and saves from that; the HH income has increased.
Attention note:
There were many examples of men and women borrowing to support the spouse's enterprise, which suggests that many enterprises are joint household endeavours. This is not surprising to evaluators experiences in other rural settings including in other countries (also when observing from the gender perspective: are women-self really participating more in economy than before?) This could mean that household-income-diversification in that case is less attaint, while this diversification is considered an important contribution to resilience.

From those not earning themselves from the own income, they pay the saving from 'the billing' as they say in Somaliland, meaning from household allowance as given by the husband. Some members are even lending from family, since the social pressure/ group accountability in the SHG to do saving is that high, that members do quit when they cannot afford it anymore, rather than bearing the shame.
Figures of drop-outs as such, evaluators have not systematic found in the monitoring data, neither in analysed form, but evaluators heard repeatedly (not in FH) about
- individuals: the other members do tell they started with ... and are now with ..., what can sometimes be more persons or less persons, or even be the same totals but often changed persons
- groups: entire groups do sometimes end/ dissolve over the years, as facilitators were telling.

It is difficult to estimate the extent to which this takes place, many groups were at least losing 2 to 3 members along the way; in case of the facilitators: e.g. a facilitator who started the work in 2008 with 1 SHG and who has now 14 SHGs into his care, has lost 5 SHG on the road, of whom 4 died, and 1 got independent and weaned off. Other facilitators has similar 'life-lines'. In this case a loss of 4/14 = 29%, rounding down: 20% over 10 years.

Resilience
linkages and functioning of groups suggest strong potential to enhance resilience. Potential for supporting resilience and mitigating the impact of climate change arose from several sources.
1. Participants in the TDA program had – individual and demand driven- received training in CA (soil conservation) and organic BG, including climate change adaption by applying fast maturing varieties, the use of groundwater and new vegetables for home consumption and for the market; women mentioned being able to feed their children with more and more varied crops than before.
2. Members in the drought affected areas all said that they would be able to borrow from the groups for productive inputs.
3. IUDD – groups were receiving grants in cash / kind to help manage the current drought stress without running down assets or turning to other harmful coping strategies → other executing partners refused this, being contradictory with the core principle to not have any cash input in a SHG.
4. In several sites there were hints of members taking loans for consumption rather than production to cope with the drought but at least this meant that members were able to stay away from local moneylenders with higher interest rates so this access to cheaper credit may well contribute to their long run resilience (estimates say some months, but it varies, normally it increases depending the age of the group since by then the social bond is stronger and the saving capital higher).

Administration. Some observations on the quality of SHG-'s administration in general:
• Personal passbook not prepared for banking, having the savings accumulated but not mentioning the loans neither the balance between the two per date.
• Loan in itself is dangerous, unless within protected boundaries → gap between SHG and banking / MFI way too big now. Households should not be pushed too fast towards large or overlapping loans lest they risk default; but nevertheless their passbooks should prepare them to understand how it works; also the actual going to a bank depositing the SHG-savings should be done in turns, as to get exposure to banking and eventual deal with a bank, what is now not the case.
• Lack of financial literacy in general is very low, and understanding the concept of 'capital' and 'profit'

- Administration importance underestimated: everybody should learn, not only those in office (the bookkeepers). Literacy level is a serious point that better be tackled from day one as part of the approach; to the advice of evaluators it should be part of the SHG-package and facilitator should arrange for this (link with existent providers, seek volunteer, do it self, etc. the NGO could develop a simple material, with accent on financial literacy).
- When saving is small, much can be done by trust, but the bigger the amounts, the more difficult; now we observe a lack of internal control, and often we have seen the facilitator taking this role (or worse, doing the admin instead of helping them to do it themselves).

Note: MFI is not a goal, but a mean to have additional capital for business. Many people we speak say 'the level of loan I can have in the SHG is enough for me, this is what I can handle, this is within my trust-group and this is what I feel comfortable with- not a lot of procedures. Only few out of a whole group might eventual needing more capital. So then why should the NGO be bothered by it? It is important to talk with the MFI bank and arrange for good / cheap conditions for SHGs, like in SL; but the big winner is always the bank. They do have programme for preparing the/ training the potential poor client to become ready for baking. The NGO can help to determine where the facilitator in his training the SHG should end and where the bank can start. The meeting-point is the end-term for the NGO's involvement.

This info is based on meeting several MFI's and talking to ladies/SHG members, who had worked with MFI-loan.

- SHG-members generally do not seem much market-prepared, they change (with my first loan I did this, second loan than that, now the third this…), meaning they are learning by doing; in itself not wrong at all, but it is an expensive way of learning, since profit can be zero to small, and knowledge and skills on this particular business do not develop quick when changing too much. That can be helped by a simple but sound market-analysis before starting the job, and the person knowing where are her/his strengths/capacities.

- Group business lacking now good administration→ a SHG doing business as a group needs separate administration for the business and capital/profit calculation; in fact this way the SHG factual turns into a 'cooperative', which makes proficient rules/regulations needed. → see elsewhere for more on group-business; evaluators have seen them near everywhere, and being very small they are still innocent, but when this is the playing ground for bigger business, then better learn the rules for prevention..
- CLA -when existing- are in most cases too weak to uplift low-functional SHGs
- Very many trainings are given in the organizations, but very few are directed to the field-facilitators; of who all (apart from FH) have started from long before BuZa, not much renewal / updates.

Small scale safety net - the social fund facility as micro insurance
A highly important function of the groups is that all have some form of emergency lending built into their byelaws. Most SHGs do save in a special box - separate from the saving capital- for their social protection. This could either be in the form of a regular contribution to a social fund from which other members could borrow in times of crisis, usually health related, but also education and other household needs; they pay back without interest, or they do not need to pay back, or they apply a rule that all have to contribute a certain amount at such moments to cover the emergency. Being able to meet health needs at times of crisis through access to the social fund or its equivalent was considered critical and appears to constitute a form of micro-insurance via the group. This social capital was also true for men. CoSAP[13] (Consortium of Self Help Group Approach Promotors) would advise her 28 Ethiopian member-organisations some flexibility with crisis loans, e.g. these may not attract interest.

Closer study is required to understand the limits to the scale of the crisis that the social fund can address.

Once withdrawn, group members will continue saving for the same purpose, even when this money is not repaid, or without interest, depending the rule applied. This saving type is one of the important saving types in the SHG because members solve their immediate economic problems using this saving in the social fund.

For example in Ethiopia, during September, household expenditure increases due to the New Year and 'Mesqel' [Finding of True Cross] celebrations. September is also the start of the school year which requires purchase of exercise books, school uniforms, text books and related educational expenses for children. Therefore, households usually face financial problems to cover such multiple expenses out of pocket. At this time, they withdraw the social saving and/or the regular saving at the beginning of September and use to cover such extra-ordinary expenses.

Avoiding traditional moneylenders

Another important area in which income from businesses was important was in escaping from exploitative relationships. In all sites, respondents mentioned that the critical benefit of being able to borrow from the SHG at relatively low interest rates was that this allowed members to avoid traditional money lenders; these are mostly rich local households which charge high interest rates and who required a surety either from another person or collateral in the form of land. Tearfund, with their long experience, view this avoidance of money lenders as a typical early outcome of the SHG process, usually achieved within the first 12-18 months.

3. Findings on Outcome 2 'Development actors strengthened in SHG approach'

Training and coaching on the SHG approach is given to several NGO's in the 3 countries, and several of them have started to apply themselves. To several platforms is given input.

FH-Kenya self:

Since learning the SHG concept in BuZa/Marsabit where FH Kenya has been closely supported and assisted by Gilgal/Ethiopia, FH in partnership with ministry of health (using GIZ funds) is also implementing SHGs in lowlands targeting 20 SHGs, and in Buuri cluster using funds from FHUK. Total SHGs established within FH other (non-BuZa) Clusters are 54.

Caritas/Kenya

From the staff-group KII on 3/2/2017: Caritas has learned the SHG concept from FH beginning 2016 when they got the OFDA funding (a subsidiary of USAID dealing with disaster risk reduction). FH has given training on the concept itself and on record-keeping like pass-book, and was the whole year available for consultation. Caritas staff: 'It changed myself: saving as little as Ksh 10 or Ksh 20 per member per week, I used to think this money is so little that it could not do much. Now we have 11 groups in Saku Sub-County; groups that have started loaning for different types of businesses have improved about 50% in food security, and food diversity is coming, since group-members buy rice together far away to re-sell it cheap to the members, and some grow vegetables and sell it to group members.' 'We have embraced the concept so well to the extent that we are rolling out also in other sectors'.

Dorcas/Ethiopia

From the staff KII on 15/2/2017: Dorcas has been implementing the SHG approach since before Buza funding, with 25 SHGs established in Holeta project, and the SHG approach was already embedded in Dorcas strategy and development work. But under the BuZa grant Tearfund Ethiopia have included Dorcas staff in training on SOL and SHG approach. Two staffs had participated, one has left and the second is working in Holeta project. Tf has also provided supportive supervision for Holeta project (East Show Zone of Oromia Region), and through this altogether Dorcas has achieved quality improvement. Dorcas Aid Ethiopia operates in various parts of Ethiopia, and has since then established additional SHGs and has plans to scale up SHG also in connection with the existing vocational skill training as an integrated approach, to speed up and strengthen the income and food security efforts of the target community.

Note on Dorcas/Kenya

They have the same SHG Model as that of FH, but give some hand-outs, like farm tools, seeds and planting materials, donkeys and other livestock, water tanks, etc. (in Dabel area of Moyale Sub-county)

Apparently Dorcas in both countries does not see it a problem to integrate existing programme elements with SHGs.

Red Cross/ Ethiopia

From the staff KII on 15/2/2017: Red Cross Ethiopia have received orientation training on SHG approach from Tf Ethiopia. As implementing organization, Red Cross Ethiopia has tried/pilot tested the approach in Somali Region, Babile district, while detailed training, field supervision and technical support were given by Tf. In eight of their existing relief-intervention Kebeles of Babile district, per Kebele one SHG was established. Out of the eight SHGs, only two were active on the moment of KII and doing their regular work (meeting, saving and lending). Red Cross was considering the SHG approach as exit strategy after relief. However, the SHGs were weak and needing long term involvement. The plan was to provide some capital to strengthen the SHGs as

follow up. One of the limitations was that the training was mainly given for the project staff in Babile and Red Cross lacks the comprehensive framework to further adapt to the SHG approach.

In these same trainings also ZOA started to participate, but withdraw, seeing that after a relief- situation the SHG model can serve perfectly well, but it needs a developmental organisation to implement since this takes at least 5 yearsof accompanying what is not in the relief-genes of ZOA (quick fit).

Somaliland

World Relief Germany and NAGAAD deciding to start upgrading women groups to SHGs after receiving exposure from Gargaar and Tearfund Somaliland. SHG approach presentations were also made to Care, World Concern, Concern World Wide, and other organisations (NAFIS Network and partners); and although all of these parties were not new but were already involved with SHG, the collaboration and exchange of experience was evolving visible enhancing quality. Example of a collaboration:

Members from the CLAs in Gargaar attended a five days' workshop on illegal immigration facilitated by ASSAL (Assal Youth Organization) a local NGO in Hargeisa. Following the workshop, Sancaani CLA organized a meeting with community leaders (awareness sub-committee) which was held on the next week to discuss the effects of illegal immigration and demanded that local government representatives act on the issue. Where the relation with SHGs is that mothers use loan from the SHG to pay back the human traffickers.

4. Findings on Outcome 3 'SHG approach adopted by public and private agencies'

FH/Kenya

1.

The County Government in Moyale Sub-county, and Sololo District in particular, now recognize the SHG Model as the most feasible approach to community empowerment, and are encouraging other government departments and non-state actors to follow the model. A good comparison is drawn between the support that the National Government gave to some communities in Northern Kenya sometime during the era of Arid Lands Resources Management Project (ALRMP), and for which today there is nothing to show for the huge financial investments that were undertaken simply because there was minimal community involvement in planning, implementation and monitoring;

2.

Organizations like Dorcas and CARITAS Marsabit have picked up the SHG Concept and are using it as an approach for sustainable community empowerment;

3

FH has made efforts to mobilize all stakeholders involved in Village Savings and Loaning approach to community development to come up with a coordinating forum that harmonizes the operations, avoids duplication of efforts, and ensures maximum impact in the community. This forum is slowly picking up and gaining acceptance in Masabit County. It is expected to streamline the operations of all players in the sector.

Ethiopia

About the legal framework: recent research done by ODI, October 2016[14], declares the following where evaluators agree with:

'Although not a direct objective of this research, it is anticipated that the study will also contribute to the ongoing project of working with the Government of Ethiopia (GoE) to clarify or establish the legal framework for the SHG/SG approach. Work previously commissioned by Tearfund and CoSAP to assess the existing legal framework with respect to the SHG/SG approach concludes that there are no perfectly fitting legal frameworks in the country that can accommodate the features, roles and functions of the institutions being generated through this programming (SGs/ CLA/ Federations). The NGOs are therefore keen to devise a strategy for looking at a new or an accommodative legal framework that can recognize SGs in Ethiopia.'

CoSAP (= Consortium of Self help group Approach Promoters), consortium since 2009, with membership of 28 organisations who work via SHGs in 6 regions in Ethiopia) also lobbies for recognition of SHGs and a change in the current legal situation, but is not in a hurry anymore, they say 'it will work out eventually, on the moment it is not hindering, most important is that the poor learn to voice, and take courage doing so'.

SCON (= SHG Cooperation Network) this is still in a conception phase, and is intended by TfE. as a body to keep the quality of the work on the ground i.e. quality SHGs, CLAs and Federations. This is apparently a development

for the next phase of the work in Ethiopia. From the implementing organisations evaluators have not heard a special need / wish for this network.

Gargaar/Somaliland

One success of Gargaar has been its involvement of establishing a working group on SHGs. As the Ministry of Labor and Social Affairs has been realizing the potential of the SHGs approach it has even taken over the chair for the group, representing a strategic opportunity to establish the approach at a much broader level in the country and at the same time allowing various actors supporting NGOs to exchange best practices and work on long-term options for the groups while creating a forum to discuss contradicting practices among the different SHG approaches. Also Nafis participates here, being preliminary the network for KinderNotHilfe-funded SHG practitioners.

Gargaar, also together with WCDO and other players, has also started a deliberate discussion with Dahabshiil, a bank and international funds transfer company which invests part of its profits into community projects. The focus of the conversation is on possible partnership in terms of linking the groups to the intuition for training and also providing a substantial loans to the SHGs. In this process it will be important to clearly understand the potential implications of such a collaboration, to understand potential positive and negative implications on the holistic development brought by the SHG movement. The SHG approach focuses on resources within groups, the size of loans grows therefore slowly, allowing for sufficient time that business experiences and competencies grow, minimizing the risk for failure. The thinking goes on what would be the implications of having access to additional loans, and some (parts of) SHGs are piloting this.

IV. Findings on specific points of the Theory of Change

1. Gender

Gender is an important cross-cutting issue in the protracted crises call; the gender goal-setting of the programme was formulated in terms of women-in-development targets, more than touching gender as such (**Gender** referring to the socially constructed characteristics of women and men – such as norms, roles and relationships of and between groups of women and men. It varies from society to society and can be changed. WHO-definition[15]).

Women economic participation is known to be a huge trigger for women empowerment in general. This is confirmed by many studies in many countries (see UN Women's Facts and Figures on the benefit of economic empowerment[16]), this is also -amongst many other interviewed persons- the opinion of the Head of Women Affairs District level Mme. Barakat (Amaro, Ethiopia), and this is again expressed by very many female members of SHGs during this evaluation. See e.g. *Annex 8* MSC for how the relationship between female economic change and gaining respect and honour from husband and society is voiced.

Roughly speaking the programme has worked 2:1, with 68% women and 32% men (see section II, when adding all the females in SHGs being a total of 24,236 women, and all the male together 11,279 men). The women-only groups and men-only groups are predominant; where groups were found to be mixed, the members often explained this by the history that the group did not have a lady capable of writing, so they admitted for that reason some men. Therefore it seems that the mixed groups are less a positive choice than a solution for not enough female writing skills available.

Since a SHG is only functional when their members do save, one can state that all females and males currently in SHGs, have done weekly saving, what is for sure a steady base for economic improvement.

In the groups as visited by evaluators by far not all of the female members had engaged in a micro-business / increased production. Being member of a SHG has very many advantages for women's empowering in general, and makes life cheaper (the own savings in combination with low-interest loans from the group in case of medical/family emergencies, plus collective buying/retail selling make a household less dependent of expensive and predatory money-lenders and prevent asset depletion); but her SHG membership does not automatically mean more female economic participation (see also chapter II,3).

Other gender related observations:
- **Advantages for women to participate in solidarity/ affinity groups like SHG**

Apart from the economic side (more highlighted in this report, since the goal-setting of the BuZa programme being food security), female participants quote as very important the fact they come out of their more isolated houses to socialise. Regular face-to-face meetings help them develop friendships and a shared sense of identity. Group cohesion is scoring very valuable, because members do support one another in times of happiness and in times of sadness. Direct attention to gender equality also appears to return large benefits. We not only found husbands beginning to consult their wives and allow them access to decision-making, but also cascading impacts on children, who had better access to school supplies when their mothers were able to plan and save to purchase them. Female leadership development (rotational leadership in the weekly meetings) is cited often. Women who were shy, now speak in front of man and authorities. Female groups are very proud when they tell they have contributed to their community by their collective effort. Their status in society has changed, they become resource-persons.

- **NGO staffing predominant man.** In the whole of the project staff including facilitators are predominant male where 2/3 of the target is female → Department of Women's Affair in Ethiopia shared their policy: advertise, stating preference for women, and adding them 10% more than a man.

- **Church-leaders predominant man**. For Ethiopia, evaluators observed that the project often invites church leader to their trainings, but upon asking, they appear to be predominant male → Existing key females church members like women service leaders / female choir conductors are available and could be incorporated more; also the Dep. of Women's affaires is organizing lots of workshops for female leadership and empowerment, but they say that EKHC-DC never came to discuss collaboration on this issues. Meaning that both on church / project and church / district level women could be included way more than on this moment is happening. For Kenya and Somaliland this is not an issue since they do not work through church structures.

- **Women and agriculture**. In Ethiopia it is Women's Affairs who holds the portfolio of mainstreaming gender amongst the other departments, including agriculture. Evaluators observe a very low profile of EKHC-DC and TDA related to the interlinking of women and agriculture. The official governmental agricultural extension package is until now directed to man-only. Also CA is by TDA and EKHC-DC mainly addressed to male, since working the land is originally their affair. But CA involves to a great extend women's and children's contribution for mulching, so it changes the female workload, and therefore should be an issue to address..

  On the other hand TDA is widely promoting BG (Backyard Gardening) and since this is considered female work, this extension reaches straight to women. BG contributes highly to more & better food on her table, and female income when she sells the surplus on the market, meaning the extra workload and the benefit is balanced.

- **Programme Registration and status for women**. This programme started with already over 750 existing SHGs in Ethiopia plus 112 in Somaliland. In Ethiopia it is mandatory for implementing organisations to register projects (also with SHGs) at the Finance and Economy Development Bureau to appraise and sign projects. Women and Children Affairs is just a relevant sector which is necessary. However for the BuZa programme agriculture as a relevant sector was missing to appraise, sign, support and monitor such Food Security targeted interventions. This even the more so, since more and more man-only and mixed groups are being formed in addition to female-only-groups, and this development might ask for another embedding for a next phase. Evaluators hear governmental officials preferring registration under the Ministry of Economics & Development, and evaluators support this entry-point for various reasons. One reason to do with gender: the Ministry of Women's Affairs have a lower status than the Ministry of Economics, meaning that women empowered under the label 'economics' are considered more serious, having more status.

- **The increased recognition of women's economic role and contribution to the household**

  A strong sense came through the conversations with SHG members that the benefits of group membership had relieved significant burdens of survival and self-respect for extremely poor families. This was general. In addition for female participants: although women were not formally identified as breadwinners in these communities, anything that they were able to do to generate income was welcome and appears to have relieved the pressure on men to be the sole providers of cash income.

- 'There was a **clear difference between women's groups and men's/mixed groups in relation to levels of group capital**, with some few exceptions capital accumulated or held by women's groups was less, reflecting lower levels of weekly savings amount, and differences in the range and type of income generation activities available to men and women, hence less going back into group loan accounts from

business loans and returns'; this is a finding of Tuft-research'16 (including TDA in the study); evaluators have observed the same in the visited groups in Ethiopia; Somalia has not have mixed /men's groups during the BuZa grant; in Kenya this point has gone unnoticed.

2. Community Structures for sustainability

Ingredients for sustainable community structures as foreseen by the ToC are:
- improved SHG institutions, with CLA's, FLA's and CMRC's set up to support them
- SHGs are self-managed
- with 2 assumptions:
    - Support for SHG work by governments and appropriate legal environment to operate
    - SHGs are able to graduate after 7-9 years with support of CMRC and CLA/FLA (which is also part of the Tf Ethiopia strategic plan, but not of the Tf Kenya neither Tf SL strategic plans).

Preliminary
It is very interesting for our evaluation to read the conclusion of the recent research in Ethiopia, done by ODI, October 2016, titled: Savings and Self Help Groups in Ethiopia, A review of programming by five NGO's[17]:

That where Tearfund / CoSAP / Oxfam (HvH: adding Myradae/ Kindernothilfe /NAFIS (Network Against FGM in Somaliland) – those preferring the label 'self-help-group'- take a more rights-based approach and focus on empowering their members to solve their own problems, and who organise groups into larger regional and national clusters; there is another line preferring the label "savings group" (CARE and CST) who view their work in more instrumental terms and provide members with services that facilitate market access. That said, our research found that from the ground most SG/SHGs looked broadly similar… all strive to economically empower participants. Both approaches tend to offer the same core package, including financial literacy education and leadership training, and both have been shown to be effective when well implemented.

This means that according to this research for the participants in SG or SHG it does not make much of a difference for their household economic empowering as such whether or not the groups are organised into larger regional and national clusters. The key determining point they distinguish in order to be effective for economic results is 'well implemented'. In other words: strong SHGs.

This research also points to the fact that 'Tearfund's funding cycle is twice as long as those of its sister organizations in this research (namely 10 years).

This is a factor that needs to be taken into consideration when talking community structures for sustainability, since the funding cycle of FH is 5 years, and since TDA, EKHC-DC and Gargaar do not specially work with a project-cycle other than that of the donor, at least evaluators have not heard differently.

Self-managed SHGs
Evaluators have not met self-managed SHGs (in the ToC meaning SHGs aged 7-9 years): all SHGs were guided by facilitators as paid by the project; also in situations that a CLA was formed, still the project facilitators were working with the SHGs. Very often we heard from facilitators: 'they cannot without us'. But since the ToC also names as outputs "*Existing SHGs facilitated to develop their capacity towards self-sufficiency*', evaluators would have expected that at least concerning the 735 SHGs who were already existing in 2013, that during this 3 years programme they could have been weaned off from the programme and function under a CLA without involvement of any project staff in the SGH's. But that was not found yet.

Existing in 2013	735
Total March 2017	2.186
New erected in the programme since 2014	**1.452**

From the 1.452 new erected SHGs during the 3 years 2014, 2015, 2016, one would expect those erected in year 2014 could have been functional SHGs, disbursing loans to the members for various activities, and could be organized under a CLA as well, leaving the NGO-facilitators to work with the CLA only. But this is not what we see factual, apparently these groups move a lot slower than the anticipated progress of SHGs would suggest (***see Annex 9***).

When evaluators use the word 'weaning off SHGs' this means that the NGO-facilitator changes on the moment the CLA is erected, than he/she leaves the SHGs behind, and only accompanies the CLA until mature (will be 2 years max), and then the facilitator also stops seeing the CLA, what is the next weaning off. Time for a goodbye-party; from all this nothing is happening yet.

The SHGs under the BuZa grant erected in 2016 and later are many, and are just in their first loan round, they should normally start to support IGA of their members.

> See the recent research of EEA on SHGs, March 2016[18]. This research – amongst very many other things, attempted to check the claim of Tsegaye et.al. (2013) that borrowing from SHG is for consumption initially and shifts to business at later stages . They categorised the respondents depending their years of entry into SHGs (1-4 yrs, 5-9 yrs, 10 and above yrs), and they found not much difference in the 1-9 yrs: around 60%+ was borrowing for business and around 40% - for household consumption; for those members having 10 years or more in an SHG this moved up to 80/20

The only organization who seems to be clear on the final picture is FH, since they have a pre-set cycle of 5 years to work with communities, what gives them enough push and direction as on what level they want the CLA to take over the SHGs.

Build organisational structures that link SHG together to grow capacity and strengthen reach, is an important concept in the ToC of this programme. While only the outlines of this were visible for evaluators, they found enough evidence to say that the payoff could be significant. In the meantime, CLA's as met were not enough empowered yet, and had not enough task-clarity to perform well. Evaluators analysis was that the composing SHGs were in general not self-sufficient enough to provide strong delegates to the CLA's. Self-sufficient also meaning self-regulating, self-conflict-solving, and having enough income to pay the membership of the CLA.

Another observation of evaluators is the distance between SHGs in order to have an easy network possibility for their CLA: low population density wise it is not always possible that several SHGs have enough proximity to easy connect via CLA's (the case of FH); but more often evaluators have found that the implementing organisation did have the choice, but were not applying enough geographical focus to erect SHGs, in order to reach enough critical mass to have more influence for change (the case of EKHC-DC).Too much geographic dispersion.

CMRC's and FLA's positioning as supporting institutions around SHG

As said, the payoff for the set-up of CLA's to support SHGs, tying 6-8 SHGs in a network together where each SHG sends 2 delegates, seems to be promising, but has not yet demonstrated its full potential since the NGO's are still strong holding onto the SHGs in most cases. But evaluators can see this flower to become a fruit, the moment members in SHGs have a specific agenda for the 'together we are stronger', when they begin to realize there are problems they cannot solve without the help of other groups; then the groups come together to form a cluster of Self- Help Groups or a Cluster Level Association (CLA), and are willing to pay for it (time and money).

FLA – Federation Level Association

This is quite different for the FLA as concept. In Ethiopia through the work of EKHC-IUDD since 2002, one FLA in Adama town/Nazareth has registered with the Office of Labour and Social Affairs. A CoSAP study found that a FLA in Jimma had also acquired a license from the Office of Labour and Social Affairs, and in the same study several CLA registered in different entities. In general however, members of SHGs have a micro-perspective for their own livelihoods development, and being part of their village/ wider community they are proud to be part of its development by contributing 'close to home'. CLA's can help them to do so. But that's as far it reaches, according to what we hear from the grassroots bottom-up. Thus registration of SHGs/CLA seems more logical close to where grassroots see benefits

CMRC- Community Managed Resource Centre

'TfE's CMRC concept is still at the draft stage and not at a stage to be shared. It has not been implemented yet' (Response of TfE. on evaluation-questionnaire March '17). At least this explains that evaluators find in the field diffuse concepts, and unclear understanding of what a CMRC should solve, what need it fulfils; some see it as a mental construction to replace FLA; other see it as a physical construction, where at least in Ethiopia one could question its need where there is high coverage of halls/ church buildings easy for use. Also the question how it relates to a CLA was something the CLA's questioned could not answer, they were not involved apparently in discussing the concept, and could not identify with CMRC's supposed support- function for SHGs as of the idea of the ToC. Also the case is observed that where the attempt is there, the plan is to have one CRMC in one Kebele which raises the issue of accessibility in a sparsely disbursed rural community. Apparently this element of the ToC have not much materialised as such.

Support for SHG work by governments and appropriate legal environment to operate

According to the ToC for all the 3 countries the legal embedding was found an important issue: although in all three countries an SHG can open bank accounts (although not all have banks close-by, then they keep the

saving at home), the idea was that without formal registration the SGH has difficulties for connecting MFI's and become eligible for governmental support and benefits e.g. requests for land, market pitches and services (legal identity).

Specifics per country (since legal and governmental issues differ per country):

<u>In Kenya:</u>

Government requires all community groups to be registered to give them a legal status, therefore each SHG receives legal registration from the unset. The SHGs receive minimal government support though, with key government department mandated to work with groups (Department of Social Services) feeling this is an extra work, and often seeking allowances in order to support groups. Influencing actions leading to policy or practice change are supported by FH (working group).

<u>In Ethiopia:</u>

The internal debate amongst the BuZa programme partners in Ethiopia if the registration should take place on the level of CLA or FLA was not leading to a conclusion. In fact as to evaluators knowledge an investigation / inventory of the different options for legal embedding was not done explicit on behalf of this programme, seemingly it was on everybody's plate and so no-ones responsibility. However, the Development Assistance Group (DAG) Ethiopia invited Atos Consulting to find out 'why the lack of registration for SHGs is problematic, to consider the current options, and the possible ways forward to ensure a more enabling environment for SHGs and their members' [19] TfE and EKHC-DC amongst many other parties participated. Conclusion: the absence of a suitable regulation for SHGs has led to the registration of some with different government agencies, while the vast majority operate without legal personality. The ideal solution to this problem is to have a new provision (or an amended version of any existing regulation) that recognizes the unique features of SHGs.

According to the CoSAP director (during KII) it is OK to wait for the most appropriate legal framework, no hurry, since registration brings also more control, obligation for report writing, and filing for tax. Plus that the informal recognition of the SHG/ CLA is the real thing what matters 'make yourself know in the community, make yourself visible, so that the community supports you'.

<u>In Somaliland</u>

Influencing actions leading to policy or practice change supported by Gargaar (SHG working group and promising process with Ministry of Labour). Gargaar has also created a link with Dahab MFI who accepts now SHGs (partial groups).

Community structures as embedding for local SHGs

The ToC neither the SHG model as such was addressing how the SHG/CLA is embedded in Civil Society (CS) in the place where it is situated, meaning a formal embedding with the community leadership responsible for the community development as a whole. Meaning at the wider community level, be it village / IDP camp/Kabele/ city district, etc. Evaluators hear from DRR-training on SHG level, what leads to micro-mitigation activities , and some SHG who are contacted by other NGO's, but the vision of an organised framework of non-state actors in a certain geographic unit where (several) SHGs are living and do have their community outreach, but where also other CS actors are active and how it all coordinates, evaluators feel is missing now. It could be profitable to explore something like a LCC (Local Coordination Committee) more profound as workable model and what it takes to guide it to get well established. Now this effort to deliberately build Civil Society linkages and embedding of the SHGs was not part of the programme work plan, what results in a lower sustainability level in the end. While SHGs are stimulated to contribute making linkages (see also outcome indicators 1.2, 1.3 and 3.2), their set-up is not to become <u>themselves</u> the developmental coordinating body for that geographical area as a LCC would. Therefore the setting up of a community development coordination point like LCC is seen by evaluators as something to be applauded. Since the moment a NGO wants to support SHG-members and their surroundings citizens with general developmental issues, the base of only SHG is too small for community change. This is the same on the moment a SHG needs shouldering of other activities in order to have more results on the areas of the developmental goal setting of the project. Because if some members feel to participate, others not, based on individual (family) decision, which is fine, but this limits the creation for the critical mass needed for change when rolling out certain wider initiatives.

Two illustrations of best practice in this respect:
- TDA did promote the agricultural extension on CA from starting point the wider community of farmers, starting with their individual interest; this was not started from the SHG.
- FA - all SHGs + all were invited to take part in CMDRR training which was offered by FH to the wider community, to all citizens of that geographic area.

Community structures as embedding for local SHGs - Specific for Ethiopia, the relationship SHG- CCMD

CCMD means 'Church and Community for Development', and is a funding line of TfE. This is a development approach/ framework that envisions the church to work with the wider community on income poverty, environment, health, education, gender etc. SHG is just one single strategy among many in the CCMD framework to reach out to the wider community to reduce poverty and build resilience sustainably. Local churches have contributed to the development efforts through mobilising volunteers that support the formation and development of SHGs; they provide office premises for the projects, they cover the cost of utilities, and provide training halls. In cooperation with district line department, they participate in beneficiary screening activities. The local churches have CCMD committees that guide the support process to development initiatives**.**

In the case of EKHC-DC this line is an important feature according to our spokesmen in the field. To evaluators however, it seems that the restructuring of EKHC-DC will have some consequences, and that with EKHC-DC becoming an NGO (since end 2016) this will enhance the developmental thinking relative to a more charity mind-set; causing for the SHGs a more defined moment of their 'independency', and becoming fully functional as self-containing Civil Society Organisations; as part of the broader society in general, voicing themselves as group and together with co-SHGs in a cluster. The church has to wean off the SHGs once they are under CLA, meaning after a year of 3 or 4. Also for 'the church' the exit must be clear, what is not the case now. SHGs/CLA's should -according to the model used- develop into self-contained CSO's and not as part of another CBO (like church/ faith based organisation)

Related to the BuZa programme: this situation is not concerning FH/Kenya neither Gargaar/SL since these NGO's are not working through church structures.

3. Implementing capacity

Out of the 5 implementing organisations, only FH/Kenya had never before worked with SHG, the other 4 implementers were experienced in SHG from many years before. However FH/K had a large experience working with pastoralists target groups, also in livestock value chain development, in the same geographical area as the BuZa programme was planned.

All 5 implementing organisations have had before a funding/collaboration relation with Tearfund UK through one of its country offices, in that sense the collaboration as such within the countries had not much surprises. For this BuZa programme there were 3 new elements added:
   a) the cross-border programming in this composition of partners,
   b) the other positioning of Tear Netherlands towards the Tearfunds in how the management of the programme was organized, and last point
   c) the new thematic goal: food security and resilience in relation with SHG

To make this new blend and to come up with a workable design was done between the lines the first year, implementation of the bare SHG (the style as implemented the years before, when food security was not the goal-setting of the programme as such) was starting from the onset.

Tearfund M&E framework

The 3 country-offices included in the BuZa grant report to Tearfund HQ in the UK, but are quite independent within the framework of the approved country strategy (e.g. the one in Kenya covering April 2016-March 2022, the one in Ethiopia running April 2015-March 2021). The current BuZa granted programme under evaluation fits these country strategies as found by evaluators during desk study.

Further: the consolidated finance and control is done from HQ. The International Programme Management System (renamed: Global Programme Management System GPS) is applied. There are a set of financial and programme monitoring formats. Organisational Capacity Assessments and Supplement for Institutional Funding Tool (SIFT), solvency tests and risk analysis are carried periodically.

The organisational monitoring and supervision from HG to country offices is well established and functional.

From the Tearfund country office to the implementing organisations

Tearfund works through partners who share the same vision and commitment. They see to quality standards mainstreaming issues and work on capacity development objectives of their implementers. Monitoring visits were regularly taking place, as field visit reports show. A special support team sits in Nairobi to serve (among others) the Kenya and SL implementers of this programme. FH /Kenya being part of a greater international organisation with good systems in place, did not need that much support on structures/finance/admin, but Gargaar did; (just after evaluators left the finance man came a whole week from Nairobi to help the financial admin of the BuZa grant to be audit-proof, them having had the key-financial-staff recently changed, plus the difficulty of multiple currencies involved in the embedding of a weaker banking system). Also the EKHC-DC in

her period of transition had assistance from TfE. for streamlining its financial department. TDA had no special need for organisational capacity building in her systems or structures.

Programme management

See Annex 8 for all the content-training given out by TfE. The M&E framework used was based on the SWIS and programme log-frame. The programme manager did do the programme monitoring, and was regularly visiting all the organisations involved. From end of 2015 on a M&E consultant was hired exclusively for this programme, being based in Nairobi most of the work was through the internet, with some additional field visits.

The programme was held together by 6 conferences with representatives from all partners in the programme, a programme newsletter, a drop-box for all programme reports (only not systematically used by all), several exchange visits and learning events (like going to Myrada/Inida) and also informal sharing of ideas (only the inter-implementers-sharing of tips and tops on SHG e.g. in an open internet space never materialised).

4. Self-organised learning

In Ethiopia from her Capacity Development Coordinator TfE. had commenced with Self Organised Learning (SOL) as a way to uplift the capacity of partners-staff. Starting a Certificate Course in 2004, turning in 2006 into a Diploma Course, and in 2009 into a Master Degree, in collaboration with Manchester University, replaced by Staffordshire University, which stopped with the last graduates in 2013. The main public were staff from Tearfund partners in Kenya, Uganda, Somaliland, Ethiopia. Up to then around 60 persons graduated, of which 8-15 Masters-level.

In 2014 the idea came to get off from the theory, and dive into application in the field-level and linking SOL with SHG. BuZa was a chance to scale this up.

How to learn

SOL is in fact learning a method on 'how to learn'. It demands an attitude change on learning: instead for a teacher to tell you a topic / a module, you become an active and curious searcher, a learner, wanting to learn something what is useful for you on a topic you are busy with now; and then you are supposed yourself to search for ways to let that happen. This is on an individual level.

> The goal however was set on organizational level: through this attitude-change of staff, the staff, especially the facilitator level who works with the SHG, turns from a trainer into a real facilitator, helping others to find to learn what they want to learn, instead of giving a pre-set module.
>
> Therefore the indicator for success as set in the logframe was the No. of facilitators coached in using SOL- approaches to improve their work. In the end this counted for 131 facilitators in total (according to the final logframe) FH (6), TDA (65) IUDD (21), Gilgal (23) Gargaar (16). That means that TDA and Gargaar for the %% of facilitators reached with SOL out of their total No. of facilitators have the highest score.

Observing what it means in the reality of daily life: it seems obvious to evaluators' observation that FH is already a learning organization from many years, that TDA also from before BuZa already became very curious and eager to learn new things, and that Gargaar was nicely on the road. This talks about learning attitude, being open for new things and trying to search for answers on the own organizational questions by using whatever opportunities.

However, the idea to link the theory of SOL to the practice of the SHGs in the field, came from the analysis of the SHGs in Ethiopia, where SOL was intended to solve the following issues (situation 2015):

Current Mess

- " There is a lack of capacity at partner level to develop and replicate the SHG approach with quality. Current efforts to address this are patchy, uncoordinated, and symptom focused.
- Various approaches to address specific learning needs (e.g. Hygiene & Sanitation, Sustainable/conservation agriculture, Disaster Risk Reduction, HIV and AIDS etc.) have been developed and tested but not scaled.
- As a result the overall **quality of SHG development** is perceived as highly variable but generally **below a minimum level** required.
- The capacity of CLAs is a major concern as they are not supporting the development and replication of SHGs adequately and this is true for the FLAs too. There is too much dilution of quality as the responsibility for development cascades to lower levels.
- SHG training is often started but follow up is lacking in quantity and quality.

- The Transformation in the Work Place Program has potential to support the change required but it is not having a systemic effect. "

(citing from the 2015 document Capacity Development through TiWP / SOL of Tf Ethiopia, 2015-05-08 T 13-12-22), TiWP=Transformation in the Work Place.

Facilitators' competency
Having heard many 'learners' stories, and staff explaining their experiences with SOL to evaluators, it seems understandable that TfE wants to change the learning culture in her partner-organisations, and invests in staff's attitude development, and the staff concerned like it. However, the structure/system/ set-up to do so, seems unnecessary complex and very much time consuming, and will to evaluators opinion only result when there is organizational ownership and a policy change on management level what only can happen when there is enough focus and the participation is not too thin. So it seems until now leading to result on individual level, but less on organizational level. Specially EKHC-DC was lacking behind (but has new chances after her reorganization of 2016).

Besides this, the analysis of the 'current mess' leads also to evaluators' opinion to the domain of quality and capacity of the facilitator who works straight with the SHGs. But the solution to us is less their attitude since they are very devoted indeed, but far more in knowledge and skills, especially on the level of the saving/loan mechanism, and how to speed up the members of a group towards doing profitable IGA by using a chain of small, quick loans (starting small, growing big). Revision of the training material on this could be advisable, plus adding a tailor-made training module just for facilitators, including the sub-module 'adult learning' and also 'quality facilitation-skills'. The last one is much about obtaining enough skills to be capable to balance between 'letting SHGs be in the driving seat instead of deciding fór them' and 'helping them to make informed decisions by giving enough information and offering eventual alternatives'.

Conclusion of evaluators' findings on SOL: Although facilitators were trained on Self organized learning, majority did not put the learning into practice. Few that did, used it to change habits, like lateness to appointments, or how to make a better report. The same is what they have also imparted among the members of the groups that they have been mentoring. Otherwise, no quantifiable learning outputs are available to show that this training was of help to them for augmenting quality in the SHGs.

5. Steering the project / PMEL

Organisational
The different organisations had their own managerial systems in place, including their financial software (most were on QuickBooks), and their own monitoring and internal reporting forms. See for the implementing capacity of the organisations involved page 33.

Set-up
Tearfund Ethiopia had several technical resource persons in place (*see Annex 2),* basically apart from the Country Rep., the Programme manager and 1 Admin + 1 M&E and 2 technical persons: the Programme Support Advisor (DRR, CA, BG, Business Development), and the Capacity Building Coordinator, while the country offices of Kenya and Somaliland/Somalia basically were 1 country representative, plus a shared support-team (shared with the wider African countries of Tf involvement, like South-Sudan, Uganda, etc., but meaning having disposition for e.g. financial resource person to assist local partners with administration issues when needed)

The Tf-Ethiopia office was in a way holding the programme from the technical perspective, and being in the middle the different conferences and researches were Ethiopian based (*see Annex 8* for their data).

The Programme Coordinator was Netherlands based, but frequenting the HoA very regularly for monitoring, and from end 2015 an M&E consultant (only for this BuZa programme) was based in Nairobi.

For the BuZa programme the 3 Country Reps plus the Programme Coordinator formed the Programme Management team for practical coordination, and for more strategic coordination and general steering 2 persons were in place 1 from HQ TfUK and 1 from HQ Tear NL.

The country offices did do the guiding and supervising of the implementing organisations in their respective countries, and were following up received reporting (and giving managerial comments) and were doing monitoring visits , see for example the field visit report

TDA and Genet Church field visits (April 19-21, 2016) What: Follow-up on L1 and L2 learning event with a focus on the functioning of SOL and learning network (Mulugeta)
Dorcas field visit and coaching (June 25, 2016) same as above (Mulugeta)
ERCS visit (June 16-18, 2017) (Esubalew and Ashenafi coach and a consultant)

In principle all elements for sound management and accountability were in place, and evaluators have not found formal irregularities or serious dysfunctionalities or any alarming signs ; although difficulties are always there where people cooperate. Meaning while with the sound base as described, still something in the coordination was not fluent enough, causing a slow start of the programme with quite meagre design, inadequate baseline, difficult indicators for change measuring, and asking a lot of patience from the implementing partners to just do it.

On the central level we name a few under the heading 'Managerial weakness'
- Too many innovations, too many research – paper production
- Shows inability to learn and to adept
- Too many pilots
- In the end business as usual (most pilots/ innovations do not produce change)
- If it is not working why not stop (SWISS, SOL not reaching grassroots, Cash-input in SHG after the crisis is over due to too long decision process)… signs of indecisiveness and/or a disproportional tendency to experiment…

The M&E framework
The M&E framework used was based on the programme log-frame and the SWIS.
<u>On the log-frame</u>: The 3 outcome indicators formed the fixed framework as agreed with the donor. But all the rest was free to fill in by those responsible for the programme-set-up. Signs that an Inception Phase had been missing was that in the MEAL conference July 2016 (!) still a huge need was for Indicator definitions, what to measure and how to measure. This was when the programme had only ¾ year left for execution. The lack of enough baseline information (situation 2014) and inconsistent measurement caused by different interpretations of indicators were the main obstacles. The need to clarify and agree the right measurements, in order to demonstrate programme impact (particularly increased Food Security and resilience) was also already discussed in February 2016, but apparently not enough yet to move forward. This happened way after the MTR on M&E (17 Nov. 2015, Robert Schofield), after which a list of recommendations and action list were produced.
<u>On the SWIS = Self-help group Web-based Information System</u>
How the system was initiated (before the BuZa programme already, but not piloted enough):
- Partners/Community institutions have a regular data collection activities but it is paper based which consumed a lot time and resource
- Partners/Community institutions are not able to efficiently utilize the collected information from their big pile of papers
- Difficulty to retrieve data and analyze progress made
- Producing evidence is a big problem as we don't have consistent and reliable information; this deprived the support we can get from stakeholders
Very nice solution was found:
- As a first step, Tearfund has tried to identify information needs at different level (community institutions to stakeholders)
- Summarising the information needs; data collection formats were developed and sent around for comment
- The agreed formats, then, has been sent for a software company, Apposit, to be designed with an application called ODK (Open Data Kit)
- Alongside the data collection kit, a portal that enables editing and analysing data was developed/MRP. Idea and Intention excellent, but very optimistic seeing the many challenges (most predictable however):
    o Facilitators appeared to be very new for smart devices and the technology, where it took us much longer than our expectation to familiarise them (case of Ethiopia)
    o Internet connectivity and power (electricity) has been a big problem
    o The workload was very heavy as we have tried to do a blanket coverage in registering SHGs
    o As a pilot program, we had to hit a lot of problems and there was frequent amendments on the system, which also confused facilitators
    o Quality of the data was very poor though it improved over time
    o Cost

However, many hours of frustration of many people later, the situation now is: still unreliable data, not yet a 100% cleaning, and therefore difficult to trust for most participants. What is even worse: in the course of the 3 years of implementation it has never become a true managerial tools, what allows to revisit execution.

There are currently thousands of SHGs registered on the system, and policies on the frequency and sampling of data collection is articulated – and for the agreed sample the data have been cleaned. For the time after the project the increased understanding on data gathering is the biggest gain what goes with staffs into the future; not the data as such, since those data will need keep up tracking changes, not by sample but the entire data. Currently the system requires full time technical capacity which may not be available beyond the project period.

Baseline

The base line as done (see *Annex 3 and Annex 4*) describes the value of the impact and outcome indicators for the target areas, as well the methodologies to be used to measure the indicators. The programme was challenged however by the lack of good and enough comprehensive baseline-data[20] at the beginning of the programme, as well as by different understandings across the various parties of what baseline-data are needed in order to measure change in FS later. FH Kenya was the only organisation to be starting SHGs from scratch and they undertook a comprehensive baseline study in the communities where they planned to work. Most other partners gathered only data on access to food from existing SHGs as their baseline (only partly covering FS[21]), and did not do comprehensive external situational and stakeholder analysis in relation to FS (in order to calculate attribution at the end).

MTR

At the time of the Midterm M&E Review, Nov.'15, the conclusion was that on that moment there was very limited confidence in the reliability of the SWIS data (page 17) but the recommendation was to continue with the tool. Evaluators cannot quit understand why it was not stopped, in order to have time to make a better legacy.

However, in this final evaluation, confidence has not increased amongst the users, although much effort has put in cleaning the data before the end of the programme, this has not yet achieved on moment of writing. For the agreed No.of HHs sample for M&E takes later on, the data had been cleaned, but that does not make them comparable yet (see evaluators' methodological questions underneath).

Follow-up of MTR

In fact evaluators note that from this MT Review until now the struggle around SWISS was ongoing, despite many trainings of facilitators who had to collect the data;

> Note 1: FH was observing that their facilitators feeding in data themselves, is giving a bias, since they are implementers and give a positive spin; so FH decided to use independent enumerators, but this decision was not followed by the other 4 organisations.
>
> Note 2: Evaluators have the feeling that the huge attention / time investment to gather data by the SHG-facilitators, has put them too much on the measurement track instead on the content/ training/ accompanying track

Not changed was the inflexibility of the tool, the definitions not enough cleared out, and its technical functioning unpredictable was not solved. Conclusion: It has cost a lot of time and effort of many people, not only staff but also the valuable time of the programme participants, with limited result.

HFIAS- Household Food Insecurity Access Scale

To compensate for SWIS, it was already agreed to use the HFIAS tool alongside. The information generated by the HFIAS can be used to assess the prevalence of household food insecurity (access) (e.g., for geographic targeting) and to detect changes in the household food insecurity (access) situation of a population over time (e.g., for monitoring and evaluation).[22] Three challenges:

> a) In both cases working with a representative sample is OK. For the baseline the sample in the 0-measuring had a sample error of 6-8 (normally in statistics an error of 3 is acceptable), what means that the deviation of the selected sample from the true characteristics, traits, behaviours, qualities or figures of the entire population were too high (or in other words the sample size too small).
>
> b) Since in this programme the use of HFIAS was meant for the 3 years programme monitoring (measuring change), the same HHs as sampled before should have been used, as in longitudinal studies (meaning the same units (e.g. individuals, families, organizations) are measured several times over a certain period in order to note change; but in this programme different sample compositions were used, what then is not showing change in food access in the same family as it should; to compare

the different sample takes becomes now difficult since the sampling is allowing too many elements unpredictable in the data gathering for proper compares.

c) Another point is that the HFIAS concept as such is designed to be needing contextualisation, this is not a 'one size fits all' tool; especially the definitions used can vary per country and should be defined; in this programme the questionnaire as developed in Ethiopia needed adaptation for Kenya and Somaliland, and although in both implementing oraganisations concerned in a training this point of adaptatins was discussed, evaluators heard still many complaints on this being difficult.

HDDS - Household Dietary Diversity Score.
Is executed by FH and Gargaar to complete HFIAS, since HFIAS gives only access to food and not the complete picture[23]. Same comment, the sample should counting the same families longitudinal to really understand the change.

In general, evaluators have in the different HFIAs and HDDS reports not found enough information on the process of data collection (evidence for validity of data) and interpretation of data (link of activities and context to results in data) in order to compare these data with the baselane-data for meaningfull conclusions.

To conclude this chapter 5 'Steering the project / PMEL', evaluators cite (in Italic) with agreement from the MEAL Progress Report to the Management Meeting October 2016[24] the following:
'*Recommendations on MEAL from partners and programme staff*
The following recommendations and comments were collected during face to face meetings and through interviews during MEAL missions from partners and Tear fund programme staff.
- *In future there should be more clarity and specification on the outcomes and M&E framework before the programme begins implementation.*
- *An M&E specialist should be engaged right from the start of the programme.*
- *The team should develop a 3 years programme plan and budget with each partner clear on their 3 years outcomes and budget as opposed to doing this on an annual basis.*
- *The current programme was overloaded and had too many ideas including SOL, SWISS, CA SARR etc. For partners like FH Kenya who were engaging with SHG model for the first time, this was rather loaded.*
- *Quarterly funding and reporting took too much of staff time. Annual funding would have been easier and less cumbersome. The risks would have been minimal given that the budgets per partner were fairly small and TF UK had worked with the partners before.*
The management team should consider a suitable forum where the recommendations above can be discussed broadly and addressed to ensure that changes are in the future made on project/programme designs'.

Evaluators have received minutes from several Management Meetings as held during the programme, but the one of October 2016 was not included for evaluators to know the response (in the minutes of Nov. neither the one of Dec.2016 these points were addressed).

In the recommendations Section VII of this report, evaluators propose how this can work out practically in an Inception Phase. In general, evaluators would say that the most tricky point in this BuZa programme was that the indicators were not clear, and too much one-sided aiming at quantity and not inventive on quality measuring of the intended results.
Good indicators and a failing software can still be corrected by using Excel, that is only critical for measurement, how important whatsoever. But vague/ blurred indicators make the whole implementation lacking focus, this impacts the quality and in the end prevents better result for the participants in the programme. Then the poor pay the price.

V. Assessment against the OECD-DAC Criteria

A common scoring system is used to assess the contribution to programme performance against the OECD-DAC criteria for all Tear / Tearfund evaluations:

0	1	2	3	4
Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention

The Terms of Reference of the evaluation has given several evaluation questions per OECD-DAC criteria. Major trends in evaluation stand for participatory and decentralised ways of evaluation (see e.g. OEDC publishing: Evaluation Systems in Development Cooperation: 2016 Review[25]). This calls for assessing from within by the partaking implementing staff of the different organisations in the programme. In this evaluation this assessment was participatory done per organisation/department (FH, TDA, IUDD, Gilgal, Gargaar, TfEth.) during each team-closure-reflection-session as part of the field-visits. For the names of participating staff in these sessions *see Annex 2.* Each organisation has given its vote-declaration as part of their self-assessment*, see Annex 7B*.

However, the scores of executive agencies during "self-assessment" normally focus only on their own part, and are often a bit less self-critical which leads to a more generous scores for oneself looking at their labour, effort and some successes. That is why evaluators have assessed separately, from a more independent and comprehensive point of view. Both together dived by 2 gives a fair balance of the programme as evaluators see it, with the **overall appreciation** of the BuZa funded SHG/Food Security programme in the Horn of Africa is found to be a **2.4** on the 0-4 scale, what is above average.

1. General overview of the programme as a whole

Table : OECD-DAC Criteria, definitions and final score for the BuZa project, ranking 0-4

Criteria	Definition	Average (in round figures)
Relevance	The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor	**3**
Effectiveness	A measure of the extent to which an aid activity attains its objectives.	**2**
Efficiency	Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted.	**2**
Impact	The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions.	**2,5**
Sustainability	Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable.	**2**
Coordination	The extent to which different actors' interventions are harmonised, promote synergy, and avoid gaps, duplication, and resource conflicts. Coordination can also be included in the effectiveness criterion rather than treated as a separate criterion. It is particularly relevant to humanitarian situations where there are multiple actors responding.	**2,5**
Coherence	The extent to which there is consistency across security, developmental, trade, military, and humanitarian policies, and to which all policies take into account humanitarian and human-rights considerations. Coherence is a policy-level issue that may not be relevant in single-agency, single-project evaluations.	**3**
Total		**2,4**

2. Answers to the evaluation questions as of the ToR

Relevance

In all the 3 countries the climate is unreliable, and all 3 are relevant to be included for the donor related to the protracted crisis. The working-areas are also carefully chosen to fall under the call. Relevance of the project design for the future is high, as SHGs could potentially become central elements of international strategies for delivering on some highly topical agendas, like climate change. But also: The Sustainable Development Goals' headline objective is to end absolute poverty by 2030. However, analysis shows that while income poverty is still falling, progress is not currently fast enough to 'get to zero' by 2030 on most business-as-usual projections, and that the trajectory on hunger appears even less positive than that for poverty[26].Achieving zero poverty by 2030 would hence entail a hugely scaled up focus on ways of reaching the world's very poorest and hardest to reach people – a challenge overlooked in both the MDG era's focus on service provision and many donors' current focus on economic development and wealth creation.

1.Determine the validity of the Theory of Change for the implementation of the programme

The ToC departed apparently from the assumption that the bare SHGs in itself contributes to food security. In that thinking it does make sense to invest in quantity: more SHGs is more food security, and the programme was set up to scale up enormously and has reached that target. This assumption is repeatedly researched as part of this grant by several institutes, such to complement the programme software SWIS what was in the end delivering not enough reliable statistical data. Adding all the more narrative findings it seems that the SHG as such is a moderate contribution to food security. It needs other elements alongside to really address food security in the true sense, as well as food diversification. The SHG should not be seen as the solution for everything with this specific goalsetting.

Although in April and August 2014 twice the partnership came together, to discuss the programme indicators, ToC and baseline, and the Theory of Change (ToC)/ logframe was revised several time, implementers were confused in the beginning; unfortunately no inception period was planned to cater for this.

Some specific points on the logframe 6 March 2015 (*see Annex 5*)

- The concept of the bare SHG set-up was enough worked out and already well known and experienced by 4 of the 5 implementers, but it was not determined on what moment the NGO leaves the SHG as a self-containing CSO; also the framework for the the overall holding structure, the CLA, CMRC and FLA level, the sustainability part, was unclear in set-up and in end-terms.
- Only 1 out of 5 implementers was already experienced in CA and organic BG, and 1 out of 5 in livestock value chain development, but 3 out of 5 organisations/staff had to learn self before implementing food production related issues, what is late for getting practical adaptation in the targets. Also, the business (off-farm and non-farm) mentality, skill and engagement of the SHG members was also limited leading to low economic progression towards food security during the BuZa funding period though still in good track.
- The design of the program was low on strategic level, on operational level they have tried to repair this but with not enough clear results and adaptations.
- SWIS was supposed to be carrier of the central monitoring, but could not play its managerial role due to too many problems; the idea was very nice as such but not enough piloted, and not contextualised for Kenya and SL, which was more a design error; but most of the technical problems including the level of the existing internet in rural areas and level of facilitators had to do with a too optimistic view on reality.
- A big role in the ToC was given to self-organised-learning as instrument to reach more impact / more food security in SHGs; evaluators consider this nice for staff to become more competent on attitude level, and therefore an instrument for organisational capacity strengthening in Ethiopia where it was already set in motion before BuZa; however not very practical for grassroots like SHGs, way to complex (since meta-level-learning); even for staff itself it was often applied in a mechanic way, to become a system in itself instead of a day-to-day creative approaching real-life issues on a more advanced level / a way of life.

To use a method what is combining the 3 pillars economic, social and political for reaching resilience and more food security is a powerful and sustainable choice, but a slow process, needing at least 5 but better 6 years of accompanying the grassroots groups on SHG/CLA level. Out of the 5 implementers only 1 had enough following funding secured to continue with all the targets of the BuZa grant in order to reach more sustainability, the other 4 had only partial funding.

2.The contribution of cross country programming in reaching the outcomes

Without this partnership it would have been impossible to access the grant, and therefore to work towards

results for so many poor people. That means the scaling up of the number of SHGs, being outcome 1. For FH it would have been very difficult to have the means and in-built occasion to get such a close exposure to SHG as could be the case now via Gilgal/Ethiopia under this grant, both working with pastoralists and the same tribe. From all the other project sites no geographical inter-connections were special advantageously for this programme. From the 5 organisations it was TDA who served as resource organisation for CA and BG, they have hosted several teams who came to field-learn from their agricultural experience since 2012. The activities under outcome 2 and 3 were located in the own geographical context, and had a lot to do with organisational outreach and national/regional lobby, not needing so much cross-country resources apart from funding; specially for outcome 3 the legal and governmental rules and regulations were different and asking for the own situational approach..

A big programme like this could afford to contribute to many researches, *see in Annex 8* at the end the list of the 7 researches where TfE and implementing partners contributed to during the BuZa programme (the 7 research reports received by evaluators were all conducted in Ethiopia none in Kenya or Somaliland).

In fact these researches were conducted in 2016 (6) and 2017 (1), following the recommendations of the MTR on M&E[27] of Oct.2015:

> Page 15 Recommend that Tear Netherlands/Partners commission additional research to supplement SWIS data, in order to demonstrate the impact of the SHG Programme e.g. FGDs with a sample of SHGs in each country every 6 months to explore and probe food security and resilience etc.

Especially the topic of the relationship between the SHG approach and increased food security remains intriguing for all partners; since all knew before the programme started that SHG is a wonderful livelihood model, but how it behaves facing drought and conflicts is the challenge. However, the quantity of these researches was for the Ethiopian staff time consuming, and content-wise it has not lead to much practical change in the field since an overall research/learning plan connected to the BuZa programme was missing. However a booklet with the summary of the findings is planned to be made in 2017, and could be useful for further work hereafter / new designs (at least in Ethiopia, and maybe cross-border again). In general, the learning loop analysis as executed in 2015 and 2016 (an online analysis of the collaboration, see explanation in **Annex 8 at the end**), emphasized how sharing experiences with one another and taking time for joint reflection and review stimulated collaboration and results. Partner meetings/workshops were mentioned several times as a positive example.

3.The result of the cooperation with other relevant stakeholders outside the programme
To the impression of evaluators it helps each implementing NGO, especially when the project-site is very rural, in their contact with external bodies to have an international network profile: be part of a bigger picture, with SHG as an approved model what works in many countries. In general the programme is well received in official circles, where all are easily convinced by the empowering character of a SHG for its members with more well-being through savings and social fund, but for economical and agriculture departments the question on securing food-security cannot be answered with proof only with narratives. Officials are always invited to trainings and field visits. Collaborations with other NGO's who are working through SHG have been in the 3 countries on the level of joint lobby for access to services (including MFI) or joint research, and several NGO's not yet applying SHG were exposed to the approach and invited to trainings; resulting in several who have started to apply as well. Some experiences have shown that SHG is not a method for the quick-fit mentality of relief organisations, due to its developmental character and need for long term involvement. Meaning that it sounds logical that relief organisations like ZOA and Red Cross are not into the SHG, although Red Cross has tried but without much success, this type of approach is not for their relief-oriented-genes/DNA. In general the SHG approach becomes more and more known and accepted by public and private agencies - State and non-state actors, and interest to support it is augmenting.

4. Which context situations provide a good basis for improved Food Security through the SHG approach, and in which (crisis) situations is the SHG approach less or non-effective? Are there factors that present potential risks for the non-achievement of results with the SHG approach?
In fact everywhere where people want to come weekly together in order to save and loan together, something positive will happing on the level of mutual trust and willingness to help each other. Experience shows that that mutual bond is very much resistant against all kind of hardship, the longer the group exists. However for adding enough savings and augment capital for lending, members should engage in IGA, what in the informal sector is more easy in urban dwellings, more dynamism and more diversification possibilities, with easy access to basic services in health, water education, etc., as well as more exposure and livelihood opportunities. A rural setting has as difficulty distances to service providers, and needs agricultural production in order to have something to

eat and save. The most difficult group for SHG but not impossible is pastoralists, only for the fact that they move with the herds looking for water and/or herbs, and are not easy to sell animals. The more mobile e.g. in the face of drought, the more risk that the group dissolves. There are ways to go by, FH is in the process to learn and to document more of this. One thing is clear: the more diversified the different HH members have different sources of income, the better they can cope as a family.

Related to conflict: one organisation experienced tribal conflict in one of the project-sites, and had to close down for that area due to insecurity.

Effectiveness

1.Determine the effectiveness of the programme in achieving the stated outcomes and its contribution to the chosen objective Food Security in the policy framework for this Strategic Partnership. Where the outcomes have changed in priority, determine the validity of this.

The programme was effective on outcome 1, but less effective on outcome 2 and 3, meaning more attention to the poor close by than the wider picture of further developments. A lack of internal coordination and clear role divisions and responsibilities on management/governance level was contributing to that. For outcome 1, in general there was more attention to quantity and less to quality. This means that in general the groups who are erected have made the move from not-saving to saving and to considering the own resources/ economizing the household, which is a huge change in attitude. In this stage the extreme dependency on external money-lenders is also broke down through the social fund and first savings/loans. But the quality of a SHG in order to mature sits also in the next steps, growing bigger needs more and more secure administration, more IGA, more production. What needs quality facilitation and continuing time spending with young SHGs, which is at odds with erecting more and more SHGs and spending much time in SWIS collecting data to be done by the same facilitators.

2.Determine the progress in the programme themes of Conservation Agriculture, Disaster Risk Reduction, Self-Organised Learning and Income Generating Activities in the programme period and the contribution to improved food security of the target groups.

All these elements of the ToC in itself were fine, nothing wrong with them. The design of the ToC wanted all implementing organisations to apply all elements integrated for their own targets in order to bring about the desired change in food security. However, factually, three organisations who were used to the 'bare' SHG continued to do so the same, since their organisational capacity to reach the beneficiaries with those new elements was very limited: it was on the level of spending lots of time in training – receiving and giving – *(see Annex 8)*, but without much capacity to make it really work/ help the targets to put it into practise. For them, to explore too many new issues (some saying 'innovation is Tf's wish' not ours), was too much, and not fitting their organisational strenght. The many resources and staff-time used for these items were in most cases not enough leading to real change for the population. On micro-level however some good things have happened, in that sense it was a chance to see what works and what does not work. But the programme design as such had not paid enough attention to the fact that external situation ánd the organisational capacity of each organisation was different. Meaning in fact that each organisation has to find out for themselves. Some have been more successful in this than others. CA and BG was a success for one organisation out of five. The tool for DRR-awareness, as developed in 2013 for Ethiopia, was very nice and applied by 2 organisations, but the actions were micro level and with some exceptions less related to food security (like digging latrines and action against rabies). In Kenya they were already used to work with CMDRR and entry point the wider community namely the 'community transformation team' in which some SHG members were participating, what gives another dynamic and was drought-related. SL no DRR awareness applied. For SOL see Section IV for more details, in fact it was embraced by 1 organisation for all internal organisational and programme approaches, by others it remained incidental applications.

3.Determine the contribution of the results of the cross cutting themes (gender, environment and governance) to achieving the outcomes.

Gender: the SHG approach is meant to address gender equality and sensitivity, but in reality in practice it is more about 'women in development', this is scoring very high in fact. Staff and facilitators are everywhere dominant male, what also to the organisations themselves gives a male appearance (missing the female touch); however the often inaccessible topography and project nature – especially in the rural area – are not profitable to find alternatives. Most organisations in this programme miss a gender focal point, somebody responsible to detect gender-related concerns and help stimulate to find solutions (sometimes reconcile the impossible…).

42

See more details in Section IV.

<u>Environment</u>: With exception of CA-soil conservation what is extremely environment friendly, and organic farming, what prevents from cancer and other environmental issues, the environment as such is not much considered. There were missed opportunities to use the DRR-awareness-raising sessions more focused in the direction of food security and resilience, especially towards drought risk reduction. Here and there a case was found however, e.g. in the combined work of 2 SHGs, Biqqaa Quffaa and Abdi Boru in Ethiopia, doing a very profitable 2-group-IGA on watershed management (see description at the end of Section VI). But in fact in most organisations it is not much understood what it takes to mainstream environment[28].

<u>Governance</u>: Concerning good governance the principle of rotational leadership in SHGs is excellent, which is mitigating power-play and corruption in groups, and a good investment in Civil Society. Good governance in the sense of NGO's having a functional Board and internal plus external accountability, this was different organised per implementer, only some of them weak. Of all NGO's the registration and reporting to authorities was transparent. Downward accountability was as observed transparent as well, much involvement of targets in what was going on in the programme, only an official complaints-system of beneficiaries has gone unnoticed.

<u>4.Determine to what extent the approach has been gender sensitive and/or gender transformative.</u>
Apart from what is said in Section IV, it may be stressed that the target in SL was in fact the most gender-retarded, being women in a Muslim country, ánd IDP/returnees, ánd often single headed HH. For this target group the approach of SHG is very helpful for regaining their sense of self-esteem, and trust in the own capabilities. Working with female staff should be the most gender sensitive approach, but only very few female facilitators available.

<u>5. Determine the quality of the data collected through the web-based data collection system (SWIS), used in the reporting. What was the take-up of SWIS by Partners, also outside Ethiopia? What is the potential of SWIS for uniform data collection on SHGs in different contexts?</u>
The idea was good, and all implementing organisations were longing to have reliable data, and they have invested a lot of time and effort in making it work, but the validity of the data remained a challenge till the end. It will be too expensive to continue with it. See further Section IV. The organisations who kept a parallel monitoring system in Excel are lucky, others had put aside their old system to their great regret, and have to restart inventing.

Efficiency
<u>1.What have been the benefits and challenges of using local CBOs like churches to nurture the start-up of SHGs, which has been a key strategy in Ethiopia?</u>
This is not relevant for Kenya neither SL, both NGO's there are direct implementers. In Ethiopia the 3 NGO's, are as NGO registered development departments from churches. These NGO's are direct implementing and they all pay offices, staff including the facilitators. But on the other side they connect with the local churches for an easy entrance in society, speeding up the first instalment processes. Plus that project related costs like meeting venues and community volunteers are also borne by local churches, plus non-financial contributions like mobilising church congregants and other community members to join or set up SHGs and providing emotional support. The flip side of this is that an NGO in general has a more developmental mind-set, and ready to weaning off mature groups to be on their own. Where a church tends to keeps them into their care. This needs to be sorted out a bit more to the advice of evaluators: if the end-term for a strong SHG after 5 years means that the group is embedded in its own CLA who is equally empowered and ready to take care for the SHGs needs beside doing the external lobby-work and embedding in society, what task is left for a local church? Should they not withdraw themselves, the same as the NGO?

<u>2.How efficient and effective has the Capacity Building of Partners been in strengthening quality of SHGs and other themes of the programme? To what extent has the capacity building gone beyond the Tearfund Partners?</u>
*See under effectiveness as well. Especially in IUDD and Gilgal underperformance was observed, even to the level that to the original 4 districts 3 more districts were added (totalling 7) but without proper signed contract with government causing lack of cooperation; and SHGs spread over a too large area, not allowing for enough impact in society through CLA's. Where the one organisation who had never worked with SHGs before, was sharp on selection and training of the right community facilitators and work continuously on their quality.
*It was observed that where Multi Sector Facilitators and Village Facilitators walked together, or the SHG-facilitator and the Agriculture Animator together, that in those areas the quality of the SHG was more dynamic,

also through an augmented production and multi-entry approach.

*Evaluators have observed quit a homogenous ToR and indicators/logframes, only the target per indicator per Implementing organisation was differing, but the model the same, like one size fit all. The reality is that each organisation is different, and participants in the programme differ, also countries/legal frameworks do differ. The challenge is to allow for differentiation while having one common goal (now all 5 organisations had targets sets on indicators like CA and DRR where at least 3 had hardly ever experienced to implement this before and were not enough pre-sorted to do so now). Then the capacity building should not try to achieve to make all organisations more the same, but to allow all implementing partners complementary serving the one goal but on a higher level than before.

*There are several NGO's trained and supervised to become implementer on SHG who had never done so but wanted to learn it. Plus some are trained to have better quality of existing SHG work, or others to move from general saving/loan club into the SHG principle. In all 3 countries efforts have been done to sit with different organisation with (slightly) different models on savings and loans, and trying to find common ground in order not to confuse the public.

<u>3. To what extent has the pre-existing capacity of Tear and Tearfund before the start of the programme, as given in the Tear track record submitted to BuZa, contributed to an efficient achievement of outcomes?</u>
Of course it helps enormously not to start from scratch and to continue with the same staff from before. It looks nice to have also experienced facilitators in place, and to build on pre-existing work, but in fact it turned out to be business as usual, with facilitators (many from long before BuZa) continuing teaching health and family planning instead of food security issues like nutrition etc., and by far not heavy enough insisting on good economic progress of the groups (including strict administration, and a higher loan/savings rate by insisting on entrepreneurial progress of the members/training IGA, etc. So this pre-existing capacity was an advantage for an easy project cycle management, more or less knowing what comes next, but risking to take a new programme not enough on its own with a new goal, instead of only a continuation of preliminary issues. Evaluators felt that the many innovations and researches did not come enough from within from the implementers, making new ideas not effective enough. Apart from TDA who had a great zeal and determination to expand CA for their targets.

<u>Other point on efficiency</u>
Time was short, and even shorter due to a late start. In fact it was planned to start immediately with new SHGs in order to have time to work with them, but it is more efficient to sort out all programme-issues first in an inception phase, in which also elements can be tested, piloted, and proper baseline done. It is also efficient not to start new SHGs so close before the last months of the project, when follow-up finance for this target groups is not assured; if the group is not sustained in the end than it is a waste of inputs. The total No. of <1yr groups can be calculated/deducted from the tables in Section III,2. Evaluators did ask why the organisations concerned (mainly in Ethiopia) formed these many groups just before closing, but answers remained vague.

Impact
<u>1.What elements of food security (access, availability, utilisation, stability) have been improved by the SHG approach, and how can these linkages been shown?</u>
The biggest testimonies on impact come from SHG-members saying 'in fact there was no lack of food, but we changed the way we use our resources and our attitude to nutrition and the way we use our money' (e.g. some say: 'we did not consider it so important the worth of selling the one cup of milk', others: 'we were used to drink local liquor 'areke'); it was the SHG that changed our attitude.
Other impact-statement: 'drought or conflict can influence the amount of saving, but does not limit you to set up an SHG'. This is because they had seen that resilience is real. If a family has 2 or 3 months more before moving out of being food-secure, then they have gained a lot.
The access to food improves the moment the SHG-member starts saving, and the moment she does not depend any more on the loan-sharks in community (the expensive money lenders) when together with her group-members she buys in bulk to resell cheap to the members. The availability of food augments by production (CA and BG) only, so that was only 1out of 5 organisations, and not all SHG members did engage in CA or BG, only partial participation (see table I Section III).
The very moment a person engages in IGA, this is the big step to more and better food on the table, very obvious when the moment is there that the business becomes profitable. But many women do trial and error on IGA, learning by doing. They could learn faster with good marketing and business support. These linkages

are shown from narratives, and group members see it from each other since they live close by. Until now the point is that on average only 1/3 to ½ of the members take commercial loans, meaning progress goes slow.

> Evaluators have not found a <u>programme-norm</u> for success in this respect however; can it be expected that all the members in a SHG have a profitable IGA, and if so, when? Or if not, what %% should have in order to call it a successful SHG? Or is it also OK that nobody has, or only half, who determines? The TfE.manual of Isabel Carter 2013 [29] assumes that after a year 90% of the SHG-members are involved in some kind of IGA. ***See Annex 10 Anticipated progress of SHGs.***

On the food security aspect of 'utilisation and stability', evaluators have not found monitoring data neither specific outputs or analysis of the implementers in this programme. Only FH has analysed at the end of this BuZa programme that nutrition definitely should be part of the next phase when observing their SHGs developments.

<u>2.What level of increase in food diversification has been achieved among Self Help Group members, taking into account the quality of food consumed; what have been the driving factors?</u>
Estimates go from 40-50% depending how old the group is, but it can be seen from year one. This %% is given from members within groups and observers from outside like officials and other close watchers in community. It can also be seen by what product is bought by the group in bulk from wholesalers. This is not saying anything though on how the food is divided over the family-members, these are more hidden processes.

<u>3.What learning has taken place within the existing partnership on SHG programmes and with other partners? How has the learning led to adaptations of the programme?</u>
See Annex 8 for the enormous amount of training received and given in these few years by and from the different partners in the programme, on all the topics of the ToC. Further 5 programme-partners-conferences, and also some exchange visits have produced technical learning. However, most organisations found that in general a true programme 'learning framework' was missing. Other outside stakeholders (state and non-state) have often been invited to existing training, or have been given an exclusive training or exposure just for them.
Most probably the internal learning in the partnership has not so much changed the programme, evaluators do not see specific signs of that, the programme being too massive as such; but what is observed is that organisations have collected new ideas and new ways of doing, who have influenced organisational implementation in some situations, most probably most in organisational attitude for now, and will influence future programming in all likelihood.

Sustainability

<u>1.In what ways have local SHG structures become sustainable, what ownership is locally taken and what aspects still need external support (financial, institutional, ecological, technological, social aspects)?</u>
The very many new SHGs erected under this BuZa funding, many of them not even one year old, still need a lot of mentoring for the all the core-elements: saving/loan management, for the financial literacy, for serious business/marketing knowledge, and for advice as on how to approach officials and other players in Civil Society. They need to be much stronger before weaning off. A 5 year cycle, including forming well prepared CLA's would be the minimum for grinding new habits like learning to depend on the own resources; better even 6 years, including the selection of facilitators and group-formation. Meaning if there is no secured (other) grant continuation, these groups may slid back into traditional forms of saving like iddir/iqub/mahiber/ ayuuto/ hagbad. Not imaginary, since out of the 5 organisations 1 has funds for full follow-up, the other 4 only limited.
* FH works with a developmental cycle of 5 years in one community. This is an organisational policy, and says more about the implementer's mind-set than on the true state of a group. Many of the SHGs could financially and otherwise very well stand on their own after 5 years if they feel the push, they know what to do and they have their capital and systems.
This demands a lot from the facilitators role, their ambition for groups sustainability could be higher, for ex. confronting the group with their current level of financial management, and helping the members to find out what to do or not to do on it; or helping the group to have good separate business administrations of a group-IGA together with a business plan.
* To the observation of evaluators, weak SHGs create weak CLAs, what is not sustainable in the end, and bears as suggestion that the CLA maybe is erected too soon, at least this is how it looks like when visiting. Quality indicators should more than now look into the financial management and administration, so that the gap between the banking system of a MFI and the capacity of the SHG is less big than now is the case; this is asking for financial literacy of more members, and for an individual pass-book where saving and loan and balance are

45

visible on the same page per date, like in a bank. In most cases 3 years of close follow-up of the SHG by the facilitator will do, before erecting the CLA. This asks for upgrading of the average facilitators. Two years to equip the CLA also seems enough when the composing SHGs are mastering their level. Evaluators are asking the added value of erecting federations: if the needs arises for the independent CLA, they are empowered enough to form other networks when needed, but apparently until now not so much need is felt since these FLA's hardly exist in . Apparently FLA works very well in India where the SHG-learning for this programme comes from, but has not landed yet in Ethiopia (SHG since 2002) and SL (SHG since 2008). Then why to hold on to the idea of FLA when sustainability of the SHG sits first of all in its own empowerment and is being held together with neighbouring SHG's in its Cluster association? Why not drop FLA?

This is a dilemma, partaking organisations might want to think about:

The 'bare' SHG concept as it comes from the source of Myrade/India as was applied in this programme is a rights-based approach including having large federations in the end of the row voicing grassroots voices from bottom up. While for the more technical goal of food security and more resilience, only the SHG + FS-shouldering activities brings this results for the poor, only needing the micro-level cluster to keep on going after weening off from the NGO after 5 years. No need for a federation model for this goal-setting

* Evaluators do not quite well understand based on the reality on the work-floor and the experience in Kenya, why the strategic document of Tearfund Ethiopia says:' the model assumes a 7-9 year period before graduation', where the same document says that in a period 2-4 of years (SHGs in urban locations achieve the economic benefits faster) enable beneficiaries to provide food, health and welfare needs to family members. This last one seems to be true, the first one is question mark. The word 'graduation'is confusing.

2.What has been the level of accountability in the programme, from Tear through Tearfund, to Partners, field officers, community facilitators and SHG structures? Has the target group participated meaningfully in the PME of the programme, leading to increased sustainability?

In itself not bad, but the chain is very long and expensive from the donor to the farmer; the evaluators have not observed much downward accountability: the central monitoring system, costing a lot of time from very many of the grassroots people, has not even served much the implementing organisations in their analysis, although SWIS had the intention to support learning about SHG's, allowing comparison between different SHGs and produce statistics. However, the monitoring of the groups towards their own goals / internal activity plan, considering their mutual accountability amongst the members, was not part of that. So the two worlds had difficulty to meet. What can be different (see the KinderNotHilfe SHG manual how to merge the two: the internal SHG monitoring, and the need for the NGO to have info and data for self-steering and donor).

*The more a SHG needs to report to the NGO, the less empowered the group is to have its own agenda according the own wishes. For all the rest: evaluators have seen transparency in the working lines, and open documentation for all involved, although practically most stakeholders are only busy with their own piece in the end. Most probably the only one who had a complete overview was the programme manager. In this case of the 3 country- programme the 3 country-rep's have collaborated more intensively than 'normal', since without such a cross-border programme each country office responds within the Tearfund structure separate and straight to the central office in the UK, and works each country from the own country-strategic plan without the neighbouring country-office.

Coordination

1.What type of partnership and collaboration has developed during the programme with other stakeholders in the local context, what were the (de-)motivating factors and what have been the results?

Each organisation has – the one more than the other- reached out to its surroundings (public and private) in the area where the organisation was implementing, and this has often led to meaningful bridges, linking, exchanges, and sometimes firm collaborations like sharing knowledge and experiences or doing things together.

On the national level, in the 3 countries separate, time and energy was used in searching together with others who works through SHGs in that country, how the positioning of SHGs/ CLA's related to legal embedding and connectedness to services like MFI's can be enhanced. In this BuZa programme FH/ Kenya and Gargaar/SL had it more easy on this point, they could follow their organisational flow and agenda on this, and have done so with good results; but for Ethiopia the BuZa programme had appointed the coordination on this point to be the Tearfund Country Office, which had higher capacity in Ethiopia (financial and manpower) for this reason; therefore not much progress in the end. However, time does what it does, and also in Ethiopia MFI adherence was attained by some SHGs upon recommendation of the implementer, which is a nice step forwards without

too many legal issues. A SHG linking MFI is possible in SL; but in Kenya the SHGs – all legally registered- are not yet mature enough for MFI, the oldest being only 2,5 years old only.

2.Identify key lessons on the structure of the programme and the interaction between stakeholders, based on successes achieved and obstacles encountered during the implementation period.

Internal coordination in the group of BuZa-partners for this programme: the implementing partners were used to be funded through Tearfund from the respective country-offices. The new element of this programme was that Tear was implementing but not as part of the line management of Tearfund. In the beginning this has caused un-clarity and confusion, slowing down managerial issues including monitoring more than needed. Later it has solved itself on the implementing partner level, they took Tear/Tearfund in one donor flow in the end. But on the Tear-Tearfund level the issue as such was not solved, but just accepted for the time being, and all have a sort of learned to work around it in the meantime. Tearfund UK is determined to have a next time a cross-country programme manager to work within the Tf authority line only. To evaluators it seems that the Learning Loop December 2016 sets a clear conclusion:

If this partnership was to start all over again, partners would pay more attention to governance and management, including clear roles and responsibilities. They would also focus more on joint design and adequate training capacity building.

Recommendations:

1. *It would be good to further explore how Tearfund UK and Tear NL have experienced the division of roles among them, and what is needed to clarify roles, responsibilities and the decision making process in the future.*
2. *Although the current partnership is coming to its end, it might be worthwhile to explore how the expertise that was built up during the partnership can still be used in a joint effort.*
3. *It would be good to assess which concrete actions would be helpful in the set up and design of a partnership in order for all parties to feel that governance and management is adequately addressed and that a genuine joint design is guaranteed.*

On the external level: reaching out to other INGO's in the 3 countries to support them to establish the SHG-approach or review their approach, produced shared trainings and mutual learning; also coordination around lobby/advocacy for more legal space for SHGs has contributed to forming working groups, doing research together, and knocking doors for common interest issues related to the SHG – approach.

Coherence

1. To what extent has an adequate response been given to the upcoming crisis situation (El Nino) in the project context, as facilitated by the funding flexibility in the partnership? How was that response linked to the general programme approach?

The donor has allowed from this BuZa grant to use to a maximum of 10% for relief in a crisis situation, what is a very nice set-up, and a great help for suffering people. The way it was applied was using the SHG's-set-up to give cash/in-kind-input to all the members of the selected SHGs (and some support to vulnerable HHs outside the SHGs). This while the rule 'never give cash input to a SHG' is the basic policy for making the SHG members to find ways to cope themselves, by saving and mutual help.

Under this heading it is a policy-issue (coherence is about conflicting policies); evaluators have asked this relief/cash input question to all the implementing organisations involved. Where 4 out of 5 implementing organisations have been offered - but refused- to inject cash in 'their' SHGs, all say that as an organisation you lose respect when you violate your own rules, and lost respect is difficult to re-gain as organisation, it influences many things. If you have money to help, why not give it to another entity to hand out.

The goal in relief is to save lives while selection of beneficiaries depends on the real HH situation, and should be given without distinction (see the Humanitarian Standards of the Sphere Handbook); relief-goal is never to save CBO's /CSO's, SHGs being both (CBO -Community Based Organisation / CSO – Civil Society Organisation).

Citing the reflection of TfE. on this point (see Annex 7B)

The difficulty is when you see that because a disaster a SHG stops saving and members start to sell their assets, and we do not know an alternative. While others say: we do have alternatives: there are organisations specialized in relief, and also government should take responsibility, while we have to stick to our principle 'no cash input in SHGs' since disasters come and go, and SHGs / people have always mastered somehow to survive and re-start.

In order to save the SHG, if the group wishes to do so, a group has several other options they might apply depending the own choice: e.g. the group can decide to dissolve itself by dividing the gain between the members and keeping the saving in the bank-account until times are better to restart (saving the savings in order not to start in zero); and/or lobby with government / other organisations to do something, etc. etc.

This cash/input as relief approach will be evaluated separately in April 2017, and evaluators propose that this point of coherence is taken into consideration as well. This together with the question whether or not an external crises is enough reason to change your organisational policy. Can humanitarian aid breaking the rules as set for sustainable development

The debate might be that this type of cash-injection in SHGs 'makes use of a local structure to provide targeted assistance to vulnerable HHs in a community, in a way international organisations cannot do at the same efficiency'. But of course Tear/Tearfund is also an international INGO. The real point here is that the local implementer is a Church-department, and community looks up to the church for help. But again, that should be given for all in need, without distinction, and not only for the SHGs in its care.

Further on coherence:
In general it can be a debate as on how pure one wants to keep the SHG-concept. As we have seen in Dorcas Kenya they apply the FH-model, BUT giving seeds and other in-kind inputs. Also Gilgal provides vegetable seeds. Gargaar provides literacy training. But why the cash input yes, and the seeds not, etc., where are the boundaries…

> Evaluators have as only one opinion that a model is as strong as the one who uses it. Meaning the positive good quality implementation of a relatively 'wrong' model is to our experience (and backed up in many social studies) having more result than applying a relatively 'correct' model in a less qualitative good manner. But it should be consequent in order not to lose credibility, and it should be close to who you are.

*In the responses of the implementing partners in Annex 7B more and other points on conflicting policies are mentioned who are not so much touching the relief-issue of the evaluation question in this chapter.

VI.   Lessons learned and Conclusions

SHG Walkibna "Even small things put together grow to become big and can do great things"

General conclusion on the main evaluation question
The World Bank's Voices of the Poor initiative[30], based on research with over 20,000 poor people in 23 countries, identifies a range of factors that poor people consider elements of poverty. Most important are those necessary for material well-being, especially food. Indicating the high relevance of this initiative in general.

The overall general conclusion of this evaluation, answering the main evaluation question is:
that for the very poor people who are the target group, and in the face of protracted crisis in the Horn of Africa, the choice of this programme to work towards more food security through SHGs was legitimate, and will work again; and will work even better with certain adaptations (see recommendations).

- SHGs have increased food security among beneficiary households by between 30% and 50%, and food diversity by between 20% and 40% (estimation: evaluators' personal observation triangulated with KIIs individual and group-FGD and programme reports);
- SHGs have helped to raise household incomes among beneficiary households. Although this is not quantified, the emotional stability that goes with it keeps the members attending group meetings even during drought periods;
- Beneficiary households are better resilient to shocks compared to non-beneficiary households within the same community. This was demonstrated through personal observation (evaluation was done at time of severe drought) and by opinions from group members and key Project partners; this evaluation finding is equally backed up by the research of Tufts University, Ethiopia 2016[31].

This is truly visible in the context of the current drought in East Africa, who was during the field evaluation already considerable.

General conclusion on SHGs as such:

For the many households without using loan for business / or not having a very much profitable business (profit meaning sale price less cost of production and operating expenses), there is still economic gain of partaking in the SHG, but that comes -besides the saving habit- mainly from economizing existing resources/ using the same resources more efficient, rather than adding new resources / new production.

This finding feeds into the conclusion that SHGs as such

- do help members to move out from under the poverty-line of $1,25 per day (World Bank 2005) by collective saving/consumption loans/ social fund, by means of members using and organizing their existent resources differently/ more efficiently;
- but that members get stagnant on that poverty line unless they engage in micro-enterprise and/or increased production, and using a chain of loans for increased capital and profit. This often demands additional technical support and advise other than in most cases the SHG-facilitator is capable to provide. Only when a SHG has reached a certain quality and maturity level, the group – or together with the other SHGs in their CLA –is empowered enough to attract itself the desired support from available external sources.

Limitations

Having said so, a huge limitation was that the programme had a (too) complex design, so it took a year in preparation with ongoing changes (**see Annex 5**, the final ToC ready 6 March 2015). While this was a joint learning exercise together with the 3 Tf country offices and the 5 implementing organisations creating partnerships, and while the reviews during the conferences was part of building the foundation for the implementation, this first year however had not the form of an Inception Phase as such, with a clear place mark when entering execution stage.

The organisations met twice in 2014 and ToC, time table for main activities, and indicators were discussed, while the fieldwork erecting new SHG's started from day one in full speed with the already known SHG-approach from before. But the point is when you start implementing without all the conditions in place (like proper baseline, proper definitions, proper indicators, proper piloting in case of FH/K, proper contract with government in case of Gilgal, etc. etc.) you lose time instead of gaining, and errors from this stage walk with you through the whole period. Inception can be few months to half year…and ends with a design all partakers do belief it works. Full ownership from the onset, but for this programme only partially achieved in the end.

The programme had 3 years of implementations, although in the first year many issues were not fully sorted out yet taking time and energy. This period is short considering that the self-help-group-approach is a process oriented approach, battling against the relief mentality and people depending on food aid, and against the mentality 'I am born poor, I will die poor' instead of discovering the own potential and resources. And also short in relation to the quantity– level that the indicators of the logframe were requesting.

- Project had some opportunities to assess performance mid-term, review the logframe to make it more realistic in terms of monitoring and tracking progress made towards the attainment of project results, but these were not utilized. As such, no Mid-Term Evaluation was done (only on M&E). However, the logframe / indicators were reviewed in February 2015 and in July 2016 where change was not massive.
- Although many staff and also facilitators were trained on self-organized learning, no quantifiable learning outputs are available to show that this training was of help to augment quality in SHGs, with some exceptions mainly in 1 out of 5 organisations; as evaluators argue in Section IV, the set-up of the SOL in the programme was not the solution for the described problem, however it was a nice experience for the individual participants.
- The SWIS database, although was meant to be useful and to provide a uniform platform for capturing data and reporting, never lived to meet the objectives for which it was set. It remained rigid, what in a way was inherent in wanting a high level system covering different contexts; and it was not flexible capturing data, some of which would not inform programming, and never growing with the growing needs of the Project. The reviews could not prevent the system as such to become like a tanker. It should have been stopped altogether before the project ended (most appropriate moment after the M&E mid-term report), and a better, more flexible and adaptable database introduced to support programming. But apparently all this was not only for finding a solution only for this programme, but also for other SHG programmes yet to come. That has slowed down the progress on the new monitoring system, which is still under construction.

Targets – a good choice for the food security goal of the programme

Even in the short period, the findings of this evaluation study strongly reveal the multiple benefits the SHGs offer to many vulnerable and economically challenged women and an increasing number of man as well, who otherwise would not have easily made it in society. In this BuZa programme roughly 2/3 of the participants were women and 1/3 man.

SHGs reduce poverty and vulnerability of the poor by increasing capital / asset formation at the household level, improving household and incomes, enhancing the capacity of individuals and households to manage risk, increasing activity within households, expanding employment opportunities for the poor in farm and non-farm enterprises, empowering women, and improving the accessibility of other financial services at the community level.

The evaluation analysis reveals that the SHG approach is most suited for the development of the most weak in society through the participation at all levels. In SL many of these beneficiaries of the SGHs are internally displaced persons and refuges living in refugee camps in Hargeisa and Burao and who after having lived in neighbouring Ethiopia for many years had decided to go come back home. Since these camps become now new semi-permanent neighbourhoods, their wider informal sector gets an enormous boost from the SHGs.

The SHG Model has the potential (under certain conditions) of being up-scaled in all pastoral communities of Kenya, provided it is adapted to the community's culture and ideals, and investments made in facilitation as per the culture and level of education of the community; the same for the pastoral communities in Somaliland which was in fact piloted under the BuZa-grant, and the pastoral communities in Ethiopia.

Apart from impact on individual persons and on households, impact was also found in the wider communities, and in broader networking circles.

Quantity and quality of SHG/CLA

Quantity. The BuZa funding has facilitated to enlarge enormously the scale of SHGs in Kenya, Ethiopia and Somaliland. The significant increase in numbers of SHGs and therefore reaching out to the poor, who were voiceless, powerless and vulnerable, has brought many positive changes in many lives and communities. The most remarkable change is the change of attitude: learning to rely on the own potential and the own resources and helping each other to do so, instead of waiting for relief agencies to fill the hand or for women to continue the dependency syndrome on the breadwinner.

Table: Increase of numbers of SHGs from the year before the start of the program to the end of it. (Note: this is same table as of Section III)

Nr of SHGs	FH	TDA	IUDD	Gilgal	Gargaar	Total
2013	O	228	278	117	112	735
2017	46	532	1004	428	176	2.186
New	46	304	726	311	65	**1.452**
						x 16,5 = members per SHG
						x 6 = size of HH
Means 1.452x16,5= ~24.000 families extra reached On top of the 735 x 16,5 = ~12.100 families already involved The total of around 36.100 families; x6 HH-members means around 216.600 people directly benefitting from this programme through SHG, **plus** the TDA 1.106 other CA smallholders (non-SHG member) x 6 = 6.636. meaning ~ **223.000 persons reached** (a family counted as 6 persons on average)						

Quality. Comprehensive, if it comes to results for the 3 pillars in all these SHGs together, we see the same picture in the 3 countries involved, while the reason why may vary per implementing organisation:

From the 3 pillars the political one is the least evolved.

From the 3 pillars the Social is the best developed….see also MSC

From the 3 pillars the Economical has certainly achieved more income/ more food for more people, but has by far not reached her full potential in building resilience to the full. This has a lot to do with the low loan/savings ratio (see section II), or in other words that the existing savings were not enough circulating and worked into a profit.

Results for Resilience and Food Security

SHG, CA, BG, DRR, Value Chain, literacy and Food Security
The degree of resilience and increase in the level of food security of the participants in the programme is difficult to estimate; the software system for comprehensive programme measurement what was supposed to produce these data in the end, has known many problem and is not yet cleared 100% on moment of writing. Also the baseline was missing important data (*like The 0-measuring on socio-economic and health trends of SHG members, like The external stakeholders analysis, like a HFIS-sample size with a to big margin of error / confidence interval not matching with the size of the target- thus not saying much for sure, etc*. **(see endnote 20 on this and see Annex 3 and 4**); so comparison is difficult as on knowing more precisely what has changed in the last 3 years of the BuZa programme. In addition to this there is the problem of attribution, what effect is due to this programme, and what for example is attributed to governmental efforts

As the smallholders dependent on rain-fed agriculture; their hope typically lies on normal rainfall. The experience of TDA in Ethiopia, the only 1 out of the 5 organisations with a high agricultural profile, shows the following: At this moment due to lack of normal rainfall farmers faced serious food shortage. This taught these farmers (partly also SHGs members) to practice the CA and organic BG approach better than ever. These farmers started to adopt drought resistant root and cash crops like sweet potato, cassava, vegetables using compost and green manures. The farmers are now able to compare yields obtained from conventional and CA approach. Based on this, farmers have realized to prove that CA and organic BG is environment friendly, more productive and cost-effective to ensure food security.

All the climate-related challenges have a bit lesser impact on SHG and CA member farmers as compared to the non-SHG and non-CA communities; who are less resilient and highly vulnerable with higher degree of exposure to climate induced hazards.

Pastoralist is a bit of another story, and knowledge as on how SHGs work with them precisely is less developed within the Tearfund family than for smallholders with agricultural extension support or urban dwellers with their IGA's; but shouldered with certain DRR-like embedding and/or livestock value chain development, it looks very much promising that SHGs support food security by the nature of the saving and attitude change.

Conclusion: Based on narrative evidence (including MSC, *see Annex 8*, but also the different internal reports and research document, who give never really scientific proof but always use descriptions as 'strong indications') we dare to state that the existence, linkages and functioning of affinity groups like SHG suggest strong potential to enhance resilience (resilience in the definition of the FAO/WFP as 'the capacity that ensures adverse stressors and shocks do not have long-lasting adverse development consequences'.
However some notes: this counts only for families (NOT SHGs as a group) who apply income-diversification (not only know about it but also do it). For SHGs in general, experience shows as summarised in the Tearfund facilitators guide rom 2013[32]: *The SHG process helps people to understand the value of savings. Building up a common fund will provide access to loans at low interest for members. This frees people from using money lenders. For many members this is the greatest benefit of the SHG process.*

SHG and FS
SHG in itself is too single issue focused to create enough resilience / Food Security, and needs to be shouldered by at least one but better more complementary actions (not in/via the SHG but alongside, in the same geographical area, so individuals can adhere if they wish). This is is different from a SHG who starts from working together in a group; while many other developmental issues start from the wish of a farmer/family) like:
-   Agricultural/life-stock extension (depending the area: CA , farmer field school, veterinary issues, etc.)
-   Kitchen gardening
-   Area closure (planting grass→ harvesting grass) for feeding the own animals and selling
-   Micro-finance
-   Value chain development
-   Business development
-   Nutrition education
-   Literacy
-   Village animal feeding bank (e.g. this has worked very well in drought-prone livestock areas in Afghanistan)

Apart from a few positive exceptions (CA, literacy, livestock value chain) this shouldering was in most cases limited from the part of the implementing organisations, while most of the SHGs /CLAs in the programme were new and had in general not much of an agenda to seek themselves additional technical support elsewhere. However most of the visited groups had started to engage in community-outreach activities, which is an indicator of growing maturity. Apparently, organising the own learning, what is also an indicator of a mature group, is still a bridge too far for groups being maximum 3 years old and most of them younger.

For the goal-setting of this programme's point of view, food-security, this element looks like a design-error (shouldering being something different than some 'loose activities').

DRR exposure was given as awareness raising within SHGs, the action plans belonging to the training manual was resulting in many activities, varying from digging latrines to combatting rabies; real felt 'disasters' on the micro-level of the SHG, but in most cases not always so much related to the food security/resilience issue of this programme. In itself therefore very useful, but less guiding to the goal, and less focus for the implementer.

Facilitators

Group cohesion emerges as very important. It does not, however, just happen--it requires active work on the part of NGOs to pull and keep groups together. The secret is the weekly active partaking in the group-meetings What evaluators have observed:

The facilitators visit the groups weekly (for the most part) and lead discussions on the savings and loans and on developmental topics according to a schedule and to group interest. Particular tasks were to supervise the book keeping by the group secretary, resolve conflicts and to link the group with other activities or trainings where available. Facilitators for SHGs work closely with the cluster sub-committee members who are responsible for either conflict resolution, resource mobilization or linkages where clusters are functioning.

Facilitators work closely with officials (in Ethiopia Woreda and Kebele Women Affairs and the Health Extension Workers (HEWs)) who take the opportunity of women being at regular group meetings for education on reproductive health and other areas including literacy, gender sanitation, etc. Facilitators for agencies that work with cooperatives or MFIs may also focus on developing or strengthening these linkages. Although evaluators had hoped to learn which mobilisation approach worked best, it was not possible to reach a conclusion given the scope of the fieldwork. It is also that, if well trained and managed, the different approaches have the capacity to work equally well.

One observation is that apparently the topics 'health, family planning, sanitation, child-welfare, HIV', did continue as credit+ subjects, but were not replaced by topics more in line with the goals-setting of the programme, nothing about environment or more resilience/ food security issues, unless a special session on DRR (but not everywhere, and on general awareness only-not focused on drought risk reduction).

CA was trained to individual farmers by agricultural extension-workers in the case of TDA and FH and not through the SHG as entry-point neither by SHG facilitators. And with reason, since agriculture is a specialization in itself, needing agricultural oriented animators.

About assets, since facilitators do implement these questionnaire: we observed that many facilitators do give many different answers on what is included and what not. The list of assets included livestock ownership (cattle, sheep, goats, camel, pack animals, chicken and beehives), economic trees (mango, avocado, orange/lemon, coffee, tea, papaya, enset, gesho, eucalyptus, banana), farm equipment, household durables, condition of the family house, etc.

Individual versus group

Evaluators observe many SHG groups now doing business/IGA/production together, or having plan to do so when they have increased the capital to start (e.g. 'our SHG vision is to open a shop'). But we observe also confusion and lack of knowledge around the technical benefits of the different set-ups. Generalised, it looks like the organisations/ their facilitators do not distinguish enough in order to advice properly. According to our knowledge there are two ways of doing basically:

A. **Processing / service oriented group activities**: Cooperate as a verb means: working or acting together willingly for a common purpose or benefit.

Examples of a processing/ service coop:
- Feed banks are a collective service in this sense, from the members for the members: people work together for obtaining cheaper winter feed for the animals of each member's own animals (improved family business is goal).

- Also the same for income related women group, e.g. on poultry- each member have her individual chickens, but together they sell the eggs / buying feeds to benefit marketing (one for all going to the bazar).
- A group-activity, in which the members work together for having more services to serve the production of their own family business, and the benefit is that machines/equipment who are too expensive for one household, can be bought together and rented by the family; the rent goes into the coop's capital for repair/ replacement etc.. The added financial value of the activity, apart from the very important social benefits and the trainings received together, is that each member have cheap access to equipment for improving their production (e.g. orchards).

B. Group collaboration **as a jointly-owned enterprise**: Cooperative as a noun: where members pool their resources to purchase, do work, and/or distribute things, partly maybe replacing their own business, at least the bigger it becomes the more it will ask. Every member has clearly defined tasks in a cooperative enterprise and related income. The business keeps and increases its capital, and the members 1x per year divide the gain according to the allocation of the byelaw (normally some who has worked a lot gains a lot); power dynamics are difficult to control.

According to evaluators advice, the SHGs could perfectly act as a service coop, like groups in Kenya and in Ethiopia buying for example sugar together in bulk and retail it cheap for the members. In most cases the price they set is between what the market provides and the price when it is bought in bulk. Then, the small profit goes to the group capital.

But an SHG having a jointly-owned enterprise is putting the members in danger according to the evaluators long experiences with enterprise-type of cooperatives worldwide. In general not many success stories are traceable, conflict on ownership, power play, miss-management, and money-related mistrust being the main ingredients.

Advice: Do A, do not B

> *Discussion: Other voices say: Implementing SHG for over decades showed us, that group investment brings members even closer and grow their trust over time. In most cases, when they start Group income generating activities, members are not fully dependent on the business run by the group unless they are employed as full timer. They, mostly, run individual business simultaneously . Many researches revealed that group investment will contribute to sustainability through enhanced cohesion.*
>
> Reply: when this activity is still small, the social dimension is the most prominent gain. But do calculate the whole activity according to business standards: what it takes to maintain and augment the capital; often there will be much effort and low gain or even loss.
>
> However: a parallel administration – doing it within the savings-accounting- is not advisable, take the capital out of the savings-capital and start a new administration in a new notebook just for the group project, with everyday balance, and transferring the end-balance to the next day. A long period all the gains must be invested to let the business grow. Then it may become a learning experiment.

Evaluators have seen/heard many examples of B in the programme (SHG-group-IGSs) of growing / getting bigger activity without yet enough (financial) structure:

E.g. in Kenya, a group investing part of the savings into commercial chicken rearing, for which they have put up a construction. They also want to engage in vegetable farming. The group members will be able to consume the chicken and vegetables, and to sell the extra;

E.g. Ethiopia: Biqqaa Quffaa (men only) and Abdi Boru (women only) SHGs

- These 2 SHGs are found in Burkitu Kebele and Koni Goro Dhertu village. These groups were established in 2015 and received 6 ha of bare land after some months of their establishment in the same year to rehabilitate it and use it as their income generating activities. The two groups have 30 members. The watershed was dramatically recovering with vegetation being rejuvenated, new tree plants were grown and grass variety and density was increasing from time to time. At the time of the visit, the area was fully covered by protected trees and grasses, the only place in the area with such grass and tree coverage.
- SHGs were selling the grass as sources of their income. Many individuals were busy with their sickles to cut and rope to roll the grass for animals. SHG members sell a buddle of grass that a person can carry for 20.00 birr. If clients want cut grass, SHG members do this as individuals and get 10.00 for their labour. In 2015/2016, they sold about 5000.00 birr and this year until the visit made on February 11/2017, they sold grass for 7000.00 birr. As the drought and scorching sunlight was coming stronger and stronger, the grass sell will increase in quantity and they were discussing to revise the selling price as well. The area was also full of grass. Buyers are from the locality and distant places.
- The two groups divide the income into two and record as there group capital for income generating activities. They do not want to divide the money among individuals because there is no food shortage. Rather, they envision opening group income generating activities such as fattening and dairy using their grass. But, this was still on paper.

VII. Recommendations

1. Recommendations for Tear/Tearfund Kenya, Ethiopia, Somaliland

A cross-border and cross-organisational programme has lots of challenges, two recommendations on this level:

1. For future BuZa grants, find a suitable collaboration fashion between Tear Netherlands and Tearfund UK based on the experiences of this programme, that a programme manager who is not part on the line-management is an unhandy construction in evaluators view, causing an unnecessary long communication chain and diffuse decision-making; this has contributed to a difficult and not so productive first year. In the end of the 3 years a certain modus was found between the 2 organisations, while the 5 implementing organisations all the time were less hindered since perceiving in fact Tear and Tearfund as one single donor.

2. <u>Introduce an Inception Phase as a standard procedure, including external facilitated participatory development of a functional monitoring system.</u>

   The evaluation mission recommends that Tearfund introduces as a standard procedure for its bigger projects an official Inception Phase. This Inception Phase should allow for the (often partially newly recruited) staff to work in the project for some two months and a baseline survey to take place, after which an external[33] specialist in participatory facilitation of set up of Monitoring Systems should come to the project area for a (approximate) two week period:

   - To facilitate the fine-tuning of (and where needed propose adjustments in) the Theory of Change, the outcome and output indicators. Outcome indicators should reflect the changes that are meaningful to the beneficiaries, and for which they are themselves eager to monitor the changes that occur. This fine-tuning is best done after the project staff has already done some work for e.g. 2 months. Also baseline information (checking on some key assumptions underlying the original project proposal) should already be available.

   - To work with the project team and beneficiaries to set up a monitoring system with all required forms to be used by beneficiary groups, implementing partner organisations, Tearfund staff. Frequency and timing of the collection of data should be fixed. Databases should be developed to collect the data from the forms. The forms should not ask more than what is needed for the database. The database should not contain more information than needed to report on the output and outcome indicators. The database should be stored in a central space, accessible by all staff for whom the information is relevant.

   - In the same geographical area of an intended project often various other programmes from other (I)NGO's have similar objectives as the intended Tearfund project. Indicators should be set in a way that observed changes can be attributed to the project concerned and can be differentiated from general changes in the district, also relating to governments programmes and extensions. Practically this has a lot to do with having a clear external stakeholder analysis before starting and updating it when needed, plus setting clear output indicators who are measured as part of normal monitoring, and link the desired outcomes/ changes in the target group connected with a true baseline-analysis.

   - Evaluators suggest that something like the above can be standard planned and budgeted for, thus helping the bigger programmes to be sufficiently change oriented, develop and test better the underlying Theories of Change and develop better quality monitoring systems.

Further recommendations are:

3. SHGs do perfectly well fit in a picture for grassroots-driven development. SHGs depart from the conviction that all people, irrespective of their socio-economic status, have potentials, skills, knowledge and resources that only need to be mobilized for sustainable development. These two points do match nicely the organisational profile of all the organisations involved in this programme, and therefore it is recommended they continue with the same.

4. However, the total fixation on SHG in this programme was too narrow for the given goal-setting of food security, SHG is not the solution for everything. Meaning: do diversified programming towards food security if that is the goal setting of the programme (as was in this case), where integrated community development in a certain geographical area is broader than SHG as such; the SHG can contribute to it but cannot be the entire carrier of community change on a specific sector like food security. Civil Society

should be addressed systemic by the NGO, including their leaders to take responsibility, a dual approach. Dual, meaning next to SHGs also get the community leaders involved. When time moves on, the SHG itself can take this responsibility to reach out to the community leadership, also by forming a bond with other SHGs in a local association (CLA). But until than the NGO can be more pro-active to pave the path. Evaluators have seen some good examples of this, but rare, and not in-built in the programme as such.

5. Poverty is more mental than it is physical, hence; development agencies need to take time to get the right mind-set among target beneficiaries before commencing interventions; this means that evaluators do not recommend to work SHG as quick exit strategy as was piloted/tried/investigated by relief-agencies Red Cross and ZOA in Ethiopia, the implementing NGO needs to have a developmental mind-set and long-term scope, like Tearfund and partners. But also for them this means to have enough funding time as well, needing careful donor-management. It is not fair to erect SGH's if the 5 year cycle towards maturity cannot be completed, leaving them not strong enough to survive. This is the duty and personal responsibility of each implementing organisation towards its targets, disregarding the possibilities of programme-continuation of the partnership as such (the same partnership together applied early 2016 for the new ARC funding, but in vain).

6. Development is a process, and not a programme, hence; development agencies need to be flexible in designing transformative development programmes, allowing for contextualization as per community; also communities within a country can be very different, but certainly cross-country programming should allow for enough appropriate differentiation. In a multi-implementer programme the different implementing organisations should therefore during the inception phase agree upon a balance between local freedom and adaptation, versus coherent and centralised strategy and activities.

7. Being it a process: a normal SHG-development from zero to functional CLA needs 5 years; a grant is limited in time (that is normal), but at least help your implementing partners to secure ongoing funding by increasing their fundraising capacity; and making sure they do not start new SHGs without secured supervisory capacity to bring the groups further until they reach a self-containing level. This is part of the 'Do No Harm' principle.

8. The design of projects that have components of strengthening livelihoods and food security should be based on appropriate market analysis and where possible a value chain analysis. 'Appropriate' may vary, from using the analyses made by others, by Tearfund undertaking a 'quick and dirty' analysis, to more extensive analyses, depending on the context.

9. Reduce competition (tendency in Ethiopia and SL to have donor-circles of the Tearfund family and of the KNH-family, who maintain distance until now) and work more closely in order to learn from each other and to support SHGs (these kinds of concerns were heard from several sides in KII/FGD in different corners).

10. Conduct research to explore the performance and sustainability of SHGs, and adept the content of the first-year-material the facilitators are using accordingly. It is really a pity that SWIS who was supposed to have given that info, was not enough fulfilling its role. The research methodology as applied by EEA 2016[34] could be an alternative for the time being.

11. Capacity building of implementing / funding partners: very excellent that this was part of the BuZa programme, but do not limit this to attitude change, and also not impose a one-size fits-all approach (both apparent in the SOL-system what was an 'obliged' training and dominant feature of the ToC); although in general learning issues were defined together and adaptations were made locally, but apparently a shared understanding wat means 'learning' as such, plus a clear agenda on learning within the partnership was lacking; however, staff have enjoyed the 5 conferences and the opportunities (in Ethiopia) to be a platform for many researches. But a pre-conceived learning-agenda and a system where can be learned what each organisation is doing is more productive, as is a regional MEAL person, who can give an overarching view on learning from the onset.

Additional recommendations in relation to monitoring system:

12. Indicators are to be selected that preferably are directly measuring the change in the outcome variable.

13. Where the output or outcome indicator refers to the people in a certain target area (e.g. certain villages), the end of project survey should take a random sample among all households, and not only among beneficiaries. Where useful and not costly also comparison with non-project villages should be done, in order to be able to attribute observed changes to the implemented project

14. It is recommended to triangulate a sample of the cropped farm areas reported by the farmers (in the case of CA) by direct measurement. In the TDA- case where most of the farmers are illiterate and land is not registered, this need is even higher.

15. In general: goal-setting should be on 'people-changed' and not on 'SHG-changed' (now the impact indicators were on individuals and the rest of the indicators was on group). The TOC had in itself a good goal-setting with mostly clear outcomes, but was not complete and was not enough put to use, while the logframe could have done with more clear indicators, including qualitative ones. Plus linking a package outputs per each expected outcome.

16. Although it is important to design and develop tools for assessment progress of a multi-implementer programme, flexibility is essential to incorporate other tools that may capture emerging issues during project implementation; a central set-up should never stop an implementing organisation to seek internally information to feed managerial/ execution adjustments. This is about each implementers own organisational managerial responsibility, what should not weaken while collaborating, to the contrary.

2. Managerial recommendations for SHG implementing organizations

The following recommendations may not apply to all organisations involved in this programme to the same extend, however the points underneath emerged from more than one organisation. The recommendations 'just for one' are not enlisted here.

1. Get the Board of the organisation more involved. Organise ToR for Board Members. Organize regular meetings for Board and maintain good reporting, documentation. Let the Board Members contribute to the visibility of the organisation

2. Implementing agents should take time to understand the culture of a community and their way of life before implementing SHGs; acculturalisation and contextualisation of the model takes time, and deserves to be piloted in an inception stage. Proper baseline assessment per implementer separate (since geographic's and local players are different), including barrier analysis should be undertaken at the onset of starting with SHGs in a certain area. Meaning a multi-country/multi-implementers programme should allow for local specifics, from the design to the end, tailor made.

3. For sustainability, development agents should plan for 5-6 years of intervention of SHG Concept to ensure that stable CLAs are in place to oversee the running of SHGs once external support ceases; the year 1 start counting at the identification stage of participants, meaning áfter an eventual pilot or incubation-time, and áfter training of village facilitators.

4. Implementing agents should note that SHG Concept is a cheaper way of achieving sustainable community transformation, but requires heavy investment in time and in resources in the seed phase, when visioning, beneficiary identification and training of village facilitators is being undertaken. After that, the concept is more of self-sustaining although needing 2 years of close supervision before the SHG is taken over by the CLA; in the light of the 5-years cycle meaning 2 years are left to help the CLA to do it themselves, what is quite an accompanying job in itself.

5. For a next-programme baseline it could be an option to revisit the SHG members profile, including the average HH and family size; we would expect this profile to differ per geographic area, also within countries.

6. Where SHG Concept is to be implemented among an illiterate community, more time is needed to walk with the beneficiaries to ensure they are properly exposed and build self-esteem as could allow them participate more meaningfully in public development matters; in this case FAL (Functional Adult Literacy) should be offered from the start or arranged for them/with them from the onset. Waiting until they are ready to take the initiative means loosing time for financial accountability what is a core-issue to move forward as SHG.

    This point is touching the model as such: some defend that only training on the credit side (saving/loaning/ doing business and the whole administrations of it) should be the only part of the NGO's input plus the guidance/follow-up on the implementation of the same, and that all the rest what a group wants to learn should be on their own initiative; others see no harm in other types of training in addition (like in the project was done in some parts by awareness raising on DRR + action plans). To us, evaluators, the financial literacy is touching the core functioning of the SHG, and is a prevention of monopolisation of the few who can write/read and are now fixed in their positions by lack of alternative (the bookkeepers, the treasurers, the secretaries and the external SHG representative in most cases are in reality not rotational what has to do with being literate).

7. True commitment from the implementing agent is critical for the success of working with SHGs, much as that from the Village Facilitators; in the case of relief agencies like Red Cross this long term commitment

working towards sustainable CSO's cannot be expected since this is not in their genes. Instead of training these relief organisations on SHGs automatically better do an organisational intake beforehand.

8. Although groups are at liberty to decide how much individual members should contribute weekly and how the interest accruing from the savings and loans should be invested, more professional guidance and linkages with private business agents would be useful to jump start active SHGs that have better exposure and business opportunities at their disposal than others; therefore building partnerships for collaborations and linkages for sustainable support are indispensable, these come initially from the supporting NGO;

9. Non-quantifiable benefits of SHGs seem to outweigh quantifiable ones, and for women, these are more important than the quantifiable ones. Thus, the groups will meet irrespective of the situation at hand because of the social capital and the non-quantifiable value that accrue from groups. That means if a project wants to work on other purposes than enhancing the social capital as such what comes with the saving and social fund, the SHG should not be implemented in isolation, but should be shouldered by other development interventions in the community as a whole, to which SHG members demand driven participate.

10. As much as possible send female staff/monitoring team to female SHGs because members from different social classes and age groups have low integration and participation in the group in presence of male; especially young members of (17-18) are extremely shy to voice opinion in that case, and cover their faces (in SL) especially in the presence of male staff /male Facilitators .

11. Make sure gender is truly a transversal issue in the organisation, having influence in all what is undertaken and in all systems and arrangements, including a female friendly HRM policy.

12. The success of SHGs depends on the efficiency and effectiveness of group-behaviours. And performance of the group in large depends on the quality of the facilitator. Revisit the way facilitators are trained and supervise more systematically their performance. Revisit eventual the set-up, there are different ways, e.g. FH has Multi Sector Facilitators as part of the core staff plus Village Facilitators from the SHG/CLA-area; TDA works with a close-connected pair: 1 SHG-Facilitator and 1 Agricultural Animator, who walk together in the same community.

13. Help SHGs to reach the media:
    - The media plays an important part in forming of opinions and perceptions. Good example to be continued: a media programme was developed and transmitted on SHGs via local FM-Betegna Programme- for a couple of days in 2016 and was well accepted by the audience
    - Weekly SHG Radio Broadcasts could be organised whereby leadership and management issues in the SHGs must be discussed whereby also the youngest of the members could speak about their businesses
    - The Media is encouraged to regularly broadcast short clips of the SGHs and how they are changing lives, families, communities and society at large
    - Such clips could be shown just before the main evening news starts when the majority of listeners are tuned in

14. SHG-members do often face similar problems what is not enough taking into consideration into the current model: lack of education/ literacy, lack of marketing experience and trainings on marketing products, lack of specialised skills; these should be regularly attended to and given solutions within the model, since these issues are currently stagnating progress. This could also be done by stimulating SHG cross learning (intra-group learning), even before a CLA is formed.

15. Local/regional stakeholders involvement, including private partners should be encouraged for the success of SHGs in that specific geographical environment, as this ensures complementarity of efforts, creates synergy and assures greater impact and sustainability of efforts.

3. Recommendations thematic (SHGs and Food Security)

SHG

1. It should be normal that 2-3 years after formation the SHGs see themselves as being sustainable without donor support, grouping together to form a CLA (or when the SHG wants to engage in a group-business they can decide to start a Cooperative, but that is not the official set-up); by that time they should be more at a position to influence power in the community and in government, and have members appointed to senior leadership positions in the community. After formation it could take a 3-4 years before SHGs could be seen as organized groups (CSO's) that could take up responsibility to (management of) community

resources, like water points, depending the maturity of the group members/ leadership-capacity of the members.

2. Implementing SHG Projects among illiterate communities needs patience and time, and complementarity with adult literacy classes and at least financial literacy;

3. Heavy investment in establishing SHGs should go hand in hand in getting target beneficiaries to have the right mind-set and in identifying and building capacities of the Village Facilitators; for reasonable transformation to occur, enough time should be set aside for this set-up stage. E.g. The BuZa Programme was running for 3 years, of this FH took 1 year in community entry (sensitization and training). Once SHGs are formed in a community, the word spreads and this will be less of an issue however.

4. Well trained and experienced Village Facilitators end up establishing strong SHGs and vice-versa;

5. Proper identification of target beneficiaries is essential to ensure they are of similar socio-economic status and come from same region for regular meetings; however, this is only the start-situation; not all the members are the same talented for business, and income-differences will occur soon. It might be advisable to revisit the composition of the group after some years, resolve and divide the profit; and eventual have a restart with members having the same level. This type of group renewal evaluators know from other countries e.g. Afghanistan, and can give new inspiration (this is recommendation for older groups only). But all depends on the group: an Ethiopian example from Nazaret was showing that people wanted to stay together, even if their socio-economic status has become different, non-homogeneous, as they have lived together.

6. SHG members must distance themselves from being paid for participation in meetings and such (as observed during evaluation's field visit Somaliland); the implementing NGO's working with SHGs should themselves have a clear policy on this;

7. Stimulate increase of weekly savings if the group is able to afford so, as to grow business, do not let a group become stagnant; but this increase always remains a group decision, they are independent.

8. Since SHG is basically a livelihood approach, seek a better fit with NRM (Natural Resource Management) on the HH level, making it an integrated approach. Not only rural but also urban, also including waste management related to IGA and the use of plastics/chemicals while processing;

9. Implementing SHG among pastoral communities that also practice nomadism requires heavy investment in facilitation for continuous follow-ups and monitoring for the success of then groups; therefore in a pastoral context, SHG implementers should work very closely with village elders, disaster committees and peace committees to ensure that the groups could be followed and supported wherever they could have moved to, and that inter-clan and inter-community conflicts do not jeopardize the operations of the group.

Food Security (FS) in relation with SHG

1. For the saving in SHGs, the money of the members has to come from somewhere; production as such, but also agri-businesses and off-farm and non-agricultural activities, to ensure FS through the eventual businesses and increased production in combination; it is important to conduct feasibility studies together with the farmers/ families concerned; but diversification of income-sources within the family is the most critical point: therefore household-income-analysis including all the members of the HH (including the youth M/F) would be an important assessment in a baseline.

2. In a rural setting, a seasonal farmer-field-school (FFS) is a strong instrument for practical-agricultural-learning together and to test alternatives by using the land of a smallholder/member. Participation in this FFS starts with the agricultural interest of the individual smallholder, and the group will dissolve afterwards when the growing- season is over. In the SHG the saving/loaning/administrating is the central starting point, with group solidarity and mutual aid as continuing building stones. So the goal-setting is totally different; eventual some participants in the FFS might want to start/join a SHG afterwards. TDA just recently started with FFS (non-BuZa funded) in order to economise their workload since too much demand for CA from the farmers (M/F). In new programming this different starting point should be taking into consideration.

3. Research and grower experience have shown that cover crops can provide multiple benefits related to soil protection, soil fertility, groundwater quality and pest management. Choosing the right cover crop is critical to successful cover cropping: proper choice and management of cover crops are important in maximizing the benefits and reducing potential problems. In this programme only TDA had started to test with the farmers what cover-crops potentially apply for the Wolyata/Ethiopia area. But this is a vast area of knowledge, which also for Wolayta could be much expanded, also regarding application in bigger farmer-fields. But the other organisations in this programme, once they decide to continue promoting CA,

58

should themselves in their situation start to test cover-crops with the farmers in order to find out what works in that specific climate/ type of soil, since this differs, also within a country.

4. If edible cover-crops are selected, the testing in production could eventual be accompanied by testing out recipes how to prepare/ what to add for a good taste. (E.g. testing black-bean, cow-peas, butter-bean, brachia-grass; black bean is eatable for animals and human, animals just always eat whatever when they are hungry, but human have to learn to prepare first and get the taste of it).

5. There is a great potential in involving members of SHGs in value chain development, especially those that will require women involvement, like vegetable and fruit value chains (from production to marketing);

6. Offer to SHG-members (by choice, on demand, not to the group) and surrounding community-members standard training in organic kitchen gardening/ city gardening / economical trees → for eating-processing-selling ; when members of SHGs turn this into a bigger business with loan from their SHG this could potentially boost up livelihood.

7. 'The gap is to try to improve household nutrition security, as now the households may be more food secure, but not yet nutrition secure' (quote from an agriculture officer in Sololo, but also heard from other interviewees). This means that the programme design should also include specific attention to HH-nutrition as such, in cases where food security is the goal of the programme (as was the case here).

8. Pastoralists are very vulnerable since they only have their animals. Through trainings, people could learn alternative livelihoods, and start for example, destocking livestock and venture into alternative sources of livelihoods.

9. The level of debts related to food is normally high, it is a true help when a community is saved from exploitation by the businessmen; SHGs are very instrumental to realise this for her members. This could be the No.1 promotional to create awareness on SHG in areas where this concept is new and people need to be convinced yet.

10. If food security is the focus of the programme, then technical support and advice are indispensable in addition to the normal supervision of the SHGs by facilitators in order to have a straightforward quality saving and loan regime. In the Tufts research June 2016 already mentioned before, this point emerged as a key difference in group resilience levels between project areas and approaches. '*While the groups savings ethos and practice and social solidarity can be a strong basis for developing livelihood resilience, this process still needs sound livelihood advice and support, including technical agricultural advice, and business thinking and planning*'. Evaluators underline this advice from the own findings through KII, FGD and observations, and including the different external informants (agricultural departments, some NGO's).

4. Other Recommendations

1. On Civil Society structures

As discussed in Section IV,2, it is recommended that each implementing organisation comes up with its own approach to ensure that the SHG/CLA from the onset is embedded in Civil Society (CS) in the place where it is situated; meaning a formal embedding with the community leadership responsible for the community development as a whole. This implies to develop a CS-strategy to influence CS-development actors for the common cause depending what is already at hand, and depending the other players per specific geographical field.

In this NGO - CS strategy also the pathway should be clear described how the SHG can become a strong CS player and embedded in that overall local developmental body of CS. This includes determining how many years a SHG needs the NGO-involvements and in what form, with what end-term and quality. This way the facilitation-proces as led by the SHG-facilitator can be done more purpose driven, with this end-picture in mind.

2. On gender

In Section IV,1, both organisational and programmatic points have been raised in relation to gender. Since the organisations in this programme do lack knowledge and experience as on how to mainstream an issue in their organisation, the recommendation is to learn this process. The theory can be learned together, but the practical application needs to be done tailor-made per organisation. The process is the same for what-ever topic an organisation wants to mainstream, e.g. gender, environment. It is always advisable to appoint a focal point in the organisation for each specific crosscutting topic separate, to stimulate progress and practical execution (gender focal point, environment focal point, etc.).

3. On Sustainable Development Goals

In relation to the SDGoal 'to end absolute poverty by 2030', it would be a challenge for Tf Ethiopia to give a follow-up on the 2015- consultancy advice of Alex Evans, what was produced but without finalizing what to do with. After this evaluation we can agree with A.Evans preference for the option 2 strategic recommendation: 'Expanding SHGs in East Africa through partnership with other actors' (and not Option 1: 'Expanding SHGs in East Africa through scaling up work by Tearfund and partners). But also by uplifting the FS-profile of SHGs by upgrading the 'bare' SHG-model with at least adding BG/city gardening (city gardening to address urban poverty, and perfectly matching with SHGs).

Closure

As said before, these recommendations are some bits and bytes for everybody. So make your pick what suits you as organisation, and what can help you to move forward. Also not-agreeing to some of the recommendations helps, in order to better define the alternative, and to have focus in what you do.

Hoping that this evaluation has contributed somehow somewhat to your internal reflection on your own organisation level but also together where appropriate, and wishing you all the best,

Evaluators.

Notes

[1] Requirements for evaluations relating to the Strategic Partnership Chronic Crisis, *Annex 2 Evaluation.*

[2] Idem

[3] See for more details on this, for example the document in the Programme Dropbox: 'Annex for agreement Protracted Crisis Strategic Partnership on cooperation between His Majesties Embassy (HME) Addis Ababa and Tear'

[4] Tracking Trends in Ethiopia's Civil Society, Draft Policy Brief 10, Self Help Groups in Ethiopia: Regulatory Issues and Constraints, 2015, rapid research commissioned by DAG (Development Assistance Group Ethiopia), and carried out by Atos Consulting; amongst many others TfE and EKHC-DC were interviewed.

[5] BuZa programme midterm report (on M&E): Tear Netherlands, Horn of Africa M&E Review Final Report 17 November 2015 by Robert Schofiel

[6] http://www.fsincop.net/fileadmin/user_upload/fsin/docs/resources/FSIN_29jan_WEB_medium%20res.pdf

[7] http://www.voasomali.com/a/3715962.html

[8] http://caasimadda.com/xidhiidh-noocee-ah-ayey-somaliland-ka-filaysaa-madaxweyne-farmaajo/

[9] Research: The Contribution of Self Help Groups for Livelihood Improvement of Women Living Under Extreme Poverty, Report on the joint research project of Ethiopian Economics Association (EEA) and the Consortium of Self Help Group Approach Promoters (CoSAP), March 2016

[10] Article from BBC in Nov. 2015, meaning figure are lower now March 2017 since the trend is getting further down; see http://www.bbc.com/news/world-africa-34732609

[11] The Self Help Group Approach, Manual of Kinder Not Hilfe, 2014 (first published 2008), www.self-help-approach.com.

[12] See note 9 .

[13] CoSAP means: Consortium of Self Help Group Approach Promotors, with 28 Ethiopian organisations who implement SHG being member, in 6 regions in Ethiopia. Office in Addis Ababa since 2009. Their main duty is to support the members in capacity, in linking and in learning. Further, to lobby and advocate on behalf of all the SHGs/CLAs who have a common cause to lobby for.

[14] 'Savings and Self Help Groups in Ethiopia, A review of programming by five NGO's', ODI, October 2016, (including Tearfund E., CARE, Oxfam, CAFOD and CoSAP), by Julie Lawson-McDowall, Bekele Tefera and Elizabeth Presler-Marshall with Kiros Berhanu, Bethelihem Gebre, Paola Pereznieto and Nicola Jones

[15] http://www.who.int/gender-equity-rights/understanding/gender-definition/en/ as accessed on 22 March 2017

[16] UN Women, http://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures, as assessed on 22 March 2017

[17] Savings and Self Help Groups in Ethiopia, A review of programming by five NGO's (including Tearfund E., CARE, Oxfam, CAFOD and CoSAP), ODI, October 2016, by Julie Lawson-McDowall, Bekele Tefera and Elizabeth Presler-Marshall with Kiros Berhanu, Bethelihem Gebre, Paola Pereznieto and Nicola Jones.

[18] See note 9

[19] Tracking Trends in Ethiopia's Civil Society, Draft Policy Brief 10, Self Help Groups in Ethiopia: Regulatory Issues and Constraints, 2015, rapid research commissioned by DAG (Development Assistance Group Ethiopia), and carried out by Atos Consulting; amongst many others also TfE and EKHC-DC were interviewed.

[20] The 0-measuring on socio-economic and health trends of SHG members **(SWIS): no figures available** in the baseline report of 27 Nov.'14.;

In the same report the baseline **0-measuring on access of food (HFIAS)** shows the following**:**

Somaliland: sample 150 HH taken from population size (112 existing SHGs=x16,5 =) 1848 HHs, meaning sample is 0,08% of the total size, what by a confidence level of 95% leads to a **margin of error = 8 %** (is Confidence Interval).

Ethiopia: sample is 150 HH taken from population size(623 existing SHGsx16,5 =) 10.280 HHs, meaning sample is 0,01% of the total size, what by a confidence level of 95% leads to a **margin of error = 8%**.

The other sample of 294 HHs members for SHGs<6 month, should be compared with the total population of 1341 new SHGs in Ethiopia at the end of the project x 16,5 = 22.127 HHs, meaning the sample is 0,01% of the total, what by a confidence level of 95% leads to a **margin of error = 6 %.**

Kenya: sample is 199 HHs, compared with the total population of 46 new SHGs from FH/Kenya at the end of the project x 16,5 = 759 HHs, meaning the sample is 0,26 % of the total, what by a confidence level of 95% leads to a **margin of error = 6 %**.

In statistics normally a margin of errors of around 3 can be acceptable to have meaningful information; apart from the margin of errors, the reliability of the survey depends further on the confidence interval (normally 95%) and the relative standard error, where the sample-design explains how the random sampling is organised, and how the type of questions used are avoiding other sampling errors like social desirability bias.

The validity of the survey (estimate how representative the panel is of the wider population) was only taking into account by FH/Kenya, since their baseline was sampling from the wider population in the targeted area's; while the other implementers only used samples from members of existing SHGs.

61

[21] The attainment of food security has 3 aspects: (USAID Policy Determination, Definition of Food Security, April 13, 1992).

1) Food Availability: sufficient quantities of appropriate, necessary types of food from domestic production, commercial imports or donors other than USAID are consistently available to the individuals or are within reasonable proximity to them or are within their reach;

2) Food Access: individuals have adequate incomes or other resources to purchase or barter to obtain levels of appropriate food needed to maintain consumption of an adequate diet/nutrition level; and

3) Food Utilization: food is properly used, proper food processing and storage techniques are employed, adequate knowledge of nutrition and child care techniques exist and is applied, and adequate health and sanitation services exist

[22] For measuring access to food, see http://www.fao.org/fileadmin/user_upload/eufao-fsi4dm/doc-training/hfias.pdf.
Page 32: 'the HFIS is designed to provide a continuous, rather than a categorical, indicator of food insecurity (access) that captures relative shifts in the situation over time.'

[23] See note 21.

[24] Document from the M&E Dropbox called: 'MEAL Progress Report to the Management Meeting October 2016'

[25] See http://www.keepeek.com/Digital-Asset-Management/oecd/development/evaluation-systems-in-development-co-operation/executive-summary_9789264262065-3-en#.WPyBmuT7WUk#page1 *Over recent years, systems of evaluation have become increasingly decentralised. The majority (55%) of organisations making use of a combination of centralised and decentralised evaluation, with the aim of increasing cost-effectiveness, relevance and ownership of evaluations for operational units, and supporting the development of capacity of partner institutions(P.11)*

[26] http://www.post2015hlp.org/wp-content/uploads/2013/05/Evans-Steven_The-Future-is-Not-Good-Enough-Business-As-Usual-After-2015.pdf , as cited in a consultancy document as produced under this grant by Alex Evans towards Tear/Tearfund concerning strategic way ahead for SHG promotion

[27] Robert Schofield, M&E Review of the Tear Netherlands Horn of Africa Food Security Programme, Final Report 17 Nov.'15

[28] See the deliberations of the OECD to this respect: : https://www.oecd.org/dac/peer-reviews/
Final%20publication%20version%20of%20the%207%20Lessons%20mainstreaming%20cross%20cutting%20issues.pdf

[29] Tearfund-Ethiopia manual 'Releasing Potential, A facilitator's learning resource for self-help groups', Isabel Carter 2013.

[30] Voices of the Poor". *worldbank.org. The World Bank*. Retrieved 13 March 2015*.

[31] Drought, Resilience and Self Help Groups in Ethiopia. A study of Tearfund Self Help Groups in Ethiopia in the context of the El Nino drought 2013-16, by Fiona Meehan, with Eden Mengistu, for Tufts University, June, 2016

[32] Tearfund-Ethiopia manual 'Releasing Potential, A facilitator's learning resource for self-help groups', Isabel Carter 2013.

[33] Such a specialist from outside the Tearfund country offices could e.g. come from Tearfund UK, which would have as added advantage that Tearfund UK's support to the country offices in a follow up phase can become even more effective and efficient.

[34] See note 9

https://www.cordaid.org/en/publications/building-resilient-communities-training-manual-community-managed-disaster-risk-reduction/

Partnership for change: A cost benefit analysis of SHGs in Ethiopia (Venton, Courtenay C. et al 2013)

Annex 1: Terms of Reference of the External Final Evaluation

The Terms of Reference (ToR) as was part of the contract with each of the 4 consultants:

Evaluation of Tear/Tearfund Protracted Crisis Programme Focused on Food Security
Implemented from April 2014 – March 2017 in Ethiopia, Somaliland and North Kenya

Table of Contents
This ToR built upon the ToR submitted to BuZa with the baseline in October 2014.

1. Introduction and background

Tear and Tearfund have jointly implemented a programme in Ethiopia, Somaliland and North Kenya supported with funding from the Dutch government under the Protracted Crisis Call, working through the Tearfund country offices and Partners in Ethiopia, Kenya and Somaliland.

Under this call the Ministry of Foreign Affairs of the Dutch Government (BuZa) has selected 7 NGOs as partner to work together for long term results related to the crisis situations. This was a new approach for the Dutch government and an evaluation is set up with the dual purpose:
  i.   to evaluate the results of the Tear/Tearfund implemented programme and
  ii.   to evaluate the results of the new way of working in a strategic partnership between BuZa and NGO/Tear.

The evaluation of the results of the Tear/Tearfund implemented programme is the subject of this ToR for an external evaluation. The evaluation of the partnership model will be done with the embassies and Ministry in The Hague separately. The second evaluation will contribute to a wider evaluation by BuZa of the results of all partnerships set up under the Protracted Crisis Call.

The period of implementation is April 2014 – March 2017, the last 3 months is a no-cost extension. This evaluation will be undertaken in January/February 2017 to allow sufficient reflection within the partnerships and contribute to the final programme conference.

2. Purpose and objectives of the programme evaluation

The **Goal** of the evaluation is to answer the following question: To what extent has the Self Help Group - Food Security programme in the three countries increased the food security of marginalised groups and their resilience to crisis in a sustainable way?

The **Specific Objectives** of the evaluation are to:
  1.   Determine the level to which the programme has achieved the stated outcomes in the three countries and contributed to the BuZa policy framework for the Strategic Partnership.
  2.   Assess the programme against the 7 OECD-DAC criteria and associated detailed questions (see below)

3. Identify key learning from the different stakeholders, including BuZa (the Dutch Embassies), Tear, Tearfund and Partners. The evaluation will draw attention to lessons learned, the learning strategy in the programme, activities that went different than planned, challenges to the Theory of Change, success factors, challenges etc.
4. Model participatory evaluation approaches to Partners for their learning.

OECD-DAC Criteria:

All Tear / Tearfund evaluations assess programmes against the OECD-DAC criteria: Relevant, Effectiveness, Efficiency, Impact and Sustainability. For interventions that take place in an emergency, complex emergency or conflict situation, such as the HoA, it is also helpful to consider Coordination and Coherence. Part 9 of the TOR provides a tool for doing this. The following is the list of OEDC-DAC criteria for reviewing the programme, and a list of specific questions to be considered within each criteria by the evaluation team:

Relevance: *[The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor]*
1. Determine the validity of the Theory of Change for the implementation of the programme.
2. Determine the contribution of cross country programming in reaching the outcomes.
3. Determine the result of the cooperation with other relevant stakeholders outside the programme
4. Which context situations provide a good basis for improved Food Security through the SHG approach, and in which (crisis) situations is the SHG approach less or non-effective? Are there political, economic, funding, structural or organizational factors that present potential risks for the non-achievement of results with the SHG approach? (not a priority question)

Effectiveness: [*A measure of the extent to which an aid activity attains its objectives.]*
1. Determine the effectiveness of the programme in achieving the stated outcomes in the three countries and its contribution to the chosen objective Food Security in the policy framework for this Strategic Partnership. Where the outcomes have changed in priority, determine the validity of this.
2. Determine the progress in the programme themes of Conservation Agriculture, Disaster Risk Reduction, Self-Organised Learning and Income Generating Activities in the programme period and the contribution to improved food security of the target groups.
3. Determine the contribution of the results of the cross cutting themes (gender, environment and governance) to achieving the outcomes.
4. Determine to what extent the approach has been gender sensitive and/or gender transformative.
5. Determine the quality of the data collected through the web-based data collection system (SWIS), used in the reporting. What was the take-up of SWIS by Partners, also outside Ethiopia? What is the potential of SWIS for uniform data collection on SHGs in different contexts?

Efficiency: [*Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted.]*
1. What have been the benefits and challenges of using local CBOs like churches to nurture the start-up of SHGs, which has been a key strategy in Ethiopia?
2. How efficient and effective has the Capacity Building of Partners been in strengthening quality of SHGs and other themes of the programme? To what extent has the capacity building gone beyond the Tearfund Partners?
3. To what extent has the pre-existing capacity of Tear and Tearfund before the start of the programme, as given in the Tear track record submitted to BuZa, contributed to an efficient achievement of outcomes?

Impact: [*The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions.*
1. What elements of food security (access, availability, utilisation, stability) have been improved by the SHG approach, and how can these linkages been shown?
2. What level of increase in food diversification has been achieved among Self Help Group members, taking into account the quality of food consumed; what have been the driving factors?
3. What learning has taken place within the existing partnership on SHG programmes and with other partners? How has the learning led to adaptations of the programme?

Sustainability: [*Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable.]*

1. In what ways have local SHG structures become sustainable, what ownership is locally taken and what aspects still need external support (financial, institutional, ecological, technological, social aspects)?
2. What has been the level of accountability in the programme, from Tear through Tearfund, to Partners, field officers, community facilitators and SHG structures? Has the target group participated meaningfully in the PME of the programme, leading to increased sustainability?

Coordination: [*The extent to which different actors' interventions are harmonised, promote synergy, and avoid gaps, duplication, and resource conflicts. Coordination can also be included in the effectiveness criterion rather than treated as a separate criterion. It is particularly relevant to humanitarian situations where there are multiple actors responding.*]
1. What type of partnership and collaboration has developed during the programme with other stakeholders in the local context, what were the (de-)motivating factors and what have been the results?
2. Identify key lessons on the structure of the programme and the interaction between stakeholders, based on successes achieved and obstacles encountered during the implementation period.

Coherence: [*The extent to which there is consistency across security, developmental, trade, military, and humanitarian policies, and to which all policies take into account humanitarian and human-rights considerations. Coherence is a policy-level issue that may not be relevant in single-agency, single-project evaluations.*]
1. To what extent has an adequate response been given to the upcoming crisis situation (El Nino) in the project context, as facilitated by the funding flexibility in the partnership? How was that response linked to the general programme approach?

3. Methodology and selection of evaluation team

The evaluation team leader will develop a detailed plan for the evaluation in discussion with the Programme Coordinator. It should include:
- Desk review of key documents prior to departure.
- Interviews with Netherlands based Tear staff, BuZa staff and UK-based Tearfund staff prior to departure.
- In-country key informant interviews.
- Beneficiary interviews and focus group discussions using open dialogue approaches to assess changes or verify indicated progress
- Partner interviews.
- Direct observation/project visits in-country.

Discussion of initial findings with in-country teams to give an opportunity for feedback.

Tear will consult with Tearfund and BuZa on the selection of an external evaluation team.

Tear will ask prospective evaluation team leaders to provide a detailed methodology for the evaluation based on the Terms of Reference. The evaluation team should be working in a participatory manner, in close relationship with the country offices, Partners and the Embassy, while retaining an independent and critical view.

It is expected that the evaluator(s) will have good understanding of food security, the regional situation in the Horn of Africa and adult learning processes such as used in Self Help Groups and by partners.

4. Evaluation output / Reporting

The evaluation team is to report on their work in English and use the following format (the numbers give the maximum number of pages):
1. Executive summary (4 pages)
   The executive summary contains the main findings, conclusions and recommendations.
2. Introduction
   Background for the evaluation.
3. Methodology (4 pages)
   Description of criteria for sampling, planning of consultation processes and limitations of the methodology. A distinction will be made between the partner level achievements and the total programme achievements over the three countries and with other stakeholders.
4. Context analysis (6 pages)

Brief description and analysis of the broader policy and institutional context, including the position of the programme and relevant stakeholders. Where needed make this region and country specific. Give a comparison with the context analysis in the track record where relevant.

5. Findings (15 pages)
   Present the findings of the evaluation, breaking it down per country and using the framework. In this section provide the information that is needed to answer the question asked in the ToR.

6. Answers to question asked, lessons learned and conclusions (8 pages)
   In this section the specific main question and where possible sub questions will be addressed, followed by lessons learned and conclusions for the programme

7. Recommendations
   The evaluation team will formulate specific actionable and prioritised recommendations for the future development of the SHG-approach at the level of different stakeholders

8. Annexes
   The evaluation team will provide information on tools used, answers obtained (without revealing the sources in case of sensitive information), indicator values of results achieved by project partners, persons participating in the evaluation, copies of questionnaires used and datasets, field data used, ToR, profile of evaluators, documents consulted etc.

5. Key stakeholders and utilisation of findings

The key audience for the evaluation is the management team, composed of the Tear coordinator of the programme and the three country reps, with representatives from the HQs of Tear Netherlands and Tearfund. The results will also be used by the country teams in the three countries, as well as inform other SHG programmes in other countries. Local partners in the three countries implementing programmes, are also an important group to use findings. Finally the evaluation report will be used with external stakeholders as appropriate.

   a. Dissemination of the report will be to the Dutch government, DSH, and the relevant embassies; to Tear Netherlands, Tearfund UK and involved local partners
   b. The parties mentioned above under section 5.a will be involved in developing an action plan based on the recommendations of the evaluation report.

6. Planning, management and evaluation team
The evaluation will use the following time table:

Date	Activity
October 2016	Advertisement of ToR, to recruit evaluators
November	Review of submitted evaluation plans by recruitment team; selection of independent evaluators and full briefing of the evaluation process
January/February 2017	Fieldwork in 3 countries. Validation workshops will be held in each country after finishing the work in that country
End February	Presentation of initial findings during regional conference in Addis (Feb. 21st)
March	Submission of draft report to programme coordinator, insertion of comments and feedback, and submission of the final draft version the latest 29 March. Final briefing to Tear/ Tearfund UK the latest 31 March.
March	Presentation of updated report to BuZa by Tear.
May 1	Final version of evaluation document approved by Tear and Tearfund
May 15th	Submission of evaluation document to BuZa

Management of the evaluation is the responsibility of the Tear SHG/Food Security Programme Coordinator. A recruitment team will be formed by the coordinator with involvement of Tearfund. This team will also be involved in the final debriefing workshop with the evaluation team.

Logistics will be overseen by the Programme Coordinator, while practical arrangements for field visits, including transport and accommodation, will be done by the Tearfund Country Offices with Partners.
It is expected that an international consultant will be recruited to lead the evaluation, plus a regional consultant. It may be possible to use several national consultants for the different countries, or to work with one regional consultant.

7. Budget

The following is a rough estimate of the expenses:

Items	Cost (€)
Visit costs Somaliland 7 days	
Visit costs North Kenya 7 days	
Visit costs Ethiopia 14 days	
International travel	
Local travel (it is expected that programme vehicles will be available for most local travel, but costs in Somaliland are high due to armed escort regulations)	
Fees lead consultant (35 days at /day)	
Fees regional consultant (35 days at /day)	
Other costs, unforeseen	
Total	

8. Resources

The consultants will make use of at least the following documents:
- policy documents of the Dutch government, including the Protracted Crisis Call documents
- Project documents of local partners
- Consolidated reports for the programme over 2014, 2015, as well as quarterly reports of partners and country offices for 2016
- Baseline data, SWIS web based information on Self Help Groups, Monitoring data; ToC developed
- Case studies being developed by partner organisations on specific themes (expected ready November 2016)
- Report strategic partnership cooperation Tear and partners, Learning loop consultancy, October 2015
- Specific research implemented during the course of the programme:
  o Increasing resilience of local farmers through financial self-help groups in the Wolayta Zone in Ethiopia, Anika Quist, Van Hall Larenstein (June 2015)
  o Review of M&E in the SHG/FS programme, Robert Scofield, external consultant (November 2015)
  o The contribution of Self-Help Groups in the Horn of Africa to a range of outcomes, Wouter Rijneveld, Resultante (January 2016)
  o Tools for measuring impact of self-help groups on food and nutrition security: the case of Tearfund Horn of Africa and EKHC, Lianne Vreugdenhil, Van Hall Larenstein (April 2016)
  o Drought, Resilience and Self Help Groups in Ethiopia, Fiona Meehan, Tufts University (June 2016)
  o Savings and Self Help Groups in Ethiopia: A review of programming by five NGOs, Julie Lawson etc., ODI, (September 2016)
  o The influence of Self Help Groups on Food Security in Yirgachefe, Ethiopia, Iris Mooiweer, Wageningen University (August 2016)
  o Resilience pathways for SHGs, ODI study to be confirmed (December 2016)
  o Psychosocial effects of SHG membership, Trinity College Ireland, to be confirmed (December 2016)
  o Quick scan on the delivery of Cash through SHGs during emergencies, to be confirmed (January 2016)

9. Assessment Criteria

A common scoring system is used to assess the contribution to programme performance against the OECD-DAC criteria for all Tear / Tearfund evaluations:

0	1	2	3	4
Low or no visible contribution to this criteria	Some evidence of contribution to this criteria but significant improvement required	Evidence of satisfactory contribution to this criteria but requirement for continued improvement	Evidence of good contribution to this criteria but with some areas for improvement remaining	Evidence that the contribution is strong and/or exceeding that which was expected of the intervention

Annex 2A: Methodology

In continuation of Section I, herewith the detailed methodology as applied:

Methodology

The evaluation has included the following core elements:
1. Document Review
2. Organisational assessment (light)
3. Quantitative Monitoring data analysis
4. Qualitative data collection - programme level
   - FGDs with community groups as in-depth reflection processes Purposive sampling .
   - KII Interviews
5. Stakeholder Consultation (representation key groups and locations)
6. Staff session per organization
   - Project design review
   - Iterative documentation and reflection process
7. Second level of analysis and report writing

Ad 1
- Programme documents per executing organization
- Organisational profile
- Organisational embedding of this programme in the total picture of this organization (other projects with other donors).
- Overall documents, including those from learning events and research, and general reference documents from other organisations as well.

Ad 2
Understand how the org. works, what did they do factually – facts & figures , HRM, seeing the systems (in the computer), who is doing what, mayor organizational challenges and how they do address them, etc., relation with other organisations partaking in this programme, etc.

Ad 3
Systems of collecting data in the organization; M&E tools used; quality of data obtained; quality of reporting

Ad 4
- what evaluators hear, see, smell, taste → observation
- taking pictures
- FGD
- Key Informant Interviews (KII)
- MSC-light –including to instruct others to do: collecting as many as possible real life change stories including stories already gathered by the organisation (only 4 questions: how was your situation before related to food security , how is your life now, what exactly did change, summary: what is the biggest change)
- In-depth Interviews → the tool as developed could be used for semi-structured interview as well

Ad 5
External parties – semi-structured interview / Stake-holder consultation – opinion leaders/ religious leaders/ administrators/ key government services (like departments of social services/ agriculture/ life-stock/ trade etc), veterinarian services, NGO's

Ad 6
Staff consultation on Theory of Change; project design review; Iterative documentation and reflection: together with the respective teams work on **ODAC criteria-sc**oring

Box of tools as used, in order to triangulate data

Tools for in-depth SGH-group – FGD

- Good SHG features scoring list

- Tree of Change
- MSC-group-light

Tool KII- Guide: questions related to the following key-words for semi-structured interviews:
Change; Food security; Capacity; Collaboration; Complaint mechanism; Power and gender; Learning
Sustainability

Other tools (for individuals and groups)**:**
- Ladder of change
- Time-lines
- **ODAC criteria** scoring list (participative ranking)
- **MSC**-light
- **SWOT** analysis
- Organisational self-assessment, Capacity – quantitative scoring list
- Facilitators assessment tool
- SHG Bookkeepers assessment tool
- SHG assessment tool (assessing quality, including administration, social cohesion, external linking, IGA quality, loan/savings ratio performance, etc.)

Forms
- Photo Consent Form (indispensable for Kenya)

Sampling

Per field visit only so much can be seen life in the given period. To compensate for that evaluators have tried to see video/pictures/PP presentations to complement. Sampling for KII / FGD / home-visits were done together with staff of the organisation upon arriving, where the schedule-outline was communicated in advance.

Sampling criteria were given by evaluators, and they consisted of the following issues:
a) Facilitators-only FGD's, grouped per visited site.
b) SHG/CLA/FLA groups / members together with their facilitator
   - Not being visited before
   - Mix of old groups/ new groups
   - Mix of urban/ semi-urban/ semi-rural, rural
   - Mix of strong and weak
   - SHGs without further network, and SHGs members in CLA
   - Focus on bookkeepers
   - Seeing micro-enterprises/ production in the field – CA / BG everywhere where possible
c) Organisation: staff on M&E, finance, training and of course programme
d) Board
e) External – state and non-state bodies (NGO's, elders, Civil Society actors); services.
f) Other stakeholders

Since there were most of the time 2 external consultants per organisation present, they often made use of the opportunity to split in 2 groups having parallel sessions. That way it allowed for covering to the maximum.

As said, the SHGs were identified on the basis of geographical location, year of establishment, level of savings and level of cohesion.

Learning Questions per organization

At the start of each field-visit when entering the first day in that organization, a kick-off meeting was held with all the staff present. During these kick-offs, to each organization therefore, it was asked what they would like to find out through this evaluation, as their personal specification of the ToR or in addition to that, as their own organizational learning question.

Evaluators have tried to address these points, and the answers are incorporated in the different chapters where appropriate.

Annex 2B: Schedule as executed, including people met

The evaluation has worked in 4 countries (The Netherlands, Kenya, Ethiopia, Somaliland), and with 4 consultants who have worked each in the own flow, depending the number of days available per country. The date of the conference 21 March 2017 was the determinant for having the fieldwork ready before that date.

Table: general framework evaluation Hilda-team leader

Time frame Dec. 2016 – April 2017	Nr.of days	Subject	Comments
Holland Based			
December		Contracting lead consultant	Contract signed 16th December 2017
	2	Receiving as many documents as possible, desk review starts upon reception.	
		Full briefing of the evaluation process	1 Dec.'16 meeting Caspar Waalewijn Progr. Coord. in Tear office, 10-12.30h.
		Making of detailed evaluation plan, in consultation with the Programme Coordinator.	Tickets set in reservation before Christmas, in order to arrange visa right after New Year + invitation letters 20 dec.'16 Skype interview to Catherine Jura Sentamu, BuZa Project Management Consultant
		Selection of 3 local consultants (1 national for each country concerned)	Reading many CV's, assisting in 10 Skype interviews, in order to select 3 national evaluators, finalized in January; prepare for their contract and time-schedule. Skype with Charles Odhiambo, re.Eval. in Kenya
January	2	16th Jan.'17 9-13 am interview Martin Herlaar and separate with Caspar Waalewijn in Tear NL office 21 jan.'17 Skype interview Andy Morgan, Tf UK Deputy Head, East & Southern Africa Team	Week 1 - Visa
		Further reading, tools development	Week 2 - final logistical preparations, security check Get arrangements for Charles/MAF flight
	4		**NB holidays** 7 jan Ethiopian Christmas 19 jan. Ethiopian Epiphany
Horn of Africa In-country January/February			
23 January – 23 February	**32**	Field work, see detailed schedule underneath	Of which the Team Leader was 28 days paid, the schedule was mend to include 4x a free Sunday or Friday
Holland based, reporting			
March	2	Making of draft report	Checking facts & figures with 3 local consultants and 5 implementing organisations
24 March		Submission of draft 1 report to programme coordinator	Pr.Coord. collects feedback from the 3 Tf country offices
April	Tear	Feedback and commends fuelled back to evaluator	
5 April	2	Insertion of feedback, improve the report Submission of the improved report draft 2	
7 April		Skype meeting on report, including Tear/Tf staff (6 persons)	
19 April		Submission of updated report draft 3	
22 April		Submission of final draft.	
May	Tear	Approval of report by Tear and Tearfund; Submission to BuZa.	
	4		

	Total	36 days		

Evaluation team
H=Hilda van Hulst, team leader
K=Kenyan consultant Charles Odhiambo
E=Ethiopian consultant Adane Yenealem
S= Somaliland consultant Sahro Ahmed Koshin
In-country January/February 2017

Tablel: Executed schedule of the evaluation as per 4 consultants

	K - Charles	Hilda	E - Adane	S - Sahro	Comments
January-February 2017	charles3odhiambo@gmail.com	Hilde.consult@gmail.com www.hildeconsult.org	Yadane2@gmail.com	Sahro.m@gmail.com	
Mon 23 Jan	10 am-6.30 pm Travel by road from Kisumu to Nairobi	Internat. flight KL 565 A'dam → Nairobi, Arrival 21:50 pm			Both lodged in Nairobi's Biblica Guesthouse (walking distance from Tf Kenya Office)
Tue 24	10-13 am Gladys Wathanga/ TfUK Kenya Country Rep.; 2:30-5.:30 pm Tear NL M&E Consultant Catherine Sentamu; 5-10 pm-reading & discussing in Guesthouse				All meetings in Tearfund's office. Receiving additional docs.
Wed 25	9 am morning devotion with Tf-office 10-12 pm Hilda meets Stephen –Tf Country Rep.Somalia/SL, while Charles does review of M&E and SHG docs re. Sololo/Marsabit County. From 12-18 H&C tools development + arrangements.				Evening further tools development
Thu.26	9.30 am – 4 pm in FH office: meeting Country Director Markus Takkunen and Claire Njuguna / Program Coordinator Evening: H&C last preparations				
Fri 27	10 am flight MAF to Marsabit, then road to Sololo, arrival 8.30 pm.	Flight at 7.15 am KQ 400 Nairobi → Addis; 12.15 pm arrival in TfE office; lunch with Zelalem, 3-6.30 pm kick-off meeting Ephraim & Zelalem in TfE office in Addis	11 am in TfUK Ethiopia office; 3-6.30 pm kick-off with Tf Ethiopia		Hilda's flight was 3 hr. delayed because of airplane engine problems. Hilda lodged in Addis Golf Club, Adane lives 'in' Addis
Sat 28	*Sub County Social Services Officer-Moyale; *Sub County Drought Information Officer-Moyale *Walkibna SHG-Sololo Makutano Village(Obbu Ward)	Whole day: Document sharing, key-docs study, planning and further preparations;			
Sun 29	8.30 am-3 pm Cluster Manager	Afternoon: meeting C+A: priorities and task division			
Mon 30	8 -13 am: 3 Multi Sector Facilitators	EKHC-DC in their development-multi-departmental office-building			

	and 4 Village Facilitators 3 pm Tokuma SHG-Lataka Village (Uran Ward)	next door to the EKHC church office: Commissioner Simon Haile Maiko + finance department IUDD – 3 people Gilgal – 3 people		
Tue 31	9am Agriculture Officer Sololo 10.30 am Ward Administrator Sololo 12 pm Biqila SHG-Karbururi Village (Uran Ward) 3pm CLA representatives *Area Chief Karbururi/Golole (Uran Ward)	Travel to Sodo at TDA (Wolayta zone), departure 7 am, arrival just after lunch; kick-off meeting, TDA-PP-presentation. Joint planning of the TDA evaluation.		Our assigned driver from EKHC-DC was Mr. Mulugeta, a wonderful Self-Help Driver (SHD) Lodged in Abebe Zeleke Hotel at Sodo
Wed 1 Feb.	10 am Kayo SHG-Ramata (Sololo Ward) 2 pm Woltofana SHG-Anona Village (Sololo Ward) 4.30 pm Ibse SHG-Anona (Sololo Ward)	Am office detailed planning; finance assessment with accountant ; SWISS-officer interview; FGD- SHG with Aster facilitator; meeting district officials		
Thu. 2	8am-2pm SGH programme assessment with cluster-team + closure session. 3pm travel to Marsabit	Field Offa – via own TDA office SHG1, CA farmer, SHG2, SHG 3, FGD-Facilitators; Woreda officials		
Fri 3	8 am FH Area-Supervisor-Mountain Cluster *Caritas Marsabit 12pm MAF Flight to Nairobi	Team A to Rented office Kindo Koysha; District officials FGD-facilitators & animators. CA; Backyard gardening; SHG + bookkeeper; watershed	Team B: CLA Ebenezer, SHG mixed Gale, SHG Ayafia, kebele DRR/ community initiative road	
Sat 4	Return to Kisumu by road	Board meeting; staff closure session, including ODAC-criteria ranking.		
Sun 5		Travel to IUDD / Segen zone		
Mon 6		FGD Project Management Team (Church members); FGD with the project coordinators, FGD facilitators; SHG		Lodged in Kele Town / Segen, in Shalom Pension
Tue 7		CLA, IGA-visits, Office Training, SOL, IGA's; ODAC-team-session	CLA, Office Finance, M&E IGA's; ODAC-team-session	
Wed 8		Car drop at Hawassa airfield together with Asaminew, flight to Addis	IUDD- IGA's / bookkeepers visits; Closure session with field team.	Travel from Puntland to Hargeisa by road (12 hrs)	H. Hotel Empire Addis Internat. Hotel
Thu. 9		Early Flight Addis to Hargeysa. Rest of the day work	Travel to Gigal / Sidamo area	In Gargaar office introductions preparation ,	In Hargeisa SL both installed in Ambassador

		in Gargaar office with Sahro and Gargaar team	together with Dinku	kick-off of evaluation, detailed planning and sampling	Hotel
Fri 10		Day- documents / tools with Sahro	Gilgal Field	Day – prepa-ration with Hilda	In hotel, office closed
Sat 11		Pm preparation	Gilgal field	Pm preparation	
Sun 12		FGD with 7 facilitators in Hargeisa -2 SHGs + 1 CLA Statehouse IDP -Dinner with 3 NGO/stakeholders + Stephen Tf SL Country Rep	Pm Closing session with Gilgal team	- FGD with 7 facilitators Hargeisa -2 SHGs + 1 CLA Statehouse IDP -Dinner with 3 NGO/stakeholders + Tf SL Country Rep	
Mon 13		-MOLSA -2 SHG= 1 CLA in Digaale IDP camp, incl. IGA's visit	Travel back to Addis with Dinku +report	-notes -2 SHG= 1 CLA in Digaale IDP camp, incl IGA	
Tue 14		Ext. Stakeholders NAFIS, MFI-Micro-Dahab, Spark, BDO, Board meeting (+ Stephen)	---	Am: Sahro travels to Burao Pm: 2 SGH: Sagal and Ilays; 1 CLA: Horusood; 2 Facilitators	
Wed 15		Am Office-Finance Pm Rural/ pastoralists 2 SHGs in Baligubadle	KII Dorcas KII Red Cross together with Mulugeta/TfE	Am: meeting Dahabshiil, members from the Local Council. Closure team-meeting. Return to Hargeissa with A.A. Yusuf	
Thu 16		Am office: training and M&E Pm: team closure session, ODAC criteria ranking	---	-Report -Closure session with team -winding up with Hilda, conclusion	
Fri 17		8 -10 am organisational advise to Gargaar Travel from SL to Addis arrival 13:20 pm. The confirmed KII at 3.30 pm with Mulugeta TfE did not materialize	---	SL report, incl MSC	Installed in Addot Tina Hotel, Addis
Sat 18		10-13 am KII CoSAP dir. Josef Akalu 1-5 pm updating on Gilgal & report		SL report	
Sun 19		Analysis of overall findings, Prep. conf. + report	---	Back home by road to Somalia	
Mon 20		8.30-10 am KII on training and SOL with Mulugeta TfE 10- 13 am team TfE session on ODAC , and CA, cash input SHGs; Mulugeta+ Zelalem+ Tadesse 1-5 pm Analysis, Prep conf. +report			
Tue 21		In Addis- Red Cross Training			

		Centre: Regional Conference Presentation of initial findings Winding-up with Adane.			
Wed 22		9-12.30 am Simon/ EKHC-DC 1-3 pm M/Amin 3-5.30 pm Kenya team ODAC -6pm to airport Addis, via Nairobi to A'dam/NL	---		
Thu 23		Arrival A'dam→ A'foort morning	---		

Table: Overview of people included in the data gathering through interviewing & discussion (individual, group)

Category	Nr. of people	Remarks
Tear-staff Holland based	2	In Tear-office Zeist NL
Tearfund-staff UK based	1	Per skype and life in Nairobi
Tearfund staff in HoA	7	1 Tf Kenya, 1 Tf Somalia/SL, 4 Tf Ethiopia
BuZa Tear staff Nairobi	1	MEAL Consultant
FH-staff	8	Central (2) and field Sololo (6.)
TDA-staff	11	Central and 2 field offices in resp. Offa and Kindo Koysha districts + 1 board
EKHC-Development Commission (DC)	10	Central office in Addis, including the Commissioner, Finance Department, Central IUDD- and Gilgal - staff
IUDD-staff	12	Central (3) and field Amaro (9)
Gilgal staff	11	Central (3) and field (8)
Gargaar staff	13	Hargeissa (8) and Borao (3) + 2 board
Facilitators	67	FH (7), TDA (15+5 animators), IUDD (18) Gilgal (12) , Gargaar (10)
34 SHGs	388	6 FH , 6TDA, 4 IUDD, 5 Gilgal, 13 Gargaar
7 CLA's	37	1 FH, 1 TDA, 2 IUDD, 3 Gargaar
CA farmers	9	+ often together with some of their families and/or neighbours
Most Significant Change (MSC)- questionnaire light	50	Change stories of individual members of SHGs in 3 countries collected by different facilitators after instruction (non-participants in FGDs)
NGO staff (outcome 2 related)	13	Caritas (K,3) Dorcas (Eth, 2), Red Cross (Eth, 2), World Concern (SL, 4), World Relief (SL, 2)
Governmental staff	26	In their own District / Kabele/Ward / etc. offices
Other external, interviews divers.	9	Bank/ MFI (1) Dahabshiil in Hargeisa (1), 1 in Borao, SHG-networks (1) Cosap/Addis, 2 Nafis/Hargeisa), ODI researcher (1,Lena) Safe the Children HoA/UK (1, gender advisor), SPARK (1), BDO (1)
Total	**675**	Out of these people and in addition to them very many real-life stories we heard (**50 stories** were noted to be included in the Most Significant Change exercise (light). ***See Annex 9***

Table: Total number of SHGs and CLA's assessed, plus number of persons attending the sessions

	SHG – number of groups visited	SHG members present	CLA number	CLA members present	Total SHG-members met
FH	6	69	1	6	
TDA	6	60	1	7	
IUDD	4	62	2	7+8=15	
Gilgal	5	68	-	-	
Gargaar	13	129	3	4+3+2=9	
Total	**34**	**388**	**7**	**37**	**425**

Key participants in the evaluation per country / organisation

The Netherlands

Table: Interviews Tear Netherlands

SN	Name	Sex	Function	Station
1.	Caspar Waalewijn	M	*Programme Manager of the BuZa programme *in Tear: Programme & Linking Officer	Zeist/NL
2	Martin Herlaar	M	*for the BuZa Programme: member of the Steering Committee, together with Andy Morgan from Tearfund UK *in Tear: Team leader Programme & Linking	Zeist/NL
3	Catharine Jura Sentamu	F	Project Management Consultant on MEAL (Monitoring Evaluation Accountability and Learning)	Nairobi

United Kingdom

Table: Interview (Skype + life in Nairobi) with Tearfund UK

SN	Name	Sex	Function	Station
1	Andy Morgan	M	*for the BuZa Programme: member of the Steering Committee, together with Martin Herlaar of Tear NL *Deputy Head, East & Southern Africa Team	Tearfund UK International Office Teddington/UK

Kenya

Table: Interview with Tearfund Kenya

SN	Name	Sex	Function	Station
1	Gladys Wathanga	F	Tearfund Kenya Country Representative	Nairobi, Tf office
	Informal: the regional support team-members			

Table: Interview with Food for the Hungry (FH) Head office Nairobi, Kenya

SN	Name	Sex	Function	Station
1	Markus Takkunen	M	Country Director	Nairobi, FH office
2	Claire Njuguna	F	Program Coordinator	Nairobi, FH office

Table: KII – In-depth Interviews with external relations of FH in Marsabit, separate per officer; Group KI interview Caritas

SN	Name	Sex	Function	Station
1	Mr. Boru Sarapana	M	Sub County Social Services Office Moyale Social Development under Ministry of East Africa, Labour & Social Protection	Moyale
2	Mr. Umuro Hassan	M	Sub County Drought Information Officer-Moyale of the Department of National Drought Management	Moyale
3	Mr. Patrick Mutua	M	Chief Agriculture Officer Sololo	Sololo
4	Mr. Abdinassir Boru	M	Ward Administrator, Sololo 'Administration, Coordination and ICT', Marsabit County Government	Sololo
5	Mr. Dabasa Dumbi		Area Chief Karbururi/Golole (Uran Ward)	Golole
Caritas:				
1	Mr. Godfrey Godana Guyo	M	Deputy Director & Head of Programs, CARITAS Marsabit (Catholic Diocese of Marsabit)	Caritas office, Marsabit
2	Sr. Milka Wachera	F	Livelihoods manager	Caritas office,

75

				Marsabit
3	Catherine Buke	F	Livelihoods Officer	Caritas offiice

Table: Cluster Team, In-depth interview with the Supervisor and separate one with the Cluster Manager;

SN	Name	Sex	Function	Station
1	Mr. Enock Matoke	M	FH Area Supervisor-Mountain Cluster, department health and Nutrition	Marsabit
2	Mr. Jackson Wachira	M	FH Project Coordinator , of OFDA-funded DRR project, in which Caritas is granted, and had implemented the SHG component	FH office Marsabit
Team members present at the ranking of the ODAC-criteria (at the time of the conference, 22 Feb '17):				
1	Joseph Guyo	M	MSF = Multi Sector Facilitator	
2	Andrew Boru	M	MSF	
3	Fathe Dika	F	MSF	
4	Enock Matoke	M	Supervisor	
5	Claire Njuguna	F	Coordinator	

6 SHGs:

- Walkibna SHG (Sololo Makutano Village, Obbu Ward)
- Tokuma SHG (Lataka Village, Uran Ward)
- Biqila SHG (Karbururi Village, Uran Ward)
- Kayo SHG (Ramata Village, Sololo Ward)
- Woltofana SHG (Anona Village, Sololo Ward)
- Ibse SHG (Anona Village, Sololo Ward)

Table: FGD - SHG Walkibna , GROUP MEMBERS PRESENT (14 out of 14 total membership), Sololo Makutano, Obbu Ward

No.	Member's Name Date of group formation Dec.2014, registration Jul.2015	Gender (M/F)	Position in the group
1.	Jilo Guyo	F	Member
2.	Sallo Somo	F	Secretary
3.	Safia Wako	F	Member
4.	Kulle Boru	F	Member
5.	Chuqullo Dabasso	F	Chairlady
6.	Dale Galgalo	F	Member
7.	Hadija Halake	F	Member
8.	Daki Sigirso	F	Member
9.	Hawo Ali	F	Member
10.	Fatuma Guracha	F	Member
11.	Hadija Dida	F	Treasurer
12.	Chukulis Abduba	F	Member
13.	Qabale Korma	F	Member
14.	Diko Boru	F	Member
15.	Boru Dida Halake (very capable, himself a Pastor with Kenya Assemblies of God (KAG) Church)	M	Village Facilitator
Observer	Fathe Dika- Multi Sector facilitator, FH		

Table: FGD - SHG Tokuma , 14 members present, Lataka Village, Uran Ward

No.	Member's Name Date of group formation Dec.2015 with 15 members, now we are 14 women,	Gender (M/F)	Position in the group
1.	Chole Waqo (+ separate interviews for both functions)	F	Bookkeeper & village facilitator
2.	Jillo Dida Jarso (+ ladder of life assessment)	F	Chairlady (registered)
3.	Kaliti Boriso	F	Secretary
4.	Habadaso Bonaya	F	Treasurer
5.	Tume Guyo	F	Chair for the day
	+ Other 9 members	F	
Observer	Fathe Dika- Multi Sectoral facilitator, FH		

Table: FGD - SHG Biqila (means sprouting) , 8 members of the 14 present, Karbururi Village, Uran Ward

No.	Member's Name Date of group formation 22 Jan.2015 , registration May 2016	Gender (M/F)	Position in the group
1.	Hadija Boru	F	Chairperson for the day
2.	Darmia Qalicha	F	Member
3.	Hadijo Eunice	F	Treasurer
4.	Bordiqo Chichole	F	Member
5.	Daki Boru	F	Secretary
6.	Jillo Wario	F	Member
7.	Galmo Sora	F	Chairlady
8.	Orge Boru	F	Secretary
9	Samuel Godana	M	Village Facilitator

Tabel: In-Depth Interview /FGD with a cross section of SHG members on proposed CLA in Sololo, Conducted in Boru Wario's Home in Karbururi Village

No.	Name	Sex (M/F)	Group Name
1.	Orge Boru	F	Biqila SHG (2 years old)
2.	Bordiqo Chichila	F	Biqila SHG
3.	Loko Roba	F	Upendo SHG (3 years old, but before that longtime part of Mothers' Union)
4.	Lowo Bonaya	F	Upendo SHG
5.	Hawo Garbole	F	Yadata SHG (one and a half years old)
6.	Qaliti Dika	F	Yadata SHG

Table: FGD - SHG Kayo, Ramata Village, Sololo Ward, group consist of 15 members

No.	Member's Name Started Sep.2015	Gender (M/F)	Position in the group
1.	Loko Tari	F	Member
2.	Tole Bule	F	Member
3.	Shuke Qalicha	F	Secretary
4.	Orge Dika	F	Member
5.	Qabale Godana	F	Member
6.	Bahati Galgallo	F	Chairlady
7.	Jillo Aga Tolu	F	Treasurer
8.	Ralia Ali	F	Member

No.	Member's Name	Gender (M/F)	Position in the group
9.	Rahama Halake	F	Member
10.	Asili Dera	F	Member
11.	Hula Galma	F	Day's Chair
12.	Dhahabu Saro	F	Member
13	Boru Dida	M	Village facilitator

Table: FGD - SHG Woltofana, Anona Village, Sololo Ward, group consist of 20 members

No.	Member's Name Group formation 14/08/2016	Gender (M/F)	Position in the group
1.	Buke Halake	F	Member
2.	Halima Saro	F	Member
3.	Kule liban	F	Member
4.	Kashu Molu	F	Member
5.	Tiya Shame	F	Member
6.	Chole Boru	F	Member
7.	Sasure Waqo	F	Treasurer
8.	Loko Golompo	F	Member
9.	Tume Dabasso	F	Member
10.	Gudho Dida	F	Member
11.	Jillo Kome	F	Member
12.	Daqi Qubsa	F	Member
	Boru Dida Halake	M	Bookkeeper and Village Facilitator
	Fathe Dika- Multi Sector Facilitator, FH-Sololo Cluster		observer

Table: FGD - SHG Ibse (means Lighting the Community) , Anona Village, Sololo Ward, group consist of 15 members

No.	Member's Name Date of group formation 16/11/2015, application for registration has been made, but not yet received	Gender (M/F)	Position in the group
1.	Buke Musinga	F	Member
2.	Chole Galgalo	F	Member
3.	Kula Galgalo	F	Member
4.	Qabale Barchi	F	Member
5.	Diko Abduba	F	Member
6.	Qabale Liban	F	Member
7.	Kaliti Jaldesa	F	Treasurer
8.	Qabale Boru	F	Member
9.	Buke Roba (also Village Facilitator)	F	Secretary, Book-keeper & Day's Chair
10.	Halima Guyo	F	Member
	Fathe Dika- Multi Sector Facilitator, FH-Sololo Cluster		observer

Table: FGD with FH Village Facilitators (VF)-4 and Multi-Sector Facilitators (MSF)-3

S/No.	Respondent's Name	Sex (M/F)	Designation
1.	Fathe Dika	F	Multi Sector Facilitator
2.	Andrew Boru	M	Multi Sector Facilitator
3.	Dida Waqo	M	Village Facilitator
4.	Joseph Guyo	M	Multi Sector Facilitator
5.	Ada Tadicha	M	Village Facilitator
6.	Samuel Godana	M	Village Facilitator
7.	Chole Waqo	F	Village Facilitator

Ethiopia

Table: Interview with independent external stakeholder in Ethiopia, not connected with one of the programme organisations

SN	Name	Sex	Function	Station
1	Yosef Akalu	M	Director of Consortium of Self-help group Approach Promoters (CoSAP)	Addis Abeba

1. Tearfund Ethiopia

Table: Tf Ethiopia staff (list as received March '17): Tearfund Horn of Africa Regional Office Team, March 2017

Name	Position/Role	A few Contributions to BuZa Programme	Date of Entry	Date of Dep
Keith Etherington (M)	Ex. Country Rep	1- Led and managed the country team & overall country programme 2-Supported the process of SHG legalisation with strategic partners 3-Initiated CMRC and Long. study in the BuZa programme	31-3-2009	30-6-2016
Ephraim Tsegay+ (M)	Programme Manager Interim Country Rep since 7/'16 Country Rep since end 2016	1- Managed the overall BuZa grant to partners and the country team & country programme 2-Managed the whole programme and BuZa grant for 2.5 years 3-Supported lobbying and advocacy components of the BuZa Programme 4-Managed research with ODI & Trinity Colleague and initiatives with partners 5-Liaised with CoSAP on joint initiatives 6-Supported initiatives with 3 SPPC partners funded by BuZa 7-Communication and liaising with TNL/TFUK on partners	1-4-2008	
Mulugeta Dejenu* (M)	Capacity building Coordinator	1-Developed and managed the capacity building programme for BuZa and other Projects 2- Coached and trained partners and other organisations on CCM/SHGs/SOL 3-Managed support providers and local consultants.	2001	
Tadesse Dadi* (M)	Programme Support Advisor	1-Supported the development and implementation of DRR/SARAR with partners and SHGs 2- Coached and trained BuZa partner staff and other organisations on conservation farming, Sustainable Organic Agri and Business development to be cascaded to SHGs 3-Managed emergency response projects supported through the BuZa programme	2004	
Zelalem Yohannes*+ (M)	Acting Programme Manager	1-Reviewed country office and partners' BuZa project annual activity and budget plans, outcome plans, and quarter, six months and annual narrative & financial reports. 2-Consolidated quarter, six months and annual reports and submitted to TNL 3- Supported the development and implementation of Monitoring framework: SWIS, IPMS, 4- Supported and monitored development of case study with external consultants 5-Done field visits to monitor progress of projects and provided technical back up on implementation 6-Managing SWIS taking over from Eden	15-May 2015	
Eden Mengistu	SWIS Manager	1-Liaised with Apposit in the development and application of SWIS 2- Coached and trained partners on SWIS 3-Developed a guideline on SWIS	1-May 2015	1-2-2016
Genet Beyene (F)	Admin and Finance Manager	1-Reviewed country office and partners' quarter, biannual and annual reports of BuZa projects 2- Provided support to partners on financial management, quality assurance and compliance issues 3-Undertaken field visits and done financial monitoring on regular basis 4- Provided support for 6 mm to regional HoA budget management	aug-10	

Wudie Dabessa	Office Support	1-Support BuZa workshop and meetings held at the country office with strategic partners 2- Support purchases of equipment related to BuZa programme: Mobiles	apr-08	
Hayat Hassen (F)	Admin & Fin assistant	1-completed country office quarter, biannual and annual reports and submitted to line manager for review 2- Arranged field visits, travels and regional/country workshops 3-Supported partners on purchases related to BuZa project	2-2-2015	on maternity leave

+ participated in the kick-off meeting

*participated in the closure session, including self-ranking ODAC-criteria

Table: Interviews with external relations of Tearfund Ethiopia, trained by TfE on SHG

SN	Name	Sex	Function	Station
1	Fikru	M	Dorcas, Director	Addis Abeba office
2	?	M	Dorcas, Project coordinator	Holeta office
3	Maria	F	Country representative of Red Cross Netherlands in Ethiopia	Red Cross Addis Abeba office
4	?	M	Focal person-Red Cross Ethiopia	Red Cross Addis

2. TDA

Evaluators have visited Offa and Kindo Koysha districts of Wolayta zone in SNNPR, Ethiopia

Table: List of participant officers and coordinators (TDA)

N	Name	Sex	Function	Station
1.	Tilahun Tadesse	M	Program manager BuZa programme	Sodo
2.	Abrham	M	Coordinator	Offa
3.	Asrat	M	Finance officer	Sodo
4.	Tamene	M	Coordinator	Kindo Koysha
5.	Mesfin Mathewos	M	Program manager (of other, non-BuZa programme, but close involved in CA	Sodo
6.	Minasse	M	M & E	Sodo
7.	Zeleke	M	Admin and Finance	Offa
8.	Tinsae	M	Program	Offa

Table: List of SHG members in the FGDs

S.N	Name	Sex	Function	Place
1.	Asenake Kuma	M	Main secretary	Offa-SHG1
2	Kecham Asele	M	Assistant secretary	Offa-SHG1
3	Abrham Bisa	M	Book keeper	Offa-SHG1
4	Tadele Kure	M	Cashier	Offa-SHG1
5	Bunaro Buge	M	Assistant book keeper	Offa-SHG1
6	Aster Falta	F	Facilitator	Offa-SHG1
7	Metkia Tuka	M	Animator	Offa-SHG1
8	Berhanu Samuel	M	SHG supervisor	Offa-SHG1
9	Zewditu	F	Cashier	Off-SHG2
10	Bizunesh	F	Facilitator	Off-SHG2
11	Askal	F	Book keeper	Off-SHG2
12	Almaze	F	Book keeper	Off-Kebele 02
13	Asrat Nigate	F	Representative	Off-Kebele 02
14	Abrham	M	Assistant representative	Off-Kebele 02
	Abaynesh	F	Cashier	Off-Kebele 02

16	Woyneshet Wolde	F	Assistant book keeper	Off-Kebele 02
17	Dagnachew Bulo	M	Book keeper	K/Koysha SHG
18	Tesfa Gebeyehu	M	Cashier	
19	Bezabih	M	Assistant book keeper	
20	Wolde Shanka	M	Member	
21	Dayore	F	Member	
22	Askal	F	Member	
23	Shamana Shanka	M	Member	
24	Yohannes Anjulo	M	Member	
25	Ayza Anjulo	M	Member	
26	Bergele Banga	M	Member	
27	Chetie Shanka	M	Member	
28	Gesesse Irno	M	Member	
29	Castro Dablo	M	Member	
30	Ayno Anjulo	M	Member	

Table: Participants in FGD with CLA representatives

SN	Name	Sex	Function	Place
1	Tesfaye Gebeyehu	M	Assistant book keeper	K/Koysha
2	Birane Folla	M	Book keeper	K/Koysha
3	Moges Toma	M	Cashier	K/Koysha
4	Meseret Mena	F	SHG member	K/Koysha
5	Bekele Ernaro	F	Member	K/Koysha
6	Mecha Malehe	M	Member	K/Koysha
7	Dagnachew	M	Representative	K/Koysha

Table: Participants FGD with facilitators

SN	Name of CF	Sex
1	Bisunesh Mena	F
2	Fikre Mamo	M
3	Alemitu Muhe	F
4	Aster	F
5	Teferi	M
6	Yohannes	M
7	Fekadu Petros	M
8	Esrael	M
9	Dinknesh	F
10	Tigest	F

Table: Participants FGD – Kindo Kosha site with SHG- facilitators and Animators

SN	Name of animators	Sex
1	Wajago Wata	M
2	Markas Meja	M
3	Yohannes Waza	M
4	Bekele Gebeyehu	M
	Name SHG facilitators	
1	Mamo Helamo	M
2	Kuma Dima	M
3	Tesfaye Abera	M
4	Fotano Wada	M
5	Disene Banga	M

Table: FGD- Officials 2 levels, Offa District and K/Kosha

SN	Name	Fonction
1	Dawit Mega	Head Administration
2	Wondimul Worsisa	Head of Politics
3	Desalogu Devese	U/Politics
4	Mebratu	Head of Agriculture
5	Aberra	Women & Children Affaires
	Name	**Fonction**
1	Mantta Qostta Bargaba	Head
2	Teferi	Head of Offa District Administration Office
3	Mesay Getahun	Finance/Economics
4	Tesfaye Etoz	Women & Children Affairs, Office Focal Person
5	Teshome Elias	Farming & Natural Resources Office, Head officer

Table: Interview with Board and E/Director of TDA

SN	Name	Sex	Function	Station
1	Siltanu Shiferaw	M	Board Chairman	Sodo
2	Bereket Tasew	M	E/director	Sodo

Table: Participants of Team Closure Session, including facilitated self-ranking ODAC criteria

SN	Name	Sex	Function	Station
1	Tilahun Tadesse	M	Program officer	Sodo
2	Abrham	M	Coordinator	Offa
3	Asrat	M	Finance officer	Sodo
4	Tamene	M	Coordinator	Kindo Koysha
5	Mesfin Mathewos	M	Program officer	Sodo
6	Minasse	M	M & E	Sodo
7	Zeleke	M	Admin and Finance	Offa
8	Tinsae	M	Program	Offa
9	Bereket Tassew	M	E/Director	Sodo

3. EKHC-DC – Commisioner, Central Office

Table: Interviews with EKHC-DC Commissioner and finance staff; plus key central office staff of Gilgal and IUDD

SN	Name	Sex	Function	Station
1	Simon Haile Maiko	M	EKHC Commissioner (since June '16)	Addis, central office
2	Meseret Eguale	F	Finance, BuZa pogramme	idem
3	Gorbacnezal Alemayenu	M	Head of Finance	idem
4	Tamenech (replaces the normal M&E lady who is on maternity leave)	F	M&E, BuZa-SWISS & HFIAS	idem
5	Dinku Shumi (accompanied the evaluation in the field)	M	SHG Promotion Manager	idem
	Gilgal			
1	Endale W. Semayat	M	Training Coordinator	idem
2	Biniam Haile	M	HR & Logistic Manager Former BuZa program coordinator 6 districts	idem

	IUDD			
1	Asaminew Alemayehu	M	Agriculture Programme Coordinator , former coord.in the field	idem
2	Tarekean Yonas	M	M&E Coordinator	idem
3	Asrat Berhanu	M	Training Coordinator IUDD	

4. EKHC-DC / IUDD department

Table: List of 18 CF participated in the FGD (Amaro Program Office)

SN	Name	Sex	Function	Station
1	Teshale Yesfaye	M	Facilitator	Dano Kebele
2	Ashenafi Anbesie	M	Facilitator	Kele 01 Kebele
3	Shibere Abate	F	Facilitator	Kele 02 Kebele
4	Workinesh Gorfu	F	Facilitator	Kele 01 Kebele
5	Netsanet Ankala	F	Facilitator	Kereda Kebele
6	Kagnew Ajele	M	Facilitator	All Kebeles
7	Abole Belayneh	F	Facilitator	Shefale
8	Tesfaye bezuneh	M	Facilitator	Ketena Akababi
9	Meskelu Medhin	M	Facilitator	Jelana Akababi
10	Atenafu Asfaw	M	Facilitator	Darba Akababi
11	Tariku Ayele	M	Facilitator	Gamulo
12	Asmar Achufi	M	Facilitator	Zoqupa
13	Abebe Arisa	M	Facilitator	Mareta
14	Abebe Menidaye	M	Facilitator	Areda
15	Eshetu Tibebu	M	Facilitator	Gumere
16	Samuel Bursa	M	Facilitator	Kele
+ 2	**Total 18**			

Table: FGD, List of Program Management members participated in the FGD (Amaro Program Office)

SN	Name	Sex	Function	Station
1.	Bobi Mekonne	M	Program coordinator and management member	Amaro Program Office
2.	Kedasa Kefa	M	Management chairman	Church member, formerly general secretary
3.	Alemayehu Girma	M	Management member	Church general secretary
4.	Masresha Mengesha	M	Management member	Church member
-	Mr. Medhin	M	Governmental staff from Food Security Department, was not around, did not attend meeting	

Table: FGD, List of Project coordinators participated in the FGD (Amaro Program Office)

SN	Name	Sex	Station
1.	Kaleb	M	Amaro program office
2.	Getachew	M	Derashe project office
3.	Tegegn	M	Burji project office
4.	Bogale	M	Derashe Project officer
5.	Endalkun	M	M & E at Amaro program
6.	Bobi Mekonnen	M	Program coordinator, Amaro
7.	Asamnew	M	EKHC-DC head office
8.	Dinku Shume	M	EKHC-DC head office

Table: FGD – with CLA Fares

SN	Name	Sex	Function	Name of SHG	# of SHGs member
1.	Kifle Kamole	M	Auditor	Matsa Millennium	16
2.	Worknesh Arero	F	Member	Arenguade	16
3.	Ayelech Gedebo	F	Member	Gote	20
4.	Tiglua Berhanu	F	Member	Gote	
5.	Firehiwot Bitew	F	Secretary	Ruhama	17
6.	Tsehaynesh Shado	F	Chairlady	Ruhama	
7.	Asarefegn	M	Member	Tsehay	16

The CLA Fares counts total 12 members (2 delegates per SHG) From SHG Debora the 2 members are absent, plus another 5 members could not come. Fares started March 2014 with 4 SHGs, added 1 in June 2015, and in August 2015 the last one was added, plan is to have 8 SHG as member.

Table: List of Government stakeholders participated in the FGD (Amaro Woreda Office)

SN	Name	Sex	Organization	Function
1.	W/ro Bereket Bezabih	F	WCA office	Head
2.	Ato Tadele Ashenafi	M	Agriculture office	FS department head
3.	Ato Henok Gezahegn	M	Labour and Social affairs office	Social protection head

Table: List of SHGs/CLAs, book writers and facilitators contacted (Amaro program office)

SN	Name of SHG/CLA	# of members		Book writer	Facilitator
		Female	Male		
1.	Matsa Millennium	11	5	Kifle	Worknesh
2.	Andinet	16	-	Semegn Bekele	Teshale
3.	Delo	8	7	Wondimu Odiage	Teshale
4.	Belinda	2	13	Teshale	Teshale
	CLA Fares :	**6 SHGs:**		Tsehaynesh Shado, chairlady	

Table: List of participants in the Team Closure Session (Amaro program office)

SN	Name	Sex	Function
1.	Kaleb	M	Amaro program office
2.	Kassahun Kadassa	M	Project officer (SOL presentation)
3.	Tegegn	M	Burji project office
4.	Bogale Haise	M	Derashe Project officer
5.	Amanuel	M	Junior accountant
6.	Bobi Mekonnen	M	Program coordinator, Amaro
7.	Hibret	F	Secretary and cashier
8.	Teshale Fanos	M	M & E, Amaro program
9.	Kedasa	M	Program management team chair
10.	Dinku Shume	M	EKHC-DC head office program manager
	Participated in the session on Training/Capacity building:		
	GetaCuew Fantaye	M	CCMD Coordinator, Training Capacity Building

4. EKHC-DC / Gilgal department

Table: List of participant officers and coordinators staff of Gilgal

SN	Name	Sex	Function	Station
	Frew Lembebi	M	Woreda Officer	Yabelo
	Tibebu Kefle	M	Woreda Officer	Miyo

3	Nigatu Terefe	M	Woreda Coordinator	Dire Dawa
4	Tesema Mengesha	M	Woreda Coordinator	Yerga Chefe
5	Dawit Tsedimo	M	Woreda Officer	Dire Dawa
6	Wubnesh Hailu	F	M & E	South Ketena
7	Bekele Satu	M	Gilgal Coordinator	Dilla
8	MichaelYohannes	M	Assistant coordinator	Gilgal
	Dinku Shume	M	Program Manager	EKHC-DC

Table: List of Gigal Management members (Zone)

SN	Name	Sex	Organization	Function at Gilgal change management level	Station
	Bekele Satu	M	EKHC-DC Gilgal	Coordinator and secretary of the change management	Dilla
	Tesema mengesha	M	EKHC-DC Gilgal	Yergachefe coordinator	
3	Wubnesh Hailu	F	EKHC-Dc Gilgal	M & E	South Ketena
4	Dawit Bune	M	Education office (government)	Change Management chair	Education office
5.	Michael Yohannes	M	EKHC-DC Gilgal		Dilla
6.	Berhanu Bire	M	EKHC-South	Change management member	Yerga Chefe
	Dinku Shume	M	EKHC-DC	Program Manager	EKHC-DC

Table: FGD with Facilitators

SN	Name of CF	Sex	District
1	Endrias Kefle	M	Yerga Chefe
2	Dawit Gizaw	M	Yerga Chefe
3	Bereket Tilahun	M	Yerga Chefe
4	Niguse Wako	M	Yerga Chefe
5	Shiferaw Shalo	M	Yerga Chefe
6	Zinaye Alemu	F	Abaya
7	Bekana Niguse	M	Abaya
8	Aster Mekonnen	F	Abaya
9	Nigatu Shiferaw	M	Abaya
10	Addisu Shiferaw	M	Abaya
11	Desalegn Beyene	M	Abaya
12	Tamrat Fikru	M	Abaya

Table: List of visited SHGs

SN	Name	Region	Zone	District	Kebele	Village	Member	Remarks
1.	Megene Hula Bare	SNNPR	Gedio	Yergachefe	Suke	Bokisa	14	Mixed group
2.	Baronege Dagen	SNNPR	Gedio	Yergachefe	Suke	Bokisa	12	Men only
3.	Ebsitu	Oromia	W/Guji	W/Abaya	Guangua	01	12	Women only
4.	Biqqaa Quffaa	Oromia	W/Guji	Dugda Dawa	Birkitu Magadaa	Koni	15	Men only
5.	Abdi Boru	Oromia	W/Guji	Dugda Dawa	Birkitu Magadaa	Koni	15	Men only

Table: Visited individuals (SHG members) engaged in various IGAs

SN	Name	Region	Zone	District	Kebele	Village	IGA type	Remarks
1.	Bereket Mengesha	Oromia	West Guji	W/Abaya	Keleltu Tinkrase	Tinkrase	Fattening	SHG linked with MFI
2.	Kidist Ayana	Oromia	W/Guji	W/Abaya	Keletu Tinkrase	Tinkrase	Milk cow	Same
3.	Tamrate Hundee	Oromia	W/Guji	W/Abaya	Keletu Tinkrase	Tinkrase	Vegetable	CA farmer

Table: List of participants in the Debriefing and closure session of Gilgal

SN	Name	Sex	Function	Station
1.	Frew Lembebi	M	Officer	Yabelo
2.	Tibebu Kefle	M	Officer	Miyo
3.	Nigatu Terefe	M	Coordinator	Dire Dawa
4.	Dawit Tsedimo	M	Officer	Dire Dawa
5.	Desalegn	M	Officer	Abaya
6.	Wubnesh Hailu	F	M & E	South Ketena
7.	Bekele Satu	M	Gilgal Coordinator	Dilla
8.	MichaelYohannes	M	Deputy coordinator	Gilgal
9.	Dinku Shume	M	Program Manager	EKHC-DC

Somaliland

Table: Interview with Tearfund Somaliland/Somalia

SN	Name	Sex	Function	Station
1	Stephen Mwalo	M	Programme Manager, Tearfund Somalia/Somaliland Country Representative	Nairobi

Table: List of participants in the Team-Kick-off and Closure sessions (in Gargaar office in Hargeisa), including facilitated self-ranking ODAC criteria

Name	Designation
Mr. Mohamoud Amin	Program Manager
Mr. Jama Mohamed Ibrahim	SHG Officer - Hargeisa
Mr. Abdbisamad Ali Yusuf	SHG Field Coordinator - Burao
Mr. Muna Ibrahim	Finance Officer
Ms. Hakima Fadal	Asst. Admin and Finance
Mr. Mohamed Awil	M & E Officer (former)
Mr. Hassan Awil	Programme Development Coordinator
Mr. Mustafe Faarah	Togdheer - Regional Coordinator
Ms. Noora	Admin Assistant, Burao
Mr. Bashe	Admin and Finance (former)
Mr Abdirizack	SGH Officer
Mr. Stephen Mwalo	TfSL Country Rep

Table: FGD – with 7 facilitators Hargeisa area

SN	Name	Sex	Function
1		F	
2		F	
3			
4			

Table: Dinner-meeting with Tearfund Somaliland partners, of them WR and WC implement SHG as result of Tf training

SN	Name	Sex	Function	Station
1	Yuusuf Seth Clarkson	M	SL Director World Relief Germany (8 SHGs)	Hargeisa
2	Mohammed A. Hassan	M	World Relief Germany	Hargeisa
3	Adufatah Abdulahi Jama	M	Sonyi Umbrella (Somaliland National Youth	Hargeisa

			Organisation), umbrella of 5 organisations	
4	Michel Kiwombojjo	M	World Concern, Country Director (13 SHGs)	Hargeisa
5	Damaris Muema	F	World Concern, Finance	Hargeisa
6	Johnson Rawule	M	World Concern , Support Manager	Hargeisa

Table:, FGD - Meeting with Platform SHG working group members/ Ministry of Labour and Social Affaires

SN	Name	Sex	Function	Station
1	Mohammed Ismail Hassa	M	Statistics Head MOLSA	Hargeisa
2	Alkarum Omar Odawaa	M	Head of Labor Dispute (Education, Medical, Skills training).	Hargeisa
3	Hassan Muhumad Ali	M		Hargeisa
4	Aishahamda Mohamed	F	Head of Social Protection/ Womens Affaires	Hargeisa
5	Mohamoudmed Amin	M	Field Director Gargaar	Hargeisa

Table: Meeting Board of Gargaar,

SN	Name	Sex	Function
1	Khaalid Hassan	M	Board member- interim/ reorganisation Former SPARK country manager
2	Ahmed M. Aden	M	Board member; Internat. Trade Specialist
3	Sacda A Ahmed (absent)	F	Board members; Country Rep. Action Aid
	Mohamoud Amin	M	Field Director Gargaar

Table: Visit Statehouse IDP camp, FGD – members SHG', Hanagaal Jawakal and Murugmaal , and CLA members (Dalada = Umbrella)

SN	Name	Sex	Function
1	Aadan Madar	F	Chair of CLA
2	Suhib Ibraamin	F	
3	Sahra Hanfi	F	Chair, Hanaqaad
4	Sadrsm	F	Bookkeeper
+ 20 members from 3 SHGs who are member of the CLA			
+ visit homes and IGA of the members as time / the dark allows			

Table: Visit Stadium IDP camp, FGD – members SHGs , and CLA

SN	Name	Sex	Function
1		F	
2		F	
3			
4			

Table: Visit semi-rural/ re-settlement village Digaale, IDP-camp FGD – members SHGs , and CLA

SN	Name	Sex	Function
1	Hassen Omar Digale	M	Village Head
2		F	
3		F	
4		F	

Table: Visit rural Baliggbadle, pastorists, FGD – members SHGs Ilays and Wayo Arag

SN	Name	Sex	Function
	Wayo Arag = Experience, started in May 2014		
1	Naya	F	Assistant bookkeeper
9	+ 8 ladies	F	
	Ilays = Light , started early 2015		
10	Farija	F	Assistant Group Leader
20	+ 10 ladies	F	

Table: KII – with divers External Stakeholders (separate in their offices in Hargeisa)

SN	Name	Sex	Function
1	Khalil Mohamoud Ali	M	Micro Dahab MFI, Branch Manager
2	Abdirahman Osman Gaas	M	NAFIS Network, Executive Director
3	Khalid Sa'ad Hersi	M	NAFIS Network, SHG National Coordinator
4	George Waigi	M	Team Leader in BDO (World Bank Program), for the SMEF (Small and Medium Enterprise Facility)
5	Ahmed Esse	M	Spark Programme Manager (dives financial products)

Burao

2 SHG: Dalsan & Guryosamo (together 27 members present)

2 SGH: Sagal and Ilays (together 25 members present)

1 CLA: Horusood (15 members present)

2 Facilitators

Khadiijo Caateeye , since Jan'12 with Guryosamo, and since May'14 with Dalsan

Amina Adam. since March'15 with Sagal and Ilays

Table: Participants in FGD Burao Dalsan & Guryosamo SGH Members

No	Names		No	Names
1	Halimo Botan Mohamed		15	Nimo Ahmed Ali
2	Nimo Mohamed Hussein		16	Amina Hirsi Ahmed
3	Fadumo Abdillahi Maris		17	Asia Mohamed Awale
4	Fadumo Yusuf Jama		18	Halimo Haji Yusuf
5	Amina Ahmed Hassan		19	Khadar Ali Jama
6	Nadira Ahmed Hirsi		20	Kaltun Nuh Mire
7	Fadumo Ismail Mohamed		21	Aanab Adaiye Dhible
8	Zainab Ali Bulale		22	Faisa Mohamed Ali
9	Shams Mohamed Ahmed		23	Kaltun Saeed Duale
10	Fardus Muse Jama		24	Sainab Aidid Hisir
11	Istahil Dire Bulale		25	Amina Sulub Diriya
12	Samira Mohamed Abdi		26	Fardus Mohamed Faarah
13	Halimo Hassan Saleban		27	Rodoa Faarah Ahmed
14	Asia Mohamed Awale			

Table: Participants in FGD Burao Horusood CLA

No	Names		No	Names
1	Roon Odowa Fidhin		9	Triq Jama Hassan
2	Sahra Omar Abdillahi		10	Hawa Ahmed Bulale

No	Names		No	Names
3	Amina Abdi Ahmed		11	Fadumo Esse Hair
4	Sainab Abdi Yusuf		12	Mona Faarah Ismail
5	Hinda Ahmed Mire		13	Maryama Mohamed Duale
6	Farhia Adan Mohamed		14	Amina Abdillahi Duale
7	Amina Hassan Jama		15	Hali Mohamed Haidhle
8	Nimo Awil Yusuf			
9	Triq Jama Hassan			

Table: Participants in FGD Burao Sagal and Ilays SHG Members

No	Names		No	Names
1	Anab Adam Hirsi		14	Asma Hussein Jama
2	Rahma Adam Hirsi		15	Yurub Rashid Haybe
3	Sulaykha Abdillahi Yasin		16	Maryam Ismail Mohamed
4	Rahma Abdillahi Jama		17	Ifrah Aaby Duale
5	Sainab Ali Khayre		18	Boud Abdi Mohamoud
6	Anab Ali Ahmed		19	Deqa Dhuh Saleban
7	Lucky Nuuh Saleban		20	Roda Ali Ahmed
8	Mona Saleban Ali		21	Shukri Abdi Ahmed
9	Hayat Hassan Ahmed		22	Kaltun Hassan Faarah
10	Nimo Hassan Jama		23	Kaltun Ismail Qasim
11	Sado Mohamed Sulub		24	Fardus Saeed Hashi
12	Fadumo Mohamed Saleban		25	Safiya Ali Faarah
13	Yasmin Abduqadir Esse			

What is food security? According to the World Food Programme (WFP)

People are considered food secure when they have availability and adequate access at all times to sufficient, safe, nutritious food to maintain a healthy and active life. Food security analysts look at the combination of the following three main elements:

Food availability:

Food must be available in sufficient quantities and on a consistent basis. It considers stock and production in a given area and the capacity to bring in food from elsewhere, through trade or aid.

Food access:

People must be able to regularly acquire adequate quantities of food, through purchase, home production, barter, gifts, borrowing or food aid.

Food utilization:

Consumed food must have a positive nutritional impact on people. It entails cooking, storage and hygiene practices, individuals 'health, water and sanitations, feeding and sharing practices within the household.

Annex 3: Starting point, Logframe as on 28 Feb.'14

Herewith some extracts from the document 'Logframe Strategic Partnership Protracted Crisis, 28th February 2014', showing how the program at the starting point was formulated (the full document counts 15 pages).

Type of activity and goals

Extent to which you are contributing to the goals of the policy framework Strategic Partnerships Protracted Crisis 2014-2016.:

Tear has chosen to work on the following 3 outcomes for its programme in the Horn of Africa:

> **Outcome 1 – Self Help Group (SHG) approach enhanced**
> In Ethiopia, Somaliland and Kenya, in crisis-affected/ crisis-vulnerable and drought-prone communities, marginalised people, especially women, are able to sustainably grow and develop the self-help institutions which support their households to establish and sustain resilient livelihoods.
>
> **Outcome 2 – Development actors strengthened in using the SHG approach**
> Capacity of actors involved in food security strengthened to improve the quality of their existing SHG work or to start including the SHG approach in their programmes.
>
> **Outcome 3 – SHG approach adopted as important strategy for resilience building with public and private agencies**
> State and Non-State actors envisioned on the potential of the SHG approach and enabled to utilise it to transform the lives of people, especially women, vulnerable to drought or other crisis related events.

The rationale for these outcomes and the link with the objective of Food Security

Outcome 1:

Self Help Groups (SHGs) are the key approach of Tear, as presented in the track record. The track record has explained how SHGs contribute to improved economic and social capacity and resilience of members. Through the membership of SHGs poor peoples' ability and confidence increases enabling them to take new initiatives. SHGs, together with the wider levels of Cluster and Federation Level Associations (CLAs, FLAs), provide members with learning opportunities to improve existing livelihood initiatives and/or establish new ones, such as Income Generating Activities (IGAs). Increased production and income will result from Conservation Farming and other income generating activities as promoted by SHGs and through value chain development, enabling linkages with other actors to sustain development. This increased productivity links directly to the chosen objective of Food Security since it increases availability of and access to food. Increasing agricultural production and income enables investments in education and assets and with the social and economic support provided by SHGs livelihoods become increasingly more resilient to the effects of drought and other crisis.

Outcome 2:

The partnership of Tear with the Dutch government will extend the work with SHGs and improve development outcomes enabling success factors to be learnt and shared widely. The extension into new areas will pose questions for which learning opportunities will be created. In order to achieve continuous improvement, the capacity of different actors will be strengthened allowing new elements to be introduced and tested to improve measurement and performance of processes. Emphasis will be put on linking with state and other non-state actors to strengthen understanding and capacity to utilize the SHG approach to better achieve outcomes in their programmes.

Outcome 3:

The influencing of other important actors involved with food security and livelihoods is an important element of the programme. The partnership of Tear with the Dutch government and connection with embassies and other strategic partners, will open up opportunities for Tear to engage with such actors and set an agenda for community involvement in food security policy through SHG structures. The recognition of community opinions by such actors will help to increase the confidence of local communities in the government structures. Policy has an important impact on food security on the long term.

The span of influence of the programme to reach the outcomes

1. The expansion of SHG work will be determined partially by the local context in the target communities in Ethiopia, Somaliland and North Kenya. As the track record of Tear explains, there is much experience in the areas of SHGs, IGAs and Conservation Farming. There are new elements to be included, with which some

experience has been gained, but further growth is necessary, for example with web based M&E. There is an active learning agenda, and together with the past experience, this will help to reach the outcomes.

2. Capacity development is key in the programme. It is not a standard programme to deliver outputs into the community, but rather a programme to build up sustainable community structures and problem solving capacity. The past 12 years have seen a steady development of capacity to support this by Partner Organisations and this programme will build on this further.

   The development of capacity of other actors has happened in the past. SHGs were also included by Tear in the ICCO Alliance programme in Ethiopia as a valuable component both for food security as well as for health. Under this programme there will be a new opportunity to use other networks of strategic partners for learning on SHGs, but also government staff and staff attached to important programmes like PSNP/HABP[1]. The influence of the programme to reach these new partners will be increased through the strategic partnership and results will be annually evaluated in the strategic partnership meetings.

3. Achieving change of policy and practice of important actors is outside the span of control, but within the extended sphere of influence that the partnership brings to Tear as an organization. The approach has a good potential substantiated by the 2013 evaluation[2]. It is expected that active networking will increase the interest in inclusion of SHG work for food security. Apart from having the approach adopted, the structure of SHGs will also strengthen advocacy option of the SHG-members. There is evidence of local level policy/practice being influenced by SHG members. Also relationships and capacity of implementing partners will be enhanced to influence policy at local and national levels. This will be supported through evidence based research.

Logical consequence of the problem description from the context analysis

Extent to which the proposed goals and results logically arise from context analysis. The context analysis in Tear's track record concentrated on:

> **People** – mistrust between groups of people; this has links to the livelihoods of the different people groups, their ethnic identity, their geographic location, their religion.
>
> **Profit** – increased competition for scarce resources, which is fuelled by increased population sizes, environmental degradation, recurrent disasters and economic interests of powerful parties to utilise large chunks of land for private business.
>
> **Power** – absence of good governance in the region to a large extent, lack of representation of the people and low trust of people in those who are in governance.

The track record also showed that there are many cross border issues between the states in the Horn of Africa, with conflicts between Ethiopia and armed groups in Somalia, between Kenya and Somalia etc.

This led to the statement of the contribution of Tear in addressing this through:

1. Increased cohesion in the target areas, between different groups and also more harmony between men and women
2. Increased income generation and strengthening of local social protection networks
3. Support to more democratic local government with attention to the marginalised

This approach chosen by Tear was based on the past experience with SHGs. The results of the SHG approach were investigated by an independent evaluator in 2013[3] . This model showed increased cohesion in the community since groups meet weekly and build up personal confidence of the members as well as mutual support. The SHG model also showed increased income, increased food intake, increased asset accumulation and increased school attendance of children of SHG members; high cost to benefit ratios were determined and for the external donor these rose to 1:400.

The cross cutting issues have been addressed in the approaches as follows:

Extent to which the cross-cutting themes (gender, environment and good governance) are integrated into the log frame.

Gender: In developing the detailed log frame with indicators, there are several instances where the result will be measured disaggregated for male and female. This will allow the results of programme for both men and women, especially women headed households, to be understood. Typically the relationships between husband and wife improve as the women get more confidence and contribute more to household income through the SHG membership. The majority of SHG members are female (70%). Also other gender aspects like the role of

91

women in value change development will be monitored. Gender results of the programme will be followed through dedicated studies. Results on improvement of the role of women through lobby work by SHG networks have already been mentioned.

Environment: Several SHGs are already doing environmental protection measures to safeguard their asset base. The learning of the SHGs will also include activities to protect the environment. In the development of indicators Tear will use an indicator to monitor the protection work done by SHGs. Conservation farming also promotes soil fertility which contributes to a healthy environment. Since environmental degradation is a key factor in the resilience of livelihoods, it will be included in all livelihood studies.

Good governance: CLAs and FLAs will help to make (local) governments accountable to their constituency and to give the poor in the community a voice with the government. This links to Outcome 3 of the programme. It is seen as a direct result of the SHG structures, which bring poor people together in affinity groups, grow their confidence and provide a vehicle to express their opinion. As the SHG movement grows from the present 12.000+ groups to larger numbers, it can be expected that their contribution to good governance will increase.

Financial planned expenditure for the three outcome areas. Annex to Log frame Tear for Horn of Africa 28/2/14

Year	2014	2015	2016
Outcome 1	€ 625.000	€ 625.000	€ 625.000
Outcome 2	€ 500.000	€ 500.000	€ 500.000
Outcome 3	€ 125.000	€ 125.000	€ 125.000

(It is not yet clear if the financial planning goes till December 2016 or March 2017. In the last case the planning needs to be adapted).

→ Note evaluator: this was the situation on the moment of the final version of the document February 2014. Later, a no-cost extension has been granted until the end of March 2017.

In case of an emergency which threatens the realized outputs of the programme, an amount up to 10% of the annual budget may be used for emergency assistance to preserve development gains and protect lives, in consultation with the Dutch Government.

Notes

[1] Productive Safety Net Programme / Household Asset Building Programme (national food security programmes in Ethiopia).

[2] Partnership for change: A cost benefit analysis of SHGs in Ethiopia (Venton, Courtenay C. et al, 2013)

[3] See endnote 2.

Annex 4: Starting point, Baseline report

The start situation of the project is described in the Baseline Report[38]

The programme baseline report dates from November 2014, data gathering was from August-October 2014. The baseline report seeks to provide an understanding of the current situation in relation to the intended impact of a project funded by the Dutch Government (BuZa) over the period 1 April 2014 – 31 March 2017.

Locations presently targeted by the project in Ethiopia are:
- Segen Hizboch Zone in SNNPR with (4) Districts (supported by the Ethiopian Kale Heywet Church (EKHC) – Integrated Urban Development Department (IUDD);
- Kindo Koysha and Offa Districts in Wolaitta Zone, SNNPR (supported by the Wolaita Kale Heywet Church – Terepeza Development Association);
- 6 districts in Borana zone, Oromiya Region and 1 district in SNNPR (supported by the EKHC –Rural SHG Department Gilgal).

Locations presently targeted in Somaliland are:
- Hargeisa
- Burao
- Rural Area between these two cities

Locations presently targeted in Kenya are:
- Sololo Sub-district in Marsabit county.

Selection of the project target area's

Locations have been targeted based on assessment that they in chronic crisis are particularly chronic food insecurity due to poverty and the impact of hazards, such as drought. Some communities are impacted by ongoing conflict with neighbouring communities.

The programme in short

The BuZa supported programme is intended to have the impact of:
Vulnerable people in crisis/ conflict affected and drought prone areas are more able to cope and adapt in times of disaster leading to increased food security.
It is proposed that this is measured through two indicators:
1. *% of households in the target areas with increased food security as measured by the Household Food Insecurity Access Scale (HFIAS). (MDG 1, 4)*
2. *No of households with increased total assets (valued in Birr, KSh, SlSh), as measured in the SWIS web-based monitoring, which were able to avoid the selling of productive livelihood assets in times of crisis during the past 12 months.*

The project will run over a 36 month period to enhance the impact of the SHG approach for those already involved, and enable more people to benefit from it. The intended result of the programme has been determined under 3 outcomes each with an associated measurement, as follows:

1. *SHG Approach enhanced - food-poor people, especially women are able to sustainably grow and develop the self Help institutions which support their households to establish and sustain resilient livelihoods & Social networks*:
   - % of households (disaggregated male or female headed) with increased average monthly income as measured by the SWIS web-based monitoring;
   - No of SHGs that has taken an external training and done a significant wider community activity in the past year as measured by the SWIS web-based monitoring.

2. *Development actors strengthened in SHG approach - Capacity of actors involved in food security strengthened to improve the quality of their existing SHG work or to start including the SHG approach in their programmes*.
   - Percentage of SHGs, which need follow up based on their semestrial SWIS report, and that is actually followed up;
   - Number of SHG facilitators practising self-organised approaches to learning;

- No of external organisations or government departments coached to set up SHGs to strengthen Food Security in the past year.
3. _SHG approach adopted by public and private agencies_ - State and non-state actors envisioned on the potential of the SHG approach and supportive to utilise it to transform the lives of people, especially women, vulnerable to drought or other crisis related
   - Number of influencing actions by partner and/or SHG/CLA/FLAs leading to policy or practice change by development actors at local or higher levels (e.g. SHG recognition, business licencing, regulation on access to credit);
   - Average number of institutions, CMRCs, government or private sector services, accessed by SHGs in the past year (e.g. credit, skills training, micro-finance, insurance etc.) as measured by the SWIS annual web-based data sheet.

The development of the indicators

The development of the indicators based on the Theory of Change (**see Annex 4**) , has taken place with representatives of the three countries Ethiopia, Somaliland and Kenya from February 2014. The outcomes of the programme were submitted to the Dutch government by the end of February 2014. The relevant indicators have been developed and discussed during meetings of the three countries, during the April start up workshop and during the Baseline workshop of August 2014. While doing the measurements of the baseline, some indicators were found to measure two issues, but it was decided not to change the indicators since all countries and partners need to be involved. Adaptations of some indicators may be done during the programme implementation to make the indicators more relevant and/or precise. This will be done during the learning meetings that are organized at least once during each year with involvement of all partners.

The baseline figures

The baseline report seeks to provide an overview of the situation in the target locations of the BuZa supported programme according to indicators presented in the Logical Framework.

SHGs and Demographic Profile

In Ethiopia the SHG approach was before this BuZa programme already being implemented by the 3 implementing organisations in 11 of the 13 district locations targeted for the BuZa program, Kenya started at zero since the implementer Food for the Hungry had not worked with SHGs before, and in Somaliland the implementer Gargaar executes the BuZa program in the same 3 working areas as where they had worked with SHGs before.

Tools for measurement used in the baseline
1) **HFIAS** (Household Food Insecurity Access Scale)has been used to measure household food insecurity. This measures household access to preferred food as defined by the respondent. Based on the UNDP standard a form was developed for the HFIAS data collection, the same form for the 3 countries.
2) **SWIS** (SHG Web-based Information System) (SWIS) was already set up by Tearfund Ethiopia before the BuZa program started, in order to collect SHG-data in Ethiopia alike for all her national funded partners working with SHGs in Ethiopia. The system was in a piloting stage, and extended in 2014 to cater for the BuZa- indicators as applied by the 5 BuZa executing (I)NGO's (3 Ethiopia, 1 Kenya, 1 Somaliland).

The 0-measuring on household food insecurity

Table 5. Results of HFIAS survey for questions 7-9 for all target locations combined in Ethiopia

Location	Household Food Insecurity Status	Food Security Status <6 months (no SHG effect category)	Food Security Status of SHG members involved in SHGs for 6 months to 3 years	Food Security Status of SHG members involved in SHGs for more than 3 years
Composite Analysis of data from all locations	Sample Size	294 Households	102 Households	48 Households
	Food secure	19%	54%	73%
	Least food insecure	31%	25%	25%
	Moderately food insecure	31%	15%	2%
	Severely food insecure	19%	4%	0%

Table 8. Household Food Insecurity Access Scale HFIAS Somaliland

Accumulative Score of Q7a-9a	Food Insecurity Status	% of Respondents
	Sample Size = 150 Households out of the 112 existing SHG's	
0 to 2	Least Food Insecure	58%
3 to 5	Moderately Food Insecure	33%
6 to 9	Severely Food Insecure	9%

Table 7. Household Food Insecurity Access Scale HFIAS Sololo Sub-County Kenya,as executed July 2014

Sub County	Household Food Insecurity Status	Food Security Status(Baseline)	Percentage
Moyale / Sololo	Sample Size	199 Households in the sub-locations planned for SHG work in the BuZa project	
	Food secure	54	27.14%
	Moderately food insecure	79	39.70%
	Severely food insecure	66	33.17%

The HFIAS data collected was downloaded from Management Reporting Portal (MRP) and analysed using SSPS and Microsoft Excel software.

The 0-measuring on socio-economic and health trends of SHG members
No figures available in the baseline report of 27 Nov.'14.

The establishment and development of SWIS has proven challenging due to the extensive range of data being collected, processed and then made available through reports to stakeholders throughout the system. Whilst inputting the data needed to support this baseline the system developed a fault and had to be taken off-line by Apposit LLC for a period of four weeks[39].

Three data collections forms have been developed (HvH: at the baseline-report-date) using the Open Data Kit (ODK) technology for the ongoing collection of data from SHGs :

- Registration form – both for old groups where no baseline was collected plus all new groups.
  Content: this includes details about the SHG and its individual members including children and their current education status. Once collected this data is stored on the MRP and whilst may be updated it is not re-collected, the subsequent collection of data for the group and members is linked with this data enabling time series data to be collected from group and individual member level.

- Semi-annual form - 6 months from the date the SHG is established
  Content: to track socio-economic and health trends at individual member level.

- Annual Form - 12 months from the date the SHG is established
  It is intended that data will be collected within the anniversary month of the SHG formation to track changes at individual member level regarding engagement in economic, social and political activities and how this impacts on the welfare and education of household members. In addition data will be collected to assess how the SHG is functioning.

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[38] Baseline report for HoA Food Security Programme final, 27 November 2014

[39] Apposit LLC is an Ethiopian registered company providing mobile and web-based solutions to the transmission, analysis, reporting and management of information. See http://www.apposit.com for further information.

Annex 5: Theory of Change BuZa grant April'14-March'17

Tear NL – HoA - Theory of Change 6 March 2015

Mission: in partnership with the Dutch government and other partners develop the SHG approach to build peaceful and resilient communities for marginalised people in the Horn of Africa
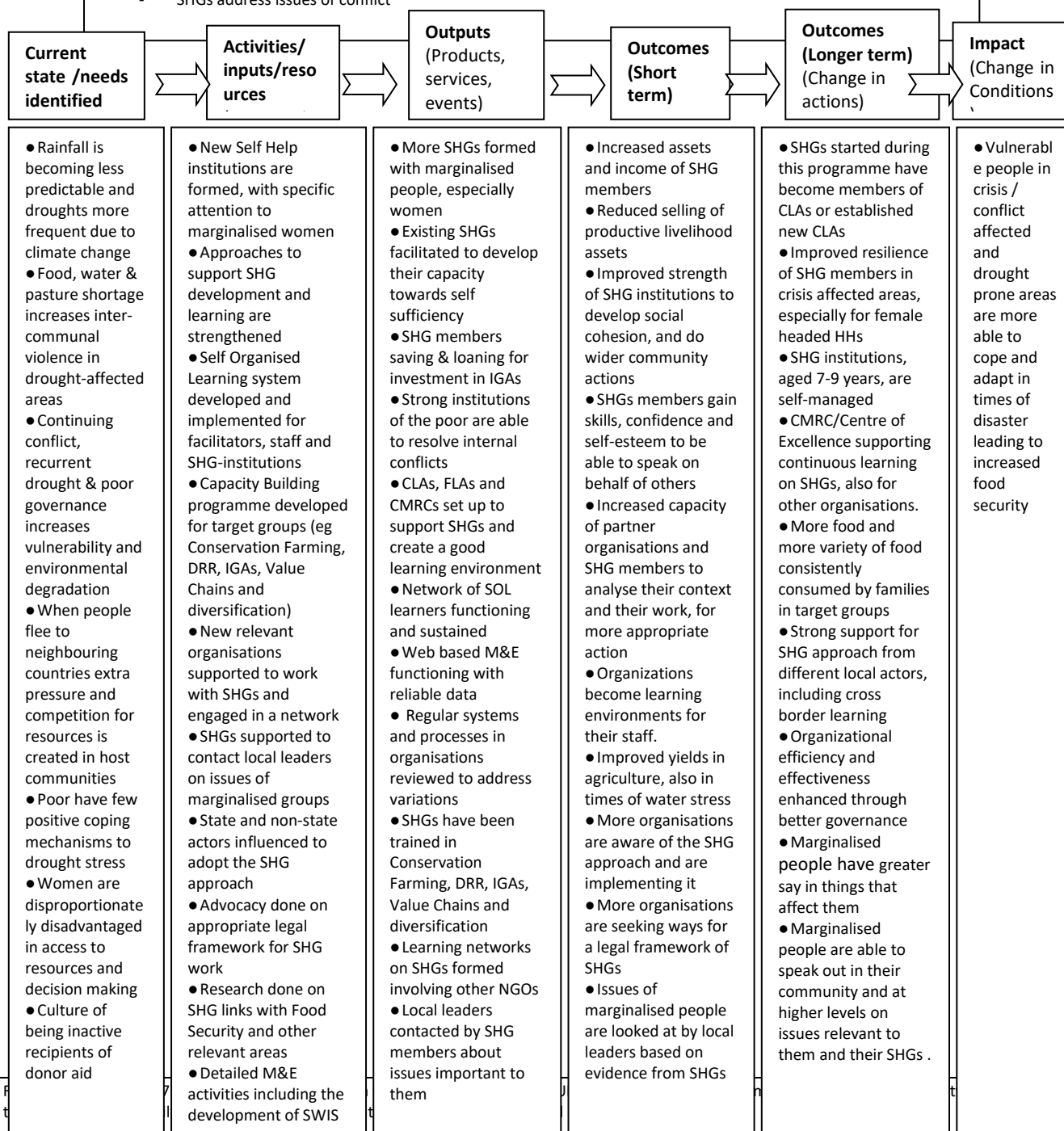
Hypothesis/Statement of the Problem:
Marginalised people in the Horn of Africa do not have access to enough food…

Risks: See separate sheet
Assumptions:
- Support for SHG work by governments and appropriate legal environment to operate
- Partner organisations resist a welfare approach and motivate their staff to strengthen people's own capacity
- No major crisis in the area, leading to large scale displacement and instability
- SHGs are able to graduate after 7-9 years with support of CMRC and CLA/FLA
- Self-Organised Learning is an effective method for growing individual capacity
- Communities have been trained in Conservation Farming before the rainy season and are willing to apply it
- Conservation farming produces better yields in the chosen target areas
- SHGs empower their members
- Marginalised people are the poorest of the poor
- Resilience can be tested before or after a shock
- SHGs address issues of conflict

Vision: In combination with other partners contribute to a population in the Horn of Africa which is able to provide for its own food needs, also in times of crisis, to live healthy lives.

Current state /needs identified	Activities/ inputs/resources	Outputs (Products, services, events)	Outcomes (Short term)	Outcomes (Longer term) (Change in actions)	Impact (Change in Conditions)
●Rainfall is becoming less predictable and droughts more frequent due to climate change	●New Self Help institutions are formed, with specific attention to marginalised women	●More SHGs formed with marginalised people, especially women	●Increased assets and income of SHG members	●SHGs started during this programme have become members of CLAs or established new CLAs	●Vulnerable people in crisis / conflict affected and drought prone areas are more able to cope and adapt in times of disaster leading to increased food security
●Food, water & pasture shortage increases inter-communal violence in drought-affected areas	●Approaches to support SHG development and learning are strengthened	●Existing SHGs facilitated to develop their capacity towards self sufficiency	●Reduced selling of productive livelihood assets	●Improved resilience of SHG members in crisis affected areas, especially for female headed HHs	
●Continuing conflict, recurrent drought & poor governance increases vulnerability and environmental degradation	●Self Organised Learning system developed and implemented for facilitators, staff and SHG-institutions	●SHG members saving & loaning for investment in IGAs	●Improved strength of SHG institutions to develop social cohesion, and do wider community actions	●SHG institutions, aged 7-9 years, are self-managed	
●When people flee to neighbouring countries extra pressure and competition for resources is created in host communities	●Capacity Building programme developed for target groups (eg Conservation Farming, DRR, IGAs, Value Chains and diversification)	●Strong institutions of the poor are able to resolve internal conflicts	●SHGs members gain skills, confidence and self-esteem to be able to speak on behalf of others	●CMRC/Centre of Excellence supporting continuous learning on SHGs, also for other organisations.	
●Poor have few positive coping mechanisms to drought stress	●New relevant organisations supported to work with SHGs and engaged in a network	●CLAs, FLAs and CMRCs set up to support SHGs and create a good learning environment	●Increased capacity of partner organisations and SHG members to analyse their context and their work, for more appropriate action	●More food and more variety of food consistently consumed by families in target groups	
●Women are disproportionately disadvantaged in access to resources and decision making	●SHGs supported to contact local leaders on issues of marginalised groups	●Network of SOL learners functioning and sustained	●Organizations become learning environments for their staff.	●Strong support for SHG approach from different local actors, including cross border learning	
●Culture of being inactive recipients of donor aid	●State and non-state actors influenced to adopt the SHG approach	●Web based M&E functioning with reliable data	●Improved yields in agriculture, also in times of water stress	●Organizational efficiency and effectiveness enhanced through better governance	
	●Advocacy done on appropriate legal framework for SHG work	● Regular systems and processes in organisations reviewed to address variations	●More organisations are aware of the SHG approach and are implementing it	●Marginalised people have greater say in things that affect them	
	●Research done on SHG links with Food Security and other relevant areas	●SHGs have been trained in Conservation Farming, DRR, IGAs, Value Chains and diversification	●More organisations are seeking ways for a legal framework of SHGs	●Marginalised people are able to speak out in their community and at higher levels on issues relevant to them and their SHGs .	
	●Detailed M&E activities including the development of SWIS	●Learning networks on SHGs formed involving other NGOs	●Issues of marginalised people are looked at by local leaders based on evidence from SHGs		
		●Local leaders contacted by SHG members about issues important to them			

Annex 6: Logframe, consolidated results per indicator, d.d. 30 March'17

PROJECT NAME	Self Help Group resilience for Food Security in the Horn of Africa					
IMPACT	**Impact Indicator 1**		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
Vulnerable people in crisis / conflict affected and drought prone areas are more able to cope and adapt in times of disaster leading to increased food security	% of households benefiting from the SHG approach for > 1 year with increased food security (MDG 1, 4)	**Planned Ethiopia**	62%	60%	69%	78%
		Planned Kenya	26%	26%	30%	36%
		Planned Somaliland	58%	60%	65%	75%
		Achieved Ethiopia		55%	49%	86%
		Achieved Kenya		58%	80%	0%
		Achieved Somaliland		44% Target Mar 2015	48% Target Mar 2016	0%
			Source: Ethiopia, Somaliland & Kenya - Bi-annual HFIAS surveys taking sample sizes of at least 50 households per district. Surveys to be conducted during the 'hunger' season and the harvest season depending on the cropping pattern of the area. Kenya & Somaliland - Household Food Consumption score			
	Impact Indicator 2		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	No of households with increased total assets, (as it is defined in the local context) valued in Birr, KSh, SLSh	**Planned**	0	6,920	10,075	12,596
		Achieved		5,365	15,609	26,685
			Source: SWIS annual data sheet.			
	Impact Indicator 3		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	Number of households that received support during time of stress	**Planned**				
		Achieved		0	-	10,195
			Source: SWIS (updating SWIS to track this)			
OUTCOME 1	**Outcome Indicator 1.1**		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
1. **SHG Approach enhanced** - food-poor people, especially women are able to sustainably grow and develop the self Help institutions which support their households to establish and sustain resilient livelihoods & Social	Percentage of households (disaggregated male or female headed) benefiting from SHG for > 1 year with increased average monthly income	**Planned Female**	0%	17%	25%	35%
		Achieved Female		18%	44%	34%
		Planned Male	0%	7%	15%	24%
		Achieved Male		10%	40%	33%
			Source: SWIS annual data sheet.			
	Outcome Indicator 1.2		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	No of SHGs that have taken training other than what is provided through the project	**Planned**	828	1,217	1,886	2,608
		Achieved		622	1,020	1,132

networks				Source: SWIS annual data sheet.		
	Outcome Indicator 1.3		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	No of SHGs that have done wider community activity in the past year	**Planned**				
		Achieved		589	437	608
			Source: SWIS annual data sheet.			

OUTCOME 2	**Outcome Indicator 2.1**		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
2. Development actors strengthened in SHG approach - Capacity of actors strengthened to improve the quality of their existing SHG work or to start including the SHG approach in their programmes	Percentage of SHGs, which need follow up based on their semestrial SWIS report, and that is actually followed up	**Planned**	27%	55%	76%	90%
		Achieved		56%	61%	71%
			Source: SWIS (means of analysis to be determined)			
	Outcome Indicator 2.2		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	Number of SHG facilitators practicing self-organised approaches to learning	**Planned**	1	50	87	112
		Achieved		35	120	115
			Source: Document review of partners' bi-annual and annual narrative reports			
	Outcome Indicator 2.3		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	No of external organisations or government departments coached to set up SHGs to strengthen Food Security in the past year	**Planned**	1	7	16	28
		Achieved		6	43	38
			Source: Document review of partners' bi-annual and annual narrative reports			

OUTCOME 3	**Outcome Indicator 3.1**		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
3. SHG approach adopted by public and private agencies - State and non-state actors envisioned on the potential of the SHG approach and supportive to utilise it to transform the lives of people, especially women, vulnerable to drought or other crisis related	Evidence of policy or practice change by development actors at local or higher levels (eg SHG recognition, business licensing, regulation on access to credit)	**Planned**	2	9	25	44
		Achieved		6	39	55
			Source: Document review of the reports prepared by partners on workshops, seminars or experience sharing visits attended by representatives of state and non-state actors.			
	Outcome Indicator 3.2		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
	Average number of institutions, government or private sector service accessed per SHG in the past year (eg credit, skills training, micro-finance, insurance etc.).	**Planned**	1	9	18	33
		Achieved		5	3	20
			Source: SWIS annual data sheet			

OUTPUT 1	**Output Indicator 1.1**		Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
New SHGs established by poorest groups, especially women, in crisis affected	Number of new SHGs, desegregated by gender, which are providing loans to their members	**Planned Female SHG**	0	357	613	832
		Achieved Female		376	350	726

and drought prone communities			Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
		SHG				
		Planned Male SHG	0	183	276	347
		Achieved Male SHG		213	155	270
		Planned mixed SHGs	0	58	79	88
		Achieved mixed SHGs		344	492	623
		Source: SWIS annual data sheet				
	Output Indicator 1.2		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
	Number of new SHGs where members have used their savings to start an IGA (on farm & off-farm)	**Planned**	0	182	309	411
		Achieved		114	639	965
		Source: SWIS annual data sheet				

OUTPUT 2	**Output Indicator 2.1**		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
Existing SHG institutions in crisis affected and drought prone communities strengthened	Number of SHGs that have joined CLAs	**Planned**	312	1,004	1,819	2,653
		Achieved		528	647	1,417
		1819				

OUTPUT 3	**Output Indicator 3.1**		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
Self Organised Learning resources and processes developed with SHGs to enhance performance (through conservation agriculture, business and value chain development, disaster risk reduction planning)	Number of SHGs which have been trained in Conservation Agricultural techniques, disaggregated by gender	**Planned Female SHG**	10	379	686	986
		Achieved Female SHG		77	195	253
		Planned Male SHG	6	182	210	304
		Achieved Male SHG		89	129	168
		Planned mixed SHGs	4	62	112	162
		Achieved mixed SHGs		102	218	223
		Source: Document review of reports on learning events organised to promote conservation agriculture				
	Output Indicator 3.2		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
	Number of facilitators, disaggregated by gender, coached in using Self Organised Learning approaches to improve their work.	**Female Planned**	6	17	38	47
		Female Achieved		10	18	34
		Male Planned	1	62	81	95
		Male Achieved		50	88	97

			Baseline	Target Mar 2015	Target Mar 2016	Target Mar 2017
			Source: Document review of reports on learning events on self-organised learning			
	Output Indicator 3.3		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
	The number of SHGs participating in development and implementation of local DRR plans.	**Planned**	200	473	891	1,263
		Achieved		340	735	896
		Source: Document review of annual reports on SHG DRR plans and accomplishments prepared by partners; as well as monitoring reports from field visits to partner areas.				
OUTPUT 4	**Output Indicator 4.1**		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
A management and information system established to support continual learning and improvement	% of SHGs whose data on SWIS database has been updated in the last 6 months	**Planned**	16%	79%	95%	98%
		Achieved		58%	78%	36%
		Source: SWIS data sheet and document review of bi-annual and annual reports by the M&E Manager.				
OUTPUT 5	**Output Indicator 5.1**		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
Increased practical knowledge of the SHG approach by development actors through sharing ideas and practice based learning	No of development actors (not yet involved in initiating or supporting SHGs) who participate in SHG learning events or SHG visits	**Planned**	4	13	23	40
		Achieved		17	30	43
		Source: Document review of reports on learning events organised to promote the SHG approach among development actors.				
OUTPUT 6	**Output Indicator 6.1**		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
State and Non-State actors approached to show the role of the SHG movement to support the development of poor, vulnerable and marginalised people	Number of presentations made to State and Non-State actors about the SHG approach.	**Planned**	0	12	33	54
		Achieved		11	33	44
		Source: Document review of reports on learning events organised to promote the SHG approach among state and non-state actors				
	Output Indicator 6.2		**Baseline**	**Target Mar 2015**	**Target Mar 2016**	**Target Mar 2017**
	Number of influencing actions prepared by SHG/CLA/FLAs with partners to contact actors at local, national or regional level	**Planned**	0	10	33	62
		Achieved		8	21	48
		Source: Document review of reports on influencing actions taken by SHGs, CLAs and FLAs through contacting actors at the local, regional and national levels.				

Annex 7A: Findings on Outcomes and Outputs per organisation

Per organisation we present here some qualitative findings/ observation in summary as from the field visits.

Food for the Hungry

Summary of Findings / Observations, see for the people met/ interviewed Annex 2B

Some highlights per indicator
- Outcome indicator 1.2 - All SHGs apart from 4 which are new and 3 that are dysfunctional have taken part in other trainings such as 38 CMDRR, 2 SHGs soap training,2 SHGs livestock trading training
- Outcome indicator 3.1 - 12 SHGs were trained by the ministry of social services and received government registration certificates which is in line with the government regulation. The certificate empowers the SHG to freely trade, access government trainings and in future they can access loans to expand their businesses from micro finance
- Outcome Indicator 3.2 - SHGs have accessed MOSS, MOA, Equity Bank, and attained soap making and livestock trading skills
- Output indicator 2.1 - FH is now envisioning the SHGs on CLA, the oldest SHGs are 1 year and 4 months, it takes 2 years and above for SHGs to grow to maturity, start issuing loans before they can establish a CLA. FH aims at establishing at most 2 CLAs by end of 2016; (FH has established 1 CLA with 7 SHGs)
- Output indicator 5.1 - FH Has hosted CARITAS, Obitti the County government officials in Sololo who have conducted learning visits to the SHGs. FH also held an envisioning meeting for CLA which was attended by over 135 people including government officials; 5.1 CARITAS have visited FH SHGs and have been trained on the SHG concept, they are implementing an OFDA funded project through our Livelihood program in Marsabit, targeting 20 SHGs. FH in partnership with ministry of health (using GIZ funds) is also implementing SHGs in lowlands targeting 20 SHGs. In Buuri cluster using funds from FHUK; total SHGs established within FH other Clusters are 54
- Output indicator 6.1 - FH started SHG coordination forum in Marsabit that is attended by all Agencies that implement SHGs, or women groups in Marsabit County, it's also attended by relevant line ministries. The Agencies that attend are 9. A total of 3 meetings have been held. FH has also participated in 4 SCG meetings.
- Output indicator 6.2 - Ministry of Social services (registration and exposure on child rights), Ministry of Agriculture(training on CA farming) and Equity Bank (exposure on importance of banking and saving for the future), Farm Concern (exposure visit to learn about green gram farming, camel milk and market linkages) SHGs have been able to contact MoSS for registration, MOA for CA trainings, Equity to open bank accounts, Ward administrators to discuss borehole water management issues and the Social services to advocate for people with disabilities and children

Notes re. Table SHG figures of FH, Section III,2:
- It can be observed that the groups are progressively doing well, very nice to see that an organisation who has never worked SHG, now already facilitates so many loans for the members
- The CLA is organised with 7 SHGs, and has the duty to teach the whole of FH how to deal with this; the good thing is that FH has already adjusted the prime for the Village Facilitators, so to pay them comes into the reach of a mature CLA at the time.
- Just a quick advice of preventive manner: make sure the CLA now starts to do the accompanying of the 7 member SHGs, where the FH-facilitators' only role is 'help the CLA to do it themselves'. Meaning to cut the line with the SHGs. This was not practiced much in the other organisations in this partnership, what to evaluators' observation can cause the empowering of the CLA's potentially to become a diffuse process with low quality of the CLA as result, and SHGs until when??? still in the care of facilitators.

FH self
- Considering the timeframe and the fact that this was a new concept in area where people have been used to the culture of hand-outs, FH has achieved a lot in terms of number of groups formed, strengthened and are active;

- Management and staff of FH clearly understand the context in which it works, their roles, and are ready to leave a mark in the community. This is commendable;
- Management and staff of FH has fostered strategic partnership with key stakeholders, built trust over time, and this should be upheld for sustainability, especially partnerships with Government Officers and private institutions;
- FH should be ready to document the SHG concept (contextualized!) and market it among Government departments and NGOs as a model that should be replicated in other pastoral contexts with some little adaptations. Level of documentation so far is low;
- FH should lobby the County Government to consider allocating funds for engaging Village Facilitators in order for the SHG Concept to spread fast in the County;
- Groups undertake some community activities. FH should take advantage of this to publicize the groups and the concept, and link groups with private institutions, such as Safaricom Foundation, Equity Bank Foundation, etc., for more transformative corporate social responsibility interventions;
- FH should be aware of some development partners (including opinion leaders who feel threatened by the SHG Concept, as many would want the *status quo* to remain for their own selfish ends;
- FH should sensitize groups of potential of politicians interfering with group cohesion and activities during this year of elections;

What works well and what not
- Rotational group leadership (for meetings) seems to be working very well and should be continued;
- Group by-laws should be looked into to ensure that elected Office bearers do not take longer than they should in office, otherwise mistrust and dishonesty may come in;
- Some group members still appear to be naive and not very ready to talk in public. Such should be mentored and encouraged to take up more active roles in the group as they present potential for future group leadership;
- A close scrutiny of group members' pass-book reveals that entries are not very correctly done, as fines are lumped together with members' weekly contributions and reflect as members' savings. This should be corrected so as to give a true reflection of the members'; financial position in the respective groups; the pass-book should as much as possible look the same as what is used by MFI's/ banks, in order to get used to banking systems within the security of the own group;
- All groups visited did not have written name and vision, and some members struggled to remember the group name. This should be done even of the group members are illiterate (as a form of branding);
- Some group members are of the dominating type. Village Facilitators should be inducted on Group Dynamics to enable them identify such and understand how best to handle such for sustainability of the groups;
- Existing social fabric have proved to be a key determiner for a successful group.

Quality of SHGs
- Both Ibse and Woltofana SHGs have ranked number 1 as per the criteria used to score groups;
- Both Ibse and Woltofana SHGs are in Sololo Ward, hence; probably, groups within Sololo Ward are stronger compared to those in Uran and Obbu wards. This could be due to more exposure to urban context, more business opportunities, and better understanding of development issues;
- Woltofana SHG was formed on 14th August 2016, and seems to be doing better than some older groups, like Kayo (formed on 3rd September 2015), Biqila (formed on 22nd January 2015), Tokuma (formed on 3rd August 2015) and Walkibna (formed in December 2015), Younger/Newer groups seem to be more focused and exposed compared to older groups, some of which are doing little beyond ensuring sustainability in food security at the household level;
- Groups in Sololo seem to have higher weekly contributions compared to those in Uran;
- On the other hand, groups in Sololo, because of the rapid urbanization of the area (with the tar marking of Sololo Centre-Makutano Junction Road) need to be challenged to think of taking bigger business risks and exploiting bigger business opportunities in order to compete favourably with businessmen from up-country who will soon flood the area and sell their merchandize cheaper than most of the local traders. This has the potential of keeping local traders out of business, hence; Sololo Ward groups could be given exposure to better performing groups in Buri Cluster (in Meru), for example;
- SHGs urgently need more exposure on entrepreneurship in order to invest the group savings in feasible business ventures.

Illiteracy

- Illiteracy remains a major impediment to group progress and cuts across all the groups, irrespective of the Ward, goal, and date of group formation. It present a major threat to growth and development of the SHGs, as members are unable to keep own records, and have to rely heavily on one member (often Secretary/Book-keeper) or the Village Facilitator (VF);
- hence need for FH to see to it that Adult literacy classes to be introduced in the area so that the SHG members could benefit from it;
- Group members are highly illiterate, and FH team should take this up as an advocacy issue, and lobby the Government on the community's behalf for Adult literacy classes;
- Financial literacy and group administration in general is very weak now, but it can be learned, since numbers are more easy than words; the choice of method determines the results to a great extend; in close contact with MFI's one could come up with a workable approach;

Facilitators
- Group scores compare favourably with the performances of the VFs, hence; VFs need proper training and exposure so as to make the SHGs strong;
- FH should consider ways of engaging more Village Facilitators, for the strength and sustainability of the SHG Concept lies in that;
- Structure is not very helpful to deliver, e.g. VFs were initially meant to be paid monthly salary, but without benefits. Again, the salaries were below the Government's minimum wage. The structure is now such that they are community structures, such that the SHGs could be able to absorb them;

Drought
- Other than illiteracy, groups in Uran and Obbu wards could be facing challenges of insecurity and nomadic pastoralism, little exposure to urban life and opportunities as well as development issues. Due to drought, most of these groups have had to adjust their meeting times, and contribute low amounts per member per week (as little as Kshs. 20) compared to those in Sololo Ward (contributing up to Kshs. 150 per member per week). They should be allowed to progress at their own pace, but with more exposure to better performing groups within similar contexts to challenge them to do better;
- Groups are determined to continue with activities despite the drought, largely because of the benefits accruing from the group activities (largely food security, social capital, support in children's education, family health, meetings are seen as debriefing sessions, etc.). This is true indication of transformative development, and efforts should be made to make SHG the model for FH's sustainable development programming;
- SHGs have helped to raise household incomes among beneficiary households. Although this is not quantified, the emotional stability that goes with it keeps the members attending group meetings even during drought periods;
- Beneficiary households are better resilient o shocks compared to non-beneficiary households within then same community. This was demonstrated through personal observation (Evaluation was done at time of severe drought in Marsabit County) and by confessions from group members and key Project partners;

CLA
- CLA Concept is new, but has been greatly embraced by SHGs. FH should ensure the concept picks up well and move on so they commence to sustain the activities of the SHGs;
- CLA has the potential of overseeing the running of SHGs in case support and supervision from FH and other NSAs ceases, but needs to be nurtured very carefully and soberly. There was evidence of two members from Upendo SHG dominating the rest, and discouraging the rest who seemed not to be at the same socio-economic level with the two. Such issues should carefully be looked into so as to ensure unity of purpose and commitment among the groups is assured right from the beginning. Such exposed, active and dominating members could be assigned more demanding tasks (at the Office level) than being made to represent the CLA members;

Coordination and modelling
- It was realized that there are several organisations implementing various models of group savings in different areas and parts of Marsabit County, with a possibility of overlap in targeting and confusion among the beneficiary groups, hence; need to harmonize the targeting and the operations. Formation of Savings Groups' Model Stakeholders' Meeting is planned. The County Department of Social Services is taking the Forum up, but has not stabilized very well.

Conclusions and recommendations
- By evaluators assessment, around 60% chances of sustainability of group activities even of FH were to stop support is guaranteed. The role of the Multi Sector Facilitators are considered crucial by evaluators for this

success, since they can support the groups and their Village Facilitators from different angles like livestock value chain development and - as is in the plan- with backyard gardening. Both contributing to more production and therefore supporting the saving-loan cycles for more income/ food security of the participants.

- However when evaluators hear: 'We plan to provide the SHGs with seedlings and planting materials for vegetables to help them diversify their foods at the household level', evaluators advise to think first on the concept: giving out is not in the vocabulary of the SHGs, so find a way not to let two principles conflict, you would not want to attack the core SHG spirit 'we do it ourselves'.

- Since FH is already experienced in value chain development with participants in her programmes, evaluators observe there is a great potential in involving SHGs in value chain development, especially those that will require women involvement, like vegetable and fruit value chains (from production to marketing);

- FH has already concluded that the SHG concept is worth to be incorporated in all the FH sectors for building resilience among all her target beneficiaries, and in all FH's working area's;

- In the beginning of the BuZa project the concept of SHG was new to FH, and since FH was trained by Tf Ethiopia to use the pure model as the standard to be used for this programme, they did in the beginning not feel free to seek the contextual relevance in the development continuum where they were, and to find out the own style. That has slowed down the start (like 3 month to discover that the target-selection using the word 'poor' does not work). But they are very confident now to contextualize. There is no single prescription to all situations, no golden bullet. There is a need to understand the communities and adjust the concept as per the local contexts; evaluators see that FH applies this now, being a true learning organisation.

A strong point of FH is that the organisation works in a cycle of 5 years in a certain community. When from the beginning of that cycle the SHGs are formed, than the groups are challenged and also motivated not to hang back, but from the beginning strive to in the end be sustainable within the overall community structure. Starting with the end in mind. But since the SHG concept is a slow process, what needs organic growth as much as some pushes, and takes more time the higher the illiteracy level of the members is, FH might consider after the 5 years cycle a well described 'after-care' period of 1-2 years, just ensuring stable mature CLA's, who are embedded in overarching and enabling other Civil Society structures.

TDA

Summary of Findings / Observations, see for the people met/ interviewed Annex 2B

Some highlights per indicator
- Outcome 3.1 - to our observation the high scoring reputation of TDA to the external environment sits more in their agricultural profile, what is only for a part fuelling SHG, see table in Section III,2 but is in itself of utmost importance for food security
- Output Indicator 5.1 - There are some government and NGO sector actors mobilized and started to deliver support on SHG and other food security interventions such agriculture and NRM, women affairs, small enterprises, health offices, WoDA, WONTA etc.

Notes re. Table SHG figures of TDA, Section III,2:
- Apparently the year 2016 was a difficult year, the minimum weekly saving was adjusted downward to under the level of 2013, most probably showing times of stress, however the total saving was increasing quite a bit. Showing loans were repaid. Also the total of loans was increased and the maximum loan giving out as well increased. Would be interesting to investigate this further, since can have different reasons.
- There is no share out normally, although this can be a specific measure to dissolve an unbalanced group and restart fresh. Evaluators have not heard this to happen in the TDA project, in the IUDD yes.
Reflection point of evaluators: we cannot read so well the number of loans in the table, other organisations have given the total numbers of loans for all the SHG's together per year, or others have given the average of number of loans per year per member; here evaluators cannot figure out. Is OK for now, but might be an attention point when an organisation wants to do this type of analysis again just out of proper interest, what data you need further, and how you organise it from the onset.
In the idea of this table, evaluators had made the assumption that the year before the project started can be considered as a 0-measuring (in this case the year 2013); and also that the amount of loans is calculated

cumulative. The access to loans should be able to be calculated from a good data-table: for example in 2015: about 700,000 Birr is given out as loans. With a max of Birr 10.000 per loan, this should be to at least 70 people.

- In general (not TDA specific!) evaluators would say: the data of the administration of the group are primarily for themselves to calculate their own progress of the group, not for to compare them with others. Seeing the passbooks in the field, (again, this is not TDA specific) it can be observed that the concept of 'balance' is missing.

- The trend was that the loan/saving ratio was going up, but in 2016 this was not prolonged. TDA could take this as a signal to find the cause and to address it. Since, as said, the saving was augmenting, so theoretically loans could have been given out, this will have a cause.

- Evaluator point to a little discrepancy on the 2013 total number of SHGs what was send in to be 366 in the first mailing and later with the feedback on this evaluation report corrected to 228, being the starting point for the BuZa programme; but in the Tufts University study of June 2016 on page 15[40] the number is 366 indeed. Meaning one of the two should be right. All the other data in the 2013 column are similar though, so no consequence for the Loan/Saving Ratio.

- And from that same research we copy the observation for Wollaita Table 9 to see a small but steady increase in both average savings and loan amounts per member throughout the three drought years 2013, 2014, 2015 (figures as such not made visible in 'our' table though).

Notes re Table figures CA and BG of TDA in relation to SHG, Section III,2

- Based on TDA estimation that from these particular SHGs on average 8 members are practising CA and/or BG and partaking in the agricultural extension work of TDA, this means -with an average of 16,5 members per SHG- that 8 families out of the 16,5 – let's say half of them- are most probably more food secure since self-producing with better practice (both for eating and for selling). Their savings most probably comes partly from selling some of the own production.

- important to notice that not all families who are reached by TDA with CA and/or BG are automatically also participate in a SHG. The agricultural extension starts through personal interest of a farmer, what often is awakened by seeing the good results of neighbouring farmers. In the agricultural extension the CA animators start from the individual agricultural interest of the smallholder, where the SGH facilitator starts his/her work where a group shows interest to do saving together. These people can be farmers/smallholders or do other (micro)entrepreneurial activities to generate income, of which they can eventually save. The same reasoning is true for backyard gardening.

- In numbers: By the time of this evaluation, the total amount of CA participants were 3,226, of which around 2,120 in SHGs, meaning around 1.106 smallholders can be added to the total of 8,743 SHG members (see table above) . Meaning 9,849 families reached by TDA in this programme.

  (the number of 2,120 smallholders in SHGs doing CA is calculated from the total of CA-SHGs =265, multiplied by 8 members/farmers participating in CA, since not all the members of the same SHG do also CA; the average of 8 comes from estimation TDA)

- Especially because of the high-demand by smallholders to be guided in CA practice, TDA's agricultural profile mounted; in line with that, the organisation received many visitors who came to learn or to do research with their targets. It took a while for evaluators to fully grasp the difference in starting point (SHG from a group based on interest to save/loan, CA starts from the smallholders individual interest to try out new promising methods). Evaluators have the impression that not all visitors/researchers have seen this difference.

- All who came to learn on CA still need to do their own exercise to experiment with what fits their geographical/climatological area, what is quite a journey that needs knowledge and capacity. Some coaching was done afterward indeed, but the magnitude of the task (from learning to implementing and afterwards working on quality) was not complying with something like an in-build separate project for TDA to do this follow-up (not in budget, not in staff, not in intention/planning); meaning that in fact those who came to learn were basically thrown back on themselves although they could always call for some advice. But that is something else than guiding towards quality application. What evaluators would call a missed chance and design-error – maybe coming from underestimating how much it takes to change so profound an agricultural habit?, since the quick assumption was apparently 'you learn first, then give out the training, and it is put into practice' (*see Annex 8* for the amount of training given on CA). But very few practitioners in the end, who evaluators doubt will keep on going after the programme is over since the critical mass in their environment is missing.

- Evaluators are sure that once TDA sees her chance to become a true knowledge centre on CA (a paid service), this whole process of aftercare will be calculated on what it really takes, and included in the package with its own price (to make this centre-to-be self-containing). Than for sure follow-up will be done properly.

Outcome 1: SHG approach enhanced

Indicator 1: # of HH benefiting from the SHG for more than a year (disaggregated by F/M HH)
- The organization has implemented the protracted drought crisis resilient program in Offa and Kindo Koysha districts of the Wolayta zone in SNNPR.
- Many numbers of households were organized into SHG through the BuZa funding, with the existing groups as starting point (228 out of 547 = 42%, meaning 58% of the total is composed of new groups; figures as of the table in Chapter III.2). The following table shows the plan and achievement nexus of the Buza Funded Program implemented with and through TDA

Planned and achieved	SHGs	CLAs	CA
Existing	228	12	270
Planned (existing + new)	420	29	1250
Performance (existing + new)	547	48	3226
New Plan	190	17	980
New performance	317	36	2956
New Performance (%)	166.8	211.8	301.6

- TDA has performed huge activities exceeding its planned target in quantity. Its performance goes beyond 100% in all the three major food security target interventions.
- One CLA (Abenezer) was visited. This CLA was established in 2014/2015. It had 10 SHGs (5 women SHGs, one men group and 4 mixed). Two had left (group dissolved) and recently, two new SHGs have joined the CLA. Generally, it was very weak CLA that did not know about its roles and responsibilities did not have proper book keeping and knowledge about CMSC. Generally, it deserves strengthening to have clear vision, identity and action plan and documentation of records.
- The average number of members in the SHGs were about 18 which an excellent indicators from group size perspective (expected size is 15-20)
- SHGs were female only, male only and mixed (women and men in one group regardless of the number of women and men members in a group). The origin of being mixed is often that women are not enough literate to do the administration, then they ask a man for this job…and eventually more man are admitted.
- Loan/saving ratio of the SHGs (as taken from Offa district as a sample) was 0.58. This is low performance as good SHGs are expected to take loan 4 times of their saving. The repayment status was also weak indicating only about 54%. The annual comprehensive average Loan/Saving ratio over 2016 was 0.91, what is at least better than the ratio 0.72 in 2013, but still very far from the quality standard of 2 (normal) to good (4). Ethiopia research 2016 shows that this standard also for Ethiopia is appropriate, showing groups easily reaching a ratio of 8 or even 10 . This means for the TDA groups that they have a too low rotation of the available money, which is an indicator of
  - too few members have profitable businesses,
  - or that the number of loans for businesses related to consumption loans is low,
  - or that few people hold a larger amount for a longer period without repayment.
  - or a combination

  The following is not the latest data. This has to be replaced with the latest info sent in tabular format, see Section III. But on the time of the visit the data underneath was found:.
  - A total of 4440 (2802 women and 1638 men) individuals are organized in the SHGs.
  - Overall, the SHGs have mobilized a total of 1,030,400.00 birr through regular saving mechanism and an additional income of 422,838.00 birr from interest, penalty and group income generating activities.

- o The total capital of the SHGs reached 1,456,383.00 birr which is accessible for internal lending for members' economic and social transformation.
- In addition, TDA has worked hard and to the standard that attracts other farmers on conservation agriculture (CA) and also Backyard Gardening (very profitable for the own kitchen plus for sails on the market)
- Its plan was to increase the numbers of CA farmers from 270 (existing in 2013) to 1250 (with additional 980 farmers). By the time of this evaluation, the CA participants were 3226. This figure shows 302% performance as compared to the original plan.
- One Community Managed Service Centre (CMSC) was planned by the project funding. TDA has created awareness about the service centre and the process was underway to secure four CMSC sites in different localities. For this, discussions were made with relevant local government bodies and general consensus was reached. However, the construction work was not started at the time of this evaluation and visited CLA was not aware about this centre, there was a lack of readiness at grassroots level.

  Feedback TDA: The CMSC or FLA set up does not concern physical centre construction. Its focus is to bring people together to construct viable peoples' institution. And the other aspect is all SHGs and CLA structures have been addressed in the upcoming larger institution.

- Various capacity building trainings and experience sharing visits were organized for SHG members CA participants and leaders. Basic and advanced trainings were given in the areas of SHG approach basic concepts (features, pillars and principles), book keeping in SHGs, leadership, saving and loan management skills, basic business skills, awareness on reproductive health, family planning, gender and harmful practices, etc. were among the trainings given as recalled by contacted SHGs and SHG members. In addition, CA participants were trained on agronomic practices, farm management and basic inputs such as seeds were supplied to motivate them to start the new concept of conservation agriculture on their farm land.
- The cumulative effect of establishing community managed institutions and their capacity development as well as attempts made to practically engage them in income generating activities was reflected on their knowledge, skill, attitude and practice towards food security.
- Asked about their living situation before the project, SHG members replied, with deepest emotions and sadness, the following.

> **Before:**
> Very poor and destitute life, waiting for aid from government and NGOs
> Vulnerable for exploitation and abuse from exorbitant village money lenders. SHG members explained that the money lender gets from 50-100 percent interest rate from the loan on monthly basis. This is extremely exploitative. In the SHG, the interest rate varies from 5-10 percent depending on the SHGs as it is the decision of the members. Repayment period was also agreed and repayment modality was decided by them. Compared with the money lenders' preconditions and expensive loans, internal lending could be considered as a huge relief for the rural poor women and men.
> Traditional and unproductive agrarian life when products do not commensurate time and labour costs
> Disorganized community with losing social ties, solidarity and mutual support mechanism

- Explaining about the changes they have made as a result of the program support, they stated

> **After:**
> o Access to credit without bureaucracy and negotiated (agreed) interest rate, repayment schedule and volume of loan as the first change. This money came from their sacrificed saving and other own income sources. They associated credit access with income diversification and food security issues. Women stated that they are engaged in animal rearing, fattening and trading, backyard poultry production, buying donkey carts, motor bikes for their sons to make business, financial capacity to buy agricultural inputs and utilize one's farm land instead of renting out to others and small business such as butter trading, etc. While most of the incomes generating activities were owned by individuals, there were some group income generating activities such as grain trading (Teff), renting in land and growing cereals, goat rearing and butter trading. Overall, all women in the visited SHGs started new business activities of their own, some have constructed new houses using iron roofs, all women send their school age children to formal schools, there were some women who were helping (paying) their husbands' tuition fee for their college and university education, two women were attending their diploma education at college level, most contacted women in the SHGs were able to buy materials they wish

they had (like clothes they wish, beds and sheets, glasses for drinking, coffee tables and cups and milking cows). Some of the women had also their own individual saving in the bank after learning from the SHG training and experience. Generally, happy faces and smiles were facial expression of the women met during the evaluation period.
- o Men members had similar opinion. They feel the benefit of diversified income, the contribution of CA and becoming member of SHG to strengthen their support mechanisms and solve financial constraints.
- o Asked about the level of food security, contacted SHG members unanimously said "10 months of the years are food secured for anyone. The remaining two months of the year can be challenging if rain does not come but we have accumulated money in our group that could be used to pass difficult times". This shows the contribution of the development model (SHG approach) on one hand the BuZa funding which has financed the facilitation costs on the other hand.
- o Their second level change was social bond among the members, mutual support and solidarity
- o The third change area was gender equality, acceptance by husbands in the household and at community levels. They stated that there are many SHG members who become Idir leaders, Kebele leaders and chairpersons of women associations, leagues and development groups. Women are holding decision making positions at all levels. A woman from Siqua (Love) SHG stated: "I was expected to be household cook and good wife. I was expected to serve the family without words, discussions and participation in the decision making process. Now, I have my own income generating activity, I own the income and can buy anything I can. My husband had a problem to accept my SHG membership initially but now, he became strong supporter, has confidence on me and I am now able to see his eye when we discuss, I bring ideas and he listens to me".
- o To conclude, most project beneficiaries are transformed from aid recipient to local development engines. There was huge awareness raising work done and people well understand that "change must come from within".

Indicator 2: # of SHGs trained by other organizations/projects than BuZa funding
- TDA has mobilized other resources from other donors to SHGs that were established before Buza funding (230) but in non-BuZa area's
- All of the SHGs and CLAs received various trainings depending on their stage of development.
- TDA has also used BuZa funding to strengthen those existing SHGs, CLAs and CAs found in the same village and localities.

Indicator 3: # of SHGs that have done wider community activity
- Some SHGs were engaged in road clearing and natural resource conservation works. Small bridges constructed from wood material were also observed in Gale area. The Afya SHG (men and two women) was one of the SHGs engaged in road cleaning and bridge making.
  - ➔ This last example and the lady from Sigua here above, are two examples of women who have been changed through the programme to do new things and get respect for it; this is indeed where gender starts. The main report is not saying there is NO progress for women, it is saying 'Yes, there is progress for women in development', but the true gender issue as such is addressed at the side-line only, if it comes to the entire programme.
  - ➔ Environment : yes planting commercial trees is a nice start, but in the DRR material and in the total what organisations do under this BuZa grant, the cross-cutting issue 'environment' is in most of the organisations not so much of an issue, if so, near only by TDA through CA; other examples are there (in TDA see next point), and also some in Gilgal; but these are rare examples, and not mainstream.
- There were SHGs that have planted commercial trees such as coniferous trees as a means of biological measures to natural resource conservation and as a means of income when the trees are grown. Again, Gale area could be mentioned as an example for this vegetation cover by taking land from Kebele administration and protecting the area from human and animal touches. To the extent, individual SHG members have partitioned the closed area among themselves and use or sell grasses grown on their share using cut and carry system. By avoiding grazing and through biological and physical natural resource conservation measures, the SHGs were struggling to recover galleys and bare land marks and improves soil quality.

Outcome 2: Development actors strengthened in SHG approach

Indicator 1: % of SHGs that need follow up
- TDA has made several efforts to empower SHG members.
- They were capable of managing their regular activities such as meeting, saving and internal lending.

- However, there were gaps in putting specific maturity levels for SHGs and CLAs, also on administrative and managerial strength. TDA did not also have clear framework on the SHG approach except at foundation level (SHG), with the economical pillar in most SHGs moderate developed. Its plan and as also understood from the visited CLA, there is little awareness regarding who will take over and sustain the development initiatives. There was also role confusion between CLA and CMSC as TDA envisions to handover program activities to the CMSC (which is expected to have up to 40 or more SHGs and to be established one at Kebele level).
  For the evaluators, this framework will be very impractical due to many reasons.
  - First, people like to visit and utilize service centres only when they have a benefit from it/ when they need it; and when they are physically accessible (near to their home and work). Kebele level centre does not meet this physical proximity
  - Second, the centres are planned to replace CLAs.
    While CLAs is a structure, CMSC is a physical structure which needs money for maintenance and functioning, and needs to be governed by the general assembly (or council), board and needs employed staffs (as understood from the discussions). This approach brings little or no ownership and sustainability of the started development initiatives, not even answering the question who will pay this.
  - Third and final reason was the fact that TDA did not start the construction while the project is coming to its end by March 2017. It was not clear how TDA can bring the CMSCs to their completion and operation because there was neither project funding nor users' awareness to mobilize resources to start and complete the construction. And finally, if the centres are constructed without public awareness (at user level), the centre may not give development services as may be planned in the project document.

> *Underneath the comment of TDA: evaluators conclude that the confusion may sits in us: we hear different things from different people, plus that TfE. said there is not yet a clear concept yet, a model / a blue print ready to send. So it is we, evaluators, who are in the mist ☹*
> - *There is no role confusion for CLAs and CMRC/CMSC/FLA in the TDA case. They have clearly set roles and responsibilities by which we as a team empowered on both, while our plan is to set up the FLAs at cluster based set up than kebele level with the number of 80 and above SHGs. I remember that I have tried to present you on this and provided the documents on this.*
> - *FLA is not to be set up for CLA replacement. They have their own roles and functions and mechanisms of linkages on the same purposes towards SHG sustainability*
> - *The physical construction is not big worry on CMSC institutional set up, rather the legal aspect is an issue in SHG perspective. The physical asset set up is the SHGs role and funding agencies on attitude changing aspects. The SHGs have welcomed CMSC very well as to TDA's knowledge. Tearfund has to say something on this as we were waiting their say to date to realize it.*

- In general TDA applies no clear exit-strategy for SHGs: although now 452 out of the 532 SHGs is 85% is under a CLA, still the facilitators see it as their task to work with SHGs, their work is not handed over yet to the CLA concerned.

Indicator 2: # of SHG facilitators practiced SOL
- Contacted community facilitators (10) have turn by turn explained that they were trained and practicing SOL in their own personal life.
- There were CFs who were able to develop their personal learning contracts (PLC) to improve their lives first and become models for SHGs they are coaching, others where not doing this.
- Those who tried to apply SOL in their own lives, have given several examples how they have improved their livelihoods and careers for themselves. For example better exploring available resources (such as utilizing closed pond for vegetable production, starting petty trade, continuing education in the evening program, etc.).
- They explained their efforts to be model practitioners for the SHGs by inviting the members to become critical citizens by challenging daily routines and commonly used business operations. Otherwise, no quantifiable outputs are available to show that this change in mentoring style of some of the facilitators has produced indeed changed behaviour in the SHG members; although research in general will confirm that an inviting open learning style and positive curious attitude of the facilitator will have influence in the groups they work with, attitude being an important determining element for competence.

Indicator 3: # of state and non-state actors coached to setup SHG approach to strengthen food security
- TDA has supported state and non-state actors to have information, knowledge and skill about SHG approach and CA.
- Government actors from Oromia and Amhara National Regional States were trained on SHG approach and CA. Resulting in acceptance of the value of grassroots self-organisations. Resulting in openness for CA and seeing it's value, without changing the governmental agriculture extension package as such since that is decided on another level.
- Research works were conducted in partnership with Areka agriculture research centre and Wolayta Sodo University. This opportunity was created to attach the research centre and University with the community for long-term community service delivery (one of the thematic areas of Ethiopian Universities) and to learn from the development process for future programming. The research centre and University had started contacting SHG members for field research using their lands on CA.
- TDA has acted as a resource organization (for free, without being paid for the service) to open its door for training and experience sharing.
     Particularly, EKHC-DC/ IUDD and /Gilgal took CA from TDA. CA farmers and project staffs have visited CA farmers in Sodo and received trainings. Some CA and project staffs of Gilgal project has also planted Cassava trees for the first time though the drought has affected their survival and growth. The Amaro IUDD operation areas had a culture of growing Cassava and planting this tree cannot be attached with the training and experience sharing. However, CA farmers were applying mulching technology and minimum (zero) tillage to conserve soil moisture, save energy and time as well as increase land and labour productivity. But since IUDD has no agricultural implementation section as such, they took it mere as an side-line activity instead of making it part of their business model. Resulting in some very limited numbers of CA practitioners. And without critical mass a society is not changing. Meaning few impact from the training what in itself was of good enough quality.
- In general, with those who came to learn/ the trainees, TDA did only keep little or no registered performance (what do trainees in fact learn, and what do they apply back home). Furthermore, there was no information whether those trained actors have started to establish their own SHGs / CA / Backyard Gardening extension or not in their respective regions and localities. Once the training was completed, there was a bit coaching but not much, in fact little contact afterwards and follow up. What is OK in itself, but it should be clear if follow up is needed, and how it is organised. Normally the customer / the trainee could pay for the follow-up-service, since learning to do CA for example needs a lot of training-investment and maybe material to be send / documentation, time and energy. If this after-work is in the job-description of TDA, than it is TDA who does the monitoring of it and is TDA responsible for the reporting.

Outcome 3: SHG approach adopted by public and private agencies
Indicator 1: Evidence of policy or practice change by development actors at local or higher levels (SHG recognition, business licensing, regulation on access to credit from formal financial intermediaries, etc.)
- TDA works in close collaboration with the government actors in particular. It is open to show its development works, government offices also visit and monitor its performances and meet on forums and networks.
- Practically, government acknowledges and appreciates its works. It gives sheds and promised to give space to set up CMSC (four) for SHGs. This proves the strong partnership and cooperation at organization level.
- SHGs and CLAs had the opportunity to work with and linked with financial intermediaries. The linkage created was, however, limited because SHGs were happily utilizing their own resources and had no appetite for external loan accession.
- At policy level, it is the regional and federal government that promulgates or revises policies and laws. TDA has limited capacity and effort to influence policy makers at region and federal level.

Indicator 2: average number of institutions government or private sector service accessed per SHG (skill training, credit, micro finance, insurance, etc.).
- evaluators could not trace data on this

IUDD

Summary of Findings / Observations, see for the people met/ interviewed Annex 2B

Some highlights per indicator

- <u>Outcome indicator 1.3</u>- Some of the community activities done by SHG members include road construction and maintenance, bridge construction and maintenance, village cleaning and sanitation, seedling plantation, house construction for widows/elderly, government development campaigns undertakings, soil and water structure construction and maintenance etc.
- <u>Outcome indicator 2.3</u> - Zonal Administration, Zonal Finance and economy development department, zonal urban development department, zonal trade and Industry department, zonal agriculture department, woreda administration, trade, industry and urban development , Town's Municipality, Kebele administration are envisioned and support the SHG approach.

Notes re. Table SHG figures of IUDD, Section III,2:

- What we see is that the minimum savings have remained the same, the maximum savings have increased, seemingly the discrepant ion between members have increased, or it must been that as new groups have formed, they would probably start with small amounts. The difference may have grown as older groups moved on from where new groups start.
    - This observation points the finger to the proposition that for good analysis it would be better to do the same exercise but break in smaller geographical units (like one 'kebele'= ward for Ethiopia, or one IDP camp - case of SL).
- The loan/saving ratio has not changed over time, presuming groups are more stagnant than evolving in their economic business, this looks like a pattern.
- Evaluators found the facilitators have very many SHGs into their care.
    - Example of one FGD with 18 facilitators, all employed from long before BuZa (2 starting 2003, 1 in 2005, 11 in 2006, 3 in 2007, and 1 ?). They had the minimum 20 SHGs (2x), 21 (1x), 22(3x), 24 (1x), 25(4x), 34 (1x), 40 (4x) , 56 (1x) 71 (1x), while 7 of them had assistant church-volunteers to help them. A very nice enthusiastic group, but evaluators were having many questions on the quality in the groups. Plus the lack of fresh blood, needed for a new goals-setting (food security). They knew the theory, but had not much experience from before BuZa in handing over to CLA's.
- The maximum weekly saving at IUDD remains very low, where the minimum is stagnant at 1 Birr.

Outcome 1: SHG Approach enhanced

- Outputs:

> 726 new SHGs were supported by the intervention, plus the follow up of the 278 already existing from 2013
> The new SHGs have received several initial training (such as SHG concept, developing internal bylaws, saving, loan and financial management, etc.) and ongoing trainings (such as conflict resolution, CLA formation, etc.).
> All have weekly meetings, saving and internal lending activities
> All have written bylaws and basic record keeping such as minute book, individual pass book and bank pass book

- Weekly regular saving and internal lending system have become culture
    - Internal lending is provided with agreed interest rate, repayment period and three times of the saving amount of an SHG member;
    - Repayment schedule is decided by the members. It varies depending on the volume of loan and purpose. Small loan have shorter repayment period than bigger loans. Loans take for agricultural activities (such as buying animals to rear and agricultural inputs) have longer repayment period than petty trade that have fast rotation;
    - SHG members used loans for direct household consumption and income generating activities. Lending culture grows over time gradually when members develop their business skill, loan management and diversification of income generating activities. Local people quite to take loan from micro finance institution (called Peace): the issue is the community is so poor that they are not eligible to take loan from micro finances and their interest is also very high for them. But after joining SHG, they decide the interest rate as it is their own money and that makes them enabled to take loan.

* The income generating activities opened and run by SHG members, saving accumulated and economic use of resources were the main strategies used by SHG members to resist shocks and food insecurity. Increased income from new and diversified income has improved the quantity and quality of food in the household, this

is general statement since not all members did engage in IGA, the % is not known. Economic use of food grains and household consumptions was another strategy being used by the SHGs. They reduced the frequency and amount of coffee grains for household consumption. Many similar strategies to economise resources are used.

* The conservation agriculture was introduced and 23 farmers become practitioners. All of them are members of the SHGs. For these 23 families, the farming technology maintained soil moister and fertility thereby productivity and food security; and they have learned to engage in other income generating activities to prevent single issue dependency.

*The IUDD effort has improved food security of the target community members to 23% as reported by the project staffs. Field level participatory rural appraisal approaches (PRA) applied in the evaluation such as tree of change and ladder of life have indicated that the SHG members have, on average, secured **10** months of the 2016/2017 (i.e. 2009 EC) household food security. Contributing factors were saving and internal lending within SHG members and their engagement in income generating activities. This being so encouraging, it is below the target 65%. Many reasons hindered the achievement of this target food security goal.

> - The El Nino effect that caused severe drought in the country has severely affected the project population. Segen Hizboch in general and the Amaro district in particular were spot area one by the government itself.
> - The ethnic conflict has severely affected farming and agricultural productivity. The conflict has claimed human lives, negatively affected food security and born insecurity in the area causing internal migration to other small towns. IUDD has totally closed the Alle district intervention due to recurrent and severe conflicts arising from the area.
> - The project activities planned under food security were not sufficient initially (design effect). Later on, IUDD has tried to revise and incorporate several activities that contribute to improved business skill of the target community, improved seeds for conservation agriculture practitioners etc. was not possible due to lack of budget from the donor.
> - Due to late budget release, conflict, drought and associated factors, there were activities that were not implemented on time. The number of SHGs established and conservation agriculture practitioners, for example, were lower than the planned number, and also low in quality.
> - At design stage, Amaro program has sparsely distributed its resources into Amaro, Burji,Derashe and Alle districts. Furthermore, the training types, systems and models introduced were too much to comprehend, apply and measure the differences they make. These things have strategically weakened their impact orientation, focus and concentration on manageable areas and target groups.

CLA-level

At CLA level, there are 32 CLAs in Amaro. Among these, 3 were established by the project funding and the remaining were already established by the CCMD intervention.

CLAs have regular meetings (monthly), collect registration fees from member SHGs and monthly contribution from their member SHGs. They have also subcommittees within the CLAs entrusted to establish new SHGs, strengthen member SHGs, resolving conflicts, awareness raising and education, audit, loan repayment, health, networking, etc. However, the CLA visited was very weak, and according to the staff they are average..

The main areas of its weakness include:

> It has no comprehensive and clear information and knowledge about its roles, particularly community and social action programs. It has limited self-organization and management systems such as: regular meetings were not respected. Sometimes, meeting missed (escaped) up to six consecutive months. Representatives lack self-initiative to attend the meetings. It is when someone calls that the other goes to the meeting. It did not know the number of members/women in each member SHGs. This affects its monthly membership contribution, hides transparency among them and the lobby and external influence where number is very important.

Outcome 2: Development actors strengthened in SHG approach

- Program office setup, management structure and implications. The project office was located within the Church premise (Ketena). Church has rented out its 10 office rooms for 3000.00 per month all in all. The office has toilet and water facilities. It has large compound sufficient to perform project activities. The

project management members were composed of the church administrative structures such as general secretary, chairperson and member with the program coordinator as a member and secretary. Overall, the arrangement shows the commitment of the church to provide space and resources to complement the development initiatives taken by the project.

- The office rent, facilities associated, freedom of the project staffs to use the spaces available and relaxed office rent payment modality could be stated as one of its desires to see change in peoples' lives. The CMRC being constructed (with church funding) was also within the church-office compound. Staff says: if SHGs want to start income generating activities using the CMRC either in group or individually, the premises will be available to them'.

- However, this arrangement has its own implications on the management and visibility of the IUDD-program office. For example, the program office
  - Was located relatively far from the Kele town community (outskirt). This may have limited its physical access to the community it wants to work with and serve and vice versa (going back and forth takes time, and by lack of transport facilities could this add to staff inefficiency or less laborious activity)
  - The location by itself limits its wider visibility as a development oriented organization registered as development commission under the CSO proclamation #621/2009; this is however still a new development after the reorganisations in 2016, so it needs time to mature the separation of church and development.
  - The program management decision making process cannot be independent from the church influence because the same group of people were the decision makers; their role is to support project execution and provision of their technical expertise to meet programme goal. For not to create a probably of biasness in the new context of the CSO proclamation, better to give this group a mixed composition, and make them advisory instead of deciding; the decisions on programme are in the line-management.
  - These limitations inform the inadequate organizational transformation as a development organization without contravening the initiatives taken at EKHC-DC level to reorganize its structure according to the legal provisions. The change process started in the central office (the developmental department of the church being registered as NGO) is very promising but still new, and needs to be strengthened and needs to trickle down to local level yet. EKHC-DC at all levels needs to be more visible and become a vibrant development civil society organization, where until now it is seen only as church.
  - Evaluators are hearing about church-internal resource mobilisation for CMRC=Community Managed Resource Centre (being a topic in the ToC of the BuZa programme), and church volunteers to help the SHG-facilitators to accompany the SHGs. As on how an official granted project and these church-developmental initiatives are interrelated evaluators can have opinions, but the most important is transparency, and that is helped by revisiting the existing model in the light of the reorganisation. This is by all means not saying that evaluators have found irregularities, no, just unclarity, and personally we applaud very much the vision the church has to want to contribute to the development of poor people, and trying to have a positive influence in terms of religious tolerance and strong social coherence irrespective of the variation in religious background.

Internal to IUDD office and staff

Various trainings are provided for staffs. The program office has, in turn, provided several trainings to internal and external actors to enhance their understanding about the SHG approach and provide their necessary supports for their sustainable work. *(See Annex 7 Trainings received and given).*

The Amaro program office had two rented offices before the project. Through this project funding, the program area has added some more offices. The program office hosts staffs of Amaro project and key staffs that work at program level such as the Monitoring and Evaluation officer. This has given sufficient space for the staff and project work.

The project has also supported the program office to purchase chairs, benches, shelves, computers, printers and motor bikes which are necessary for project implementation and monitoring works. Generally, the capacity building supports provided in terms of trainings, materials and coaching, monitoring and supportive supervision were very constructive and empowering even for the future program designing, implementation and monitoring.

Software management training skill on SWIS data collection, entry, editing and report production (if they want). Trainings were also given on HFIAS data collection, encoding and sending procedures/skills.

Data collection and entry skill training on Household Food Insecurity Access Scale (HFIAS). Nevertheless, the project has not benefited from either of the software packages due to the following reasons

- The data collection format of SWIS was not originated from bottom considering the experiences and applied monitoring tools of the project. As a result, data types do not serve the purposes of the project.
- HFIAS was an annual data collection tool. However, the sampling method does not allow the project to trace the food security/insecurity levels of SHGs as the approach does not follow longitudinal study. Second, the project has no access to collected data and the reports of the HFIAS data. Hence, it does not inform the project, local community and the government about food security/insecurity status.
- Internet and power interruptions were the biggest challenges
- SWIS was maxing and remixing various data across countries, languages and other details. It was not totally reliable.
- The project has stopped its previous data collection tools trusting SWIS/HFIAS but later, the new and old data collection methods and tools all were not alive.
- Generally, SWIS and HFIAS were not for the project but may be for Tearfund as thought by staff. As stressed by staff members participated, these software packages had no added values. Rather, killed existing systems of monitoring from the project.

Outcome 3: SHG approach adopted by public and private agencies
- Learning and sharing events were organized at local and national levels. SHG days were celebrated where SHG and CLA members present their progresses, positive changes and challenges. In these events, higher officials attend and learnt from SHG approach.
- In different project places, SHGs and CLAs have performed several community and social action programs that have linked with the wider community and government. Rural roads constructed in Dano and Mekredi Kebeles were visited. Other SHG and CLA led community action programs presented by the project staffs include food item and agricultural input (such as fertilizer) distribution to their members and non-members in the community (strong arm of the government policy with clear and legal recognition and accountability), renovation of communal water point, electing their own controller by firing a person appointed by government, developing three spring water sources in Dalo Kebele for drinking in partnership with the town council in Burji, negotiating with Kebele administration to safe some dogs that were to be killed in fear of seasonal rabies by tying them with rope, cleaning mice and putting water in the farther swamp places to prevent snakes from coming to villages and individual houses, campaign for environmental hygiene and sanitation in Burji town, etc. In some areas like Burji, the women and children affairs office of the district requested the project to provide training on SHG approach for its office and other government offices and the training was organized and given. The program office at Amaro has also introduced the SHG approach to external actors during the capacity development trainings. These trainings were eye openers for external actors.
- At local level, efforts are made to invite government partners to visit the work of SHGs. There is also good opportunity for government officials at district and Kebele levels, micro finance and other actors to see and hear about their meetings, new business ventures of their neighbours, etc.
- These activities have not only benefited the wider community to have access roads, safe drinking water in their nearby and to protect against snakes, etc. but also have improved the visibility and external relations of the SHG structure for increased recognition and scaling up.
- Some of these community level activities such as SHG annual day celebration and their self-initiated development activities received high level attention by the government and were broadcasted through local FM radio and television services.
- Nevertheless, the SHG structure was also not profoundly known by external actors. The efforts made to strengthen CLAs to have external and community wide outlooks were very limited. The activities performed at community level were mostly initiated and organized SHGs, not CLAs.

GILGAL

Summary of Findings / Observations, see for the people met/ interviewed Annex 2B

Some highlights per indicator   Gilgal
- <u>Outcome indicator 1.3</u> - Some of the wider community activities done by SHGs are pond cleaning, road maintenance, bridge maintenance, environmental rehabilitation works.
- <u>Outcome indicator 3.1</u>- Some of the SHGs have accessed skill training from agricultural office in energy saving stoves production for market in Yabello district, similarly some SHG in Abaya received support from NGO, etc.
- <u>Output indicator 6.1</u>- Actions taken by different SHGs included NGO forum in East Shoa zone, Drought response in Fentale district, SHG annual celebration in Yabello district, Experiential visit on DRR-SARAR by local officials and community in Dire district.

Notes re. Table SHG figures of Gilgal, Section III,2:
<u>Notes re. Gilgal</u>:
- This is the only organisation where the male-SHG-members are more in number than the female members.
- All the figures in Gilgal are moving up, the amount of total savings quite fast, and the number of loans per year per member are also increasing nicely (meaning a chain of loan is starting to roll out) , but for one reason or other the Loan/Saving ratio is hardly moving up. This is asking for a closer analysis to find the cause.

Overall Governance and Administration Related
Gilgal is a rural development project of EKHC-DC. Buza funded project was operational in three zones: Gedio (Yergachefe district), West Guji (West Abaya and West Guji) and Borena (Dire, Miyo and Yabelo) districts. Out of the six districts, project agreement was not signed with government for Miyo, Dire and Dugda Dawa districts. Buza project funding has been complementing the "water is life" project initiative in these three districts. As a result, district level change management was not established in these three districts.

In terms of governance and administration, EKHC follows main office (Ketena), zone and Woreda and Kebele structures. At Woreda and Kebele levels, there are change management committees composed of government administration office, agriculture office, WCA office, community (CLA) representatives, EKHC south Ketena and BuZa coordinator. The change management committees were largely responsible for passing important decisions, hires/fires coordinator, liaison between the community and the church (awareness), external linkages and visibility and conducts actual field visits to check the quality and quantity of the work done. They held quarterly meetings to discuss on activity performance, successes and challenges. However, financial issues were 100% under the church structure where change management has no power and authority. Financial monitoring and tracking was the role of the church. The general secretary and chair were authorized cheque signatories with the coordinator as a third signatory. However, community representatives (CLAs) were not actually in the change management committee because they are newly established (October-November 2016).

The church contributes in terms of low cost office rent (500.00 per month for the Ketena), pays salary (volunteer) for cashier position, creates awareness about SHG approach during conferences, etc.
Regarding human resource plan, one coordinator at Ketena level and the M&E person were paid staffs until the third person comes at deputy coordinator level very recently. Five paid community facilitators and three volunteers work at district level. In total, eight (8) community facilitators and volunteers were deployed in each district. Nevertheless, the number of community facilitators and volunteers at district level seem very small considering the spare population settlement and distances they have to travel to establish and supervise SHGs and CLAs in the hot weather conditions of Guji, Berena and Gedio. Geographically, BuZa seems thinly distributed into six districts while in terms of effectiveness and efficiency, it would have been advisable to focus on smaller districts nearby to each other for monitoring, coaching and creating critical mass for greater influence and true, powerful grassroots level peoples-organisations ready to act as developmental change-agents in the wider society.

Outcome 1: SHG Approach enhanced
The SHG approach is a vehicle for EKHC/DC development intervention. Awareness raising, SHG formation, capacity building trainings, etc. was given for SHGs. Overall, 415 total in 2017 minus 117 from 2013 = 298 new SHGs were established in the project period (using the numbers as given from the central office).

Using the numbers as given in the field office: a total of 432 SHG has been worked with. This is 51% of the planned number (840) of SHGs. Also regarding the planned number of CLAs, a smaller number was established (59%).

Table: SHGs and CLAs established during the project period

Area	SHGs			CLAs		
	Planned	Achieved	%	Planned	Achieved	%
Yabelo	120	64	53	8	6	75
Yergachefe	120	116	97	8	6	75
Abaya	120	55	46	8	2	25
Dire	120	59	49	5	3	60
Dugda	120	36	30	5	2	40
Miyo	120	48	40	5	3	60
Fantale	120	54	45	5	4	80
Total	840	432	51	44	26	59

- Most of the SHGs visited were undertaking their regular activities. They were conducting their regular meetings (some on weekly and others on monthly basis), some have internal lending systems and some others had saving in MFI in order to get large volume of loan from the MFI, rotational leadership for leading the weakly meetings was common among the SHGs (but not rotational on bookkeeper, secretary, treasurer, and SHG-representative), etc.
- The capitals of some of the SHGs such as Baronge SHG was as high as 180,000.00 and others were able to accumulate as low as 5000.00 birr through saving and interest collection from members.
- Access to loan (from within and MFIs they are linked with) for
    o Business and income generating and
    o Direct household consumption in the form of healthcare, education and clothing
- SHG members were engaged in various income generating activities that are of petty trades, services such as tea, coffee, bread (snack rooms), agricultural activities (such as vegetables, fruits and crop production using various methods including conservation agriculture, sustainable organic agriculture and irrigation and integrated natural resource conservation (such as area closure, grass cut and carry system for animal fattening, rearing and selling), fattening, milking cow, rearing small ruminants (sheep and goat) and conservation agriculture were some of the visited individual income generating activities.
- SHG members in Yergachefe, Suke Kebele, Bekisa village have explained that they have opened shops, some have bought additional cultivatable land and grow vegetables and coffee seedlings to sell, bought weighing balances for the coffee trade, etc.
- They concluded that "we have no food security problem. Now, we have learnt that we have resources. We know that if we save and properly use our resources, we can create wealth and become strong in our economy". People were also accumulating wealth by buying land and constructing quality houses in Yergachefe for rent, planting coffee on rented land farms, etc. They had also a plan to open large business centres in group such as coffee processing and packing. A group called Baronge Dagen has saved 180,000.00 birr (which is so huge) and preparing for bigger business ventures
- In terms of food security, the scoring result indicated 2.6 out of the four point scale used to measure effectiveness. This means that about 7.8 months of the year are food secured. In addition, SHG members were asked the number of months of the year they can be food secured. Some of the contacted SHGs have refused to state. This indicates that food security is still their concern and they were uncertain about the upcoming season. In the visited areas of West Guji and Yergachefe areas, drought and shortage of water and fodder for animals were clear. FGD with Woreda coordinators and facilitators revealed that Borena zone has similar or worse situation at the time of this evaluation.
- Field discussions with some other rural community members organized in SHGs revealed that some of the intervention districts such as Yergachefe and West Abaya had no problems of income to ensure household food security. Rather, extravagancy was their main problem. In these areas, particularly in Yergachefe, men used to waste their income from coffee and Enset for drinking alcohols. Greater attention was given to teach such community members about quality of food, saving, income diversification and asset creation to further resist drought shocks. As a result, places visited in Est Guji such as SHGs visited in Dugda Dawa, West Abaya and Yergachefe had potentials of resisting drought and secure their household food during the evaluation year.

- The groups in Yergachefe and West Abaya were also linked with MFI (like Leta). They opened bank accounts in the MFI, deposit their savings and take loans for their business activities.
- Whereas, places like Yabelo, Dire, Miyo and Dugda Dawa are very hot pastoralist areas with low rainfall, low agricultural activities as rural community and largely drought affected. Attempts made in these areas to integrate DRR-SARAR with food security have shown incredible performances.

DRR

Beyond food security, SHGs were trained on DRR via the awareness raising material of Tf.E's DRR-SARAR. Making an action plan in the SHG is part of the training. These plans were put into practice in some places. Most of the action plans were not so much addressing environments. But some were, and these applications can be named as 'best practise' of integrated natural resource conservation activity performed by BuZa funding. These unfortunately isolated and very local activitites were few, but we mention 2 of them here in order to learn from for the future.

1.

The Dugda Dawa IGA/business could be mentioned as one of the best examples to learn out of it. It started by learning from DRR and making an action plan. That plan was serving not only the members in terms of animal fodder and income but also the neighbouring and other community members being affected by drought as sources of their animal feed.

The Kebele administrations had given 21.5 ha of bare land for six SHGs. Biqqaa Quffaa (men only) and Abdi Boru (women only) SHGs are found in Burkitu Kebele and Koni Goro Dhertu village. These groups were established in 2015 and received 6 ha of bare land after some months of their establishment in the same year to rehabilitate it and use it as their income generating activities. The two groups have 30 members.

   a. The watershed was dramatically recovering with vegetation being rejuvenated, new tree plants were grown and grass variety and density was increasing from time to time. At the time of the visit, the area was fully covered by protected trees and grasses: the only place in the area with such grass and tree coverage. SHGs were selling the grass as sources of their income. Many individuals were busy with their sickles to cut and rope to roll the grass for animals. SHG members sell a buddle of grass that a person can carry for 20.00 birr. If clients want cut grass, SHG members do this as individuals and get 10.00 for their labour. In 2015/2016, they sold about 5000.00 birr and this year until the visit made on February 11/2017, they sold grass for 7000.00 birr. As the drought and scorching sunlight was coming stronger and stronger, the grass sell will increase in quantity and they were discussing to revise the selling price as well. The area was also full of grass.

   b. Buyers are from the locality and distant places. As group discussants revealed, people from Mega town (the capital of Dire district which is 170 km from Dugda Dawa capital, Finchwuha) and some from Surba (150 km), Yabelo and other places.

   c. Asked about how they are using the income, the two groups divide the income into two and record as they group capital for income generating activities. They do not want to divide the money among individuals because there is no food shortage. Rather, they envision opening group income generating activities such as fattening and dairy using their grass. But, this was just on paper.

   d. It is understood that if drought becomes sever and if SHG members face food shortage, they have good deal of money from the grass sell to cope with the problem.

   e. The government was transporting animal fodder (straw) to some places through the Bula Hore-Yabelo road. The Dugda Dawa area agri-business can contribute its share as sources of animal feed now and in the future.

2.

An other example on the cross-road of DRR, Food Security and IGA/agri-business is the following:

A water pond (5m*7m*10m) as established by three Romso Kebele SHGs needs to be mentioned as one of the best examples in the dry land of Dire district. The pastoralist community of Romso Kebele (21km from Mega town) has constructed the pond by hand digging and mobilizing financial resources from Mekane Yesus Church Development Program office. The pond has started storing little amount of water for human and animal consumption. When the rain comes, the pond will be filled and more water reserve will be there. About 500 households will benefit out of this pond. This will add to community food security, natural resource conservation and drought resilient community. This initiatives taken by different communities that are organized in SHGs has narrowed the food gaps the intervention communities had been experiencing before.

However, these 2 examples are rare.

In some other areas such as Yabelo and Miyo, the situation is different. As Woreda coordinators explained, there is food shortage in the area and SHG contribution to food security and drought resistance cannot be spoken loudly. The severe droughts, conflicts, culture and other factors were challenging the SHG approach to yield quick results in terms of food security.

Participatory scoring was made to understand the major changes registered through the program support. SHG members underscored the following key changes caused by the project.

- Improved awareness about own situation, available resources, saving, internal lending, potential to grow, etc. was mentioned as the first area of change they recognized. SHG members believe improved awareness as the most valued changes of all changes obtained from the project. They associated the change in awareness with the project supported trainings.
- The second valued change was the social capital they reinstated and restored while coming together in one SHG. They stated that the social saving they created was useful to get money for immediate household consumption, education, health, clothing, social offers, etc. without interest and loan conditions. They have also stated that women in SHGs have deep interest to ask and be asked by other women of their neighbourhood during new child birth, cultural and religious ceremonies and children graduations, mourning and related ceremonies. It is a pride for them to ask and be asked in such occasions. This creates the sense of "I belong to ---, I have friends if ---"feeling. This builds one's confidence, social status at household and community level and social skill of the SHG members.
- The third most important change was "relief from exorbitant village money lenders" due to their saving, internal lending system and loan repayment and related freedoms. Participants explained that village money lenders were expensive in terms of interest rate, the interest they collect goes to the rich money lenders, their preconditions are tough to meet such as property or public employee person collateral, ups and downs to get the loan, etc.
- Other changes obtained include gender equality at household level, child wellbeing, and improved quality of food, income and wealth accumulation.
- Regarding gender equality, the project has enabled women to participate in income generating activities, own and control resources and benefit out of her labour. Groups asserted that "women become economically independent from their husbands". Self-expression, confidence and assertiveness were mentioned as project outcomes. Improved housing, access to electricity and water supplies and nutrition are also in favour of women.
- Project staffs were also able to identify the big changes they enjoyed because of the project. They name:
  o Improved knowledge, awareness and attitude on peoples' power to change
  o Social capital in the community: mutual support, sense of belongingness, friendship, etc.
  o Improved work habit (culture) in the community, income diversification
  o Gender equality
  o Improved staff capacity
  o Free from money lenders
  o Community awareness on DRR
  o Exposure and learning from SWIS and HFIAS: knowledge and skill acquired
- While these practical development activities indicate the strength of SHGs, some of the visited SHGs were not able to do some of their activities independently. Their documents were not updated, saving was either in the hands of cashiers which could bring risks while there are banks around or deposited in the MFIs in a way (modality) that prevents SHG members from accessing their money for internal lending and petty trade activities and regular attendance was weak as observed in the minute book. The average of Gilgal's economic indicator the loan/savings ration is way too low, under 1, where 3 to 4 years old groups (and Gilgal has at least 200 of them in the project-area) should be capable to reach 2-4 easily.

- In addition, Gilgal has established its CLAs since few months back (around October 2016). Due to this, it was difficult to loudly say "CLAs can establish new SHGs, coach and strengthen SHGs and conduct community level development actions towards sustainability". As a result, there were "no SHGs and CLAs that can be independent". All SHGs and CLAs need mentoring and further capacity building supports to be vibrant community institutions.
- From the attempts made and outcomes observed, it is learnt that
  o The project period needs to be long enough to have strong SHGs and CLAs as well as to meaningfully contribute to food security issues in "protracted drought affected areas". That means selection of the area's should match with longer term funding, what can be from different sources in
  o Future interventions should have clear ideas of what to do where
  o Integrating development activities in the SHG approach is necessary instead of implementing sector and subsector activities as standalone activities without SHG (People first).

Outcome 2: Development actors strengthened in SHG approach

- Internally, various capacity building supports were obtained from the program funding. The Gilgal project coordination office, its management and staffs had access to the following trainings
  - DRR-SARAR (flood conservation, road construction/clearing, pond development, natural resource management)
    - The pond constructed benefits about 500 households as sources of drinking water, water for animals, etc.
  - CA (mulching, zero tillage) organic farming (dry land fruits and vegetables, cassava)
  - SOL (learning in work place for greater focus, quality and performance through challenging the business as usual (robotic) way of doing things)
  - Basic business skill
  - Entrepreneurship
  - SHG approach concepts, principles, pillars of change, book keeping, group quality, self-assessment techniques, etc. (international and national trainings and experience sharing visits included)
- There were also Motor Bikes (one/Woreda), bicycles (one/Kebele), bag and related capacity building supports which are critically important for the field work in the remote rural areas.
- The offices of Gilgal was also well organized, rich in SHG data by year, computer and printer, table, chairs, etc. though very small, crowded and has no place for refreshment.

External actors

The main external actors were the community, NGOs, government and other faith based organizations.
NGOs that have been operating in the areas are too many to list the names. Some of them include:

- Hundee
- Wet Land
- WVE
- Mary Joy
- Mekane Yesus
- Care Ethiopia
- Save the children
- DORCAS Aid Ethiopia

Only some of them work on SHG approach such as Hundee which is the same as what Gilgal does. Their work positively contributes to Gilgal as good experience and idea sharing without conflict in approach. The rest were challenging because they provide seed money, animals, etc. for SHGs and the members. Gilgal believes that many of the NGOs are big with huge financial capacity to give money as per diem, business start-up capital, trainings, etc. which had challenges at least initially. Some of them have also CMRC facilities which are restricted for their target groups only. The CMRC serves target groups as:

- Sources of income for the CLAs
- Office facility, identity, documentation and visibility
- Training centres

Government signatories are regional:

- Finance and economy
- Agriculture and
- WCA

Facilitators

Regarding the facilitators capacity to coach SHGs using SOL, discussions have made it clear that they started the work on themselves. All facilitators received the SOL training as learners. They were trying to apply it in terms of planning their work, reporting and performing their duties as facilitators. As they have received several other trainings and field experiences, they are strong SHG advocates and practitioners. The main challenge, however, was that government and other NGO operating in the area compete for those strong facilitators and hire them with higher salaries and benefit packages. BuZa project money in particular and Gilgal in general were not able to maintain experienced facilitators to further strengthen the SHGs and CLAs.

Working with external bodies

Gilgal through Buza funding has tried to share its SHG experiences with government and non-governmental organizations.

- It uses the GO-NGO quarterly forum meeting, trainings, experience sharing visits and other opportunities to spread the SHG approach and positively influence other actors to support the SHG approach.
- Government and some NGOs have requested Gilgal for SHG training assistance and experience sharing. Gilgal has made all the possible supports in terms of providing trainings for government and NGO staffs (particularly for Mekane Yesus Church program people) focusing on SHG approach. As a result, there is growing cooperation among NGOs and government understanding about SHG approach and the work of Gilgal. This smooth and supportive relationship has helped Gilgal to smoothly work on its development activities even in the three districts where it has no project agreement with government.
- However, there were challenges to proudly say that external organizations were well coached and supported to adapt SHG approach their development approach or support existing SHGs and CLAs in their localities.
    o The period was short to strongly engage partners, fully convince and influence external organizations to adapt the SHG approach or technically enable them to support existing ones
    o The project had spread itself in too large geographic locations with limited resources. This has influenced its focus and concentration for a greater impact within the project period. Because of this, there were only very few good examples related to food security (including DRR) that can positively attract and influence external actors.
    o The SHG approach itself needs more time than a three year project period. For greater impact, visibility and influence number and quality of SHGs, CLAs and the Federation are very important. By this project budget and period, Gilgal was not able to produce as many SHGs, CLAs and Federations in its intervention districts and zones as well as the quality of existing SHGs and CLAs was at its childhood age.

Outcome 3: SHG approach adopted by public and private agencies

Gilgal has been providing various capacity building supports for SHGs to strengthen them thereby to empower them and form CLAs. Among the trainings given were

    o Basic SHG concepts for established SHGs
    o Entrepreneurship training
    o Training on conservation agriculture and sustainable organic agriculture
    o Networking with service providers
    o Concept of CLAs and its importance for greater community level actions

In partnership with Gilgal, there were SHG annual inception day celebrations in the presence of government and non-government actors for dissemination, sharing and influence. This has enabled Gilgal to work closely with other actors.

- The project works closely with government offices. The work of the project was visible in terms of
    o DRR and its contribution to
        ▪ Animal fodder sources (area closure), set-up as group- agri-business of SHGs
        ▪ Soil and water conservation (some examples)
        ▪ Various DRR-SARAR related trainings for the community and government partners such as trend analysis, timeline graphs, etc.
        ▪ Awareness raising and community mobilization
    o In some places, CF, officers (coordinators) and farmers were engaged in CA and people and the government were able to see the possibilities of getting better production through CA than conventional agriculture (contribution to food security). Gilgal provided
        ▪ Trainings
        ▪ Vegetable seeds (pepper, tomato, Swiss chard, cabbage, etc.).
    o SHGs and CLAs were engaged in natural resource conservation in partnership with government and government gave them the land for closure
    o In some of the intervention areas, government has also recognized the SHGs as suitable community structure to manage the distribution of agricultural inputs and consumable items to the rural community. Hence, there are legally recognized SHGs that were serving as "consumers' association" and "cooperatives", bring food items and agricultural inputs in

120

whole sale from government and retail for the community using government decided fixed prices. The items they trade include flour, sugar, edible oil, etc. This shows the extent to which local governments have recognized the SHGs in this area.

- o As a result of the performance of the project, government was very supportive even in districts where there was no project agreement.
- GO-NGO forums. Yabelo project is a member of the task force and the coordinator was a secretary of the forum
- Gilgal works closely with NGOs and government stakeholders. It presents its experiences, successes and challenges of working through the SHG approach in the drought affected pastoralist community. The main challenges were
    - o NGOs were giving handouts in the form of goat, agricultural inputs, etc. Because of this, food unsecured people want to be supported by other NGOs than Gilgal
    - o Some NGOs were telling the community as if they can give legal certificates and people want to join such organizations
        - ▪ Because of these challenges, there are Kebeles where we were unable to operate
    - o Mekane Yesus, however, was able to provide cement and other industrial materials for a CLA found in Romso area of Dire district that mobilized its labour and dug pond for water harvest. While the external support from Mekane Yesus was around 50,000.00 birr, the pond is benefiting around 500 households.
    - o Gilgal, in return, has given training on the SHG approach and partnership was strengthened
- Gradually, however, people understood that Gilgal continued but others were left out when the project ends. Recently, the trend is being changed.

Gargaar

Summary of Findings / Observations, see for the people met/ interviewed Annex 2B

Some highlights per indicator   Gargaar
- Outcome indicator 2.3 - World Concern, WRG, Concern WW, MoLSA, NAGAAD, Care, Spark, GDC
- Outcome indicator 3.1 - Micro-Dahab loans to SHGs, MoLSA appointed a SHG focal person and assumed Gov role in establishment of SHG Working Group, SHG validation workshop, KIMS agreed to start providing credit to SHGs, WRG and NAGAAD deciding to start upgrading women groups to SHGs, Development of joint proposal with Care, SPARK and NAGAAD to expand SHG movement which was unsuccessful, MoLSA agreeing to provide formal status to CLAs, WC and CW considering dropping cash injections to their SHGs etc.
- Outcome indicator 3.2 - Credit: Dahabshiil and Training: SOFHA, Green centre for Development, ASAL NGO, CCBRS, Candlelight;
- Output indicator 5.1- World concern, WRG, Concern Worlwide, NAFIS Network and partners, SPARK, GDC, KIMS, Micro-Dahab, NAGAAD, Care, but note HvH: in 2016 all of these parties not new but are already involved with SHG, but the collaboration is evolving visible
- Output indicator 6.1 - SHG approach presentations made to Care, NAGAAD, SPARK, MoLSA Minister, Ministry of Planning, Ministry of Interior, KIMS, Micro-Dahab, Mayor of Burao and other NGOs
- Members from the CLA attended a five days' workshop on illegal immigration facilitated by ASSAL (Assal Youth Organization) a local NGO in Hargeisa. Following the workshop Sancaani CLA organized a meeting with community leaders (awareness sub-committee) which was held on the next week to discuss the effects of illegal immigration and demanded that local government representatives act on the issue.

Notes re. Table SHG figures of Gargaar, Section III,2:
- Gargaar is amongst the 5 implementing organisation the only one working exclusively with women-only SHGs, very nice in a predominant Muslim-country, where compared to the other 2 countries women are even more behind.
- Also the only organisation to work with IDP's in urban/ semi-urban settlements, where IGA's in the informal sector have in most cases to do with buying and selling, although evaluators have also seen some production like wooden chairs and port (melting old iron into new moulds).
- The Loan/Saving Ratio being low, confirms the observation in visited groups that in most SHGs as visited many (up to half) of the members do not have IGAs, these ladies do their savings 'from the billing' (household money).

- Also here we see the minimum weekly savings remaining the same low over the years, where the maximum moves up.
- As far as evaluators know, the analysis of the level of performance regarding the difference of IDP-participants and pastoralist-participants is yet to come in the end report, since working with pastoralist / in the rural setting was a kind of a pilot for Gargaar. But this last groups will be for sure be affected more heavy by the current drought than the urban dwellers, who have more diversified income, as evaluators have seen both groups to observe this difference.

Notes re. Table SHG and literacy figures of Gargaar, Section III,2:
- The numbers as given for 2016 where evaluators have put question-mark are not clear; we link this row in the table with what we know from the logframe-sheet March 2017, where we read 'with facilitators downsized from 30 to 20 to reduce overhead costs and enforce new SHG: facilitator optimised ratio of 8:1'. Meaning the capacity to give literacy will have become low at the end of 2016 most probably;
- Literacy lessons: both literacy and numeracy trainings are simultaneously being given by the Facilitators to both the SHG members and SHG network.
- Most if not all of the women in Hargesia and Burao are receiving these trainings and they explained to us how they benefited from them.
- It is not clear what exactly is been taught and how often but the SHG members we met in Hargeisa and Burao both explained that the literacy trainings helped them in many ways and that they were grateful to them. For example the book keepers explained that they can do their administrative and financial work better because of the trainings.
  Some details we heard: The Facilitators sometimes offer these trainings to the SHG members in the presence of the Chair, the Bookkeepers and Finances person and sometimes in their absence. Some lessons are given to the Chair and the Bookkeepers and Finances person alone. it must be noted that there is a lot of illiteracy in Somalia/land. It affects both men and women equally but more so women and girls and most of the women we met were illiterate. But they are also facing other vulnerabilities and challenges such as displacement, they are ethnic minorities or refugees with very low socio-economic status and lack of education.

THE EXECUTER- GARGAAR NGO
Strengths
- Gargaar has, over the years, changed focus from wide-approach to SGHs, fine-tuned its objectives to the program (Contributes to stated outcomes)
- The organisation has a thorough knowledge of SGHs in Somalia/Land
- Determined passionate, team who have been in the field for long
- Important program focusing on needy people in community, speaks to many people
- Strong reputation in Somaliland across central and local government, local community, banks, etc
- SHG working groups established in May 2015, meet every month
Weaknesses
- The absence of the Executive Director is felt at all levels. The interim cannot spend full-time.
- Gargaar is not a member of NAFIS (Network Against FGM in Somaliland) which started as an umbrella organisation for 20 organisations working on FGM in Somaliland, but who now have a large department on SHGs, covering 11 organisations working on SHG. This NAFIS comes initially from being sponsored by Kinder Not Hilfe/ Germany, while Gargaar comes from the Tearfund /UK donor family; evaluators observe, the same as in Ethiopia related to CoSAP what has weaned off from Kinder Not Hilfe and is now independent NGO, a sort of a tension between the two donor-families. In SL, but also the same in Ethiopia and Kenya, the organisations as being invited to be trained on SHG, are all in the circle of Tearfund; meaning it is a kind of a pattern if this is observed the same in the 3 countries; however, in the case of SL, Gargaar has much to offer to NAFIS in terms of sharing knowledge and expertise (learning), but NAFIS has very high standards and is doing very well on SHGs development, so they also have enough to share. Apart from Gargaar (1) and NAFIS (11) there are in SL another 16 NGO's working SHG, including Action Aid, Save the Children, Care, World Concern and Concern Worldwide, to which Gargaar have made presentations and have tried to help them to start to apply SHG; all are part of a SHG working group in order to link with MOLSA (Ministry of Labour & Social Affairs) , but this is not overcoming yet 100% the said tension although it is getting better.
- Target of establishing 250 SHGs was not reached. Reasons as explained by the organisation include:
  - late start of project,

122

- a significant amount of project money lost due to numerous banks, forex (from € to £ to SLSH while the salaries are fixed in $.)
- budget insufficiency forced to cut and let go of some Facilitators affecting some 16 groups, plus the capacity to erect more group was getting lower.
- the period of organisational mourning on the dead of Dr. Mohamed A Omar (Dir.) on 16 April 2016, and the time it took to find the way as on how the organisation should move forward.
- The SWIS system is still inaccessible to team
- Some SGHs were formed just 2-3 months ago before project ends.
- The capacity of Gargaar staff needs to be strengthened although some have been trained on accounting, conflict resolution. They need teambuilding training exercises.

Collaborations
- Gargaar has established partnership with Comic Relief International, local government, SOS, Dahabshiil, World Concern, MOLSA but previously with Ministry of Education
- SHG working groups established in May 2015, meet every month
- Collaboration has developed during the programme with other stakeholders in the local context, what were the (de-)motivating factors and what have been the results?
- The SHG approach is adopted by public (NGOs, CBOs) and by private agencies (Dahabshiil) as well as by state actors (MOLSA, local government) on the potential of the SHG approach and are supportive to utilise it

Lobby/advocacy
- Gargaar has lobbied for years to government and to various stakeholders
- Gargaar has created the SHG working group which brings together all the organisations that work on SHGs in Somaliland once a month.
- List of trainings received by the own staff on this BuZa budget *see Annex 8*
- The SHG approach is more and more adopted by public (NGOs, CBOs) and by private agencies (Dahabshiil) as well as by state actors (MOLSA, local government) on the potential of the SHG approach and are supportive to utilise it.

FINDINGS on the programme of Gargaar

- The first SHG program was introduced in Somaliland in February of 2008 by Gargaar NGO as an approach to improve people's livelihood opportunities with a focus on women. Until now Gragaar has only women-only-groups.
- Gargaar has, over the years, changed focus from wide-approach to SGHs, fine-tuned its objectives to the program (Contributes to stated outcomes on the BuZa grant)
- Gargaar has built strong foundation in knowledge and network in SHGs in Somaliland
- Gargaar intends to develop a Policy for the SHGs
- Challenges of using local resources, strictly going-by the blue print
- Pre-existing capacity, knowledge, skills and networks of Tear and Tearfund projects before the start of the BuZa SHG programme has contributed to efficient achievement of outcomes
- The benefits of the SHG program as implemented by Gargaar are enormous. They cut across social, economic and financial divides empowering & enabling the most marginalised in society to actively participate & meaningfully contribute to community advancement through financial contributions, through self-organised cleaning of the streets /sanitation, awareness raising about FGM, migration and mobilising resources for drought-affected families.
- The capacity of the staff of Gargaar needs to be strengthened although some have been trained on accounting, conflict resolution. They need teambuilding training.
- Good collaborations with the government, local government, communities
- Target group participates meaningfully in the programme, leading to increased sustainability
- Somaliland is an Islamic country, but donor is not.
- The HVIAS – as used for the central programme monitoring for having one measuring instrument- was not contextualised for Somaliland
- No adequate response/coping mechanism given to recurrent droughts in Somaliland, SHG-alone is not enough

- SHGs are paid sitting allowance for meetings outside the fixed meeting-time of the SHG, which conflicts with the NGO-policy of not giving

SHGs-General findings
- SHGs are groups of 15 to 20 people. There are
- Members from different social classes and age groups have low integration and participation in the group.
- illiteracy among members contributed to lack of personal development and aiming higher
- Kitchen farming is not practised, combination with SGHs could potentially boost up food security
- SGH members are adapting their livelihoods to the ongoing severe drought which contributes to disaster risk reduction it's not systematic, well planned nor well organised
- SHG members can borrow money any time without collateral
- Self-organised learning does happen to some extent; example in some groups different members offer certain skills training such as henna decoration to the other members
- Income Generating Activities are contributing to improved food security.
- In terms of gender, the results of the cross cutting themes contribute to gender transformation in society and especially among the IDP communities- women predominantly participate in the SHGs, encourages women leadership
- Strong community resource-sharing, effective at creating change in communities, changing lives
- In terms of environment there is not much awareness created since there is a lot of grass cutting and charcoal burning for business by many of the members[2]
- Need to include natural resource management/environment consciousness trainings been given to SHGs
- The SHG approach is adopted by public (NGOs, CBOs) and by private agencies (Dahabshiil) as well as by state actors (MOLSA, local government) on the potential of the SHG approach and are supportive to utilise it
- In terms of self-management, the SGHs are generally doing very well in all of the towns visited- they are very successful and some SGHs have become independent stand-alone entities/CBOs[3]
- As a result of the SGHs, the community and the town at large have more access to food because there is more food available from the small income generating activities that the women are involved in[4]
- SGH members, especially mothers used to eat/feed children 1-2 a day, now eating 3-more times[5]
- In at least half of the SGHs, members are eating more, diverse food with more quality. Driving factors are the business
- Learning has taken place within the existing partnership on SHG programmes and with other partners
- SHG members have been trained on book keeping, conflict resolution and many organised skills by
- There are no micro finance opportunities offered by Gargaar and/or other organisations to stimulate small business of SHG members. Currently only Dahabshiil is giving micro finance opportunities according to Islamic banking rules which range between 200 to maximum 600 USD. Contributing to increase in trade and financial conditions

- Positive changes on social and economic but not environmental
- SHGs in Somaliland- no much linking and learning
- The level of accountability towards partners, field officers, community facilitators and SHG structures is strong. Local SHG structures have over the months and years become more sustainable and intact, platform is present and fully managed by SHGs
- Ownership is locally taken but some aspects still need external support from Gargaar in terms of the facilitation

- The target group has participated meaningfully in the programme and this has led to increased sustainability, ownership and local SHG structures have become sustainable
- Good collaborations with the government, local government, communities
- SHG members demonstrate strong social responsibility
- Target group participates meaningfully in the programme, leading to increased sustainability

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[2] FGD meeting, meetings with CLAs
[3] Example Tawakal, Towfique SGHs in Hargeisa
[4] FGDs with SGHS, CLAs, interview with Key Informants Dahabshiil, local government
[5] See Burao fieldtrip report, among others

- Individual gains as strength/progress only comes as a result of membership in group- the individual savings can be increased if individuals can afford it but often group doesn't want
- SHG members meet in meeting halls which they rent within a walking distance of their homes so they don't pay travel expenses or lose much time on the road
- Successful, SHGs have significantly empowered poor people, especially women, in rural areas.
- Majority of SHG members have demonstrated a track record of regular repayments, regular attendance, active participation
- SHG members demonstrate a collective feeling of belonging, productiveness, strong group bondage, team building, unity
- Many members use their occupational skills to train fellow SHG members e.g. henna, maths, Somali language, reading and writing, Quran and Arabic alphabet, book keeping, etc.

- Women sensitized women on SHG, empowered, demonstrating leadership roles, decision making roles
- Increased confidence and capabilities of women
- SHGs have a strong social responsibilities particularly towards other poor women's development, eg drought victims, poor women who have had difficult births, families doing through death, a family member who is in jail
- Per clustering a group of 6-8 SHGs together, a cluster level association (CLA) should grow into a network representing the needs of their 6-8 member-SHGs. But most of the existing CLAs in the programme as met have not yet a high profile of service.
- SHG meeting rooms provide space for women to voice concerns to each other, discuss important issues and women give support to each other
- The SHGs not only save money (3000sh) on a weekly basis, they also contribute to the wellbeing of the community by donating 1000sh and they pay as well 300sh for admin costs/rent of the meeting room.
- SHGs pay tax
- SGHS show a high level of self-efficacy which increases own ability to achieve goals
- More coordination is need at SGH level
- SGHs can't go on without support of facilitators
- Most of the SHG Facilitators seen in the filed had the desire to share his experiences with others and was able to offer support to the members of the group as well as and to purpose solutions to problems raised.

TEARFUND Ethiopia
Summary of Findings / Observations

Underneath the answers of the TfE team on the questionnaire, as was send by evaluators

1.What is the role of Tearfund Ethiopia in the BuZa program?
- It was more cost efficient to manage the SWIS data management system for all the partners in three countries together rather than individually;
- The SHG initiative was introduced to the partners and DAI/ERC/ZOA by TF. Our task was to envision, equip, enable, engage and empower our partners on SHGs and credit plus activities: Business, Agriculture, Education, etc.;
- The SOL approach and systems thinking had been introduced by TF and we are supporting our partners to use these tools to improve their programme and organisational management processes and systems;
- Specific technical aspects that contribute to food security were supported through TF, such as conservation / sustainable agriculture, small business management skills and DRR - SARAR process for building resilience at the local level, supporting SHG to link with MFI, etc.;
- The research findings commissioned under the BuZa programme are intended to support learning as well lobbying and advocacy work in relation to the promotion of SHGs in Ethiopia;
- Associated support to partners include programme management and quality control through monitoring and capacity building of partner staff and exposure learning;

- Please also remember that our relationship with the partners is 'partnership' independent actors, working toward a shared goal of alleviating poverty;
- The chain of partnership consists of: BuZA (fund and grant provision), Tear NL (Owner contract), TF UK/Ethiopia (envision, equip, enable, engage and empower) plus (support other country programmes and BuZa partner agencies), partners (implement learning, manage programmes), the community (through the SHGs) progress towards sustainable food security, resilience to disasters, strive towards a common vision of eradicating extreme poverty.

2.What are the main activities of Tearfund Ethiopia?
   a. Develop learning resources to support the initiation, development and replication of SHGs across partners and other organisations. Through the BuZa programme, a minimum of 1500 NEW SHG established and over 2500 existing SHG developed in Ethiopia through partners and local churches.
   b. Capacity building
      to impacting all programme outputs: As a result of the capacity building programme, new capacity development model drafted and rolled out across partners, various learning resources have been developed, published and disseminated across partners and others, and partner staff are equipped and enabled to support the development of SHGs/CLAs/FLAs. Currently, SOL and SHG are being implemented at community level and partner organisations and at least 50 SHGs have been established by other organisations after received training from Tearfund on SHGs.
   c. Technical Support:
      Partners and communities received training on SHG business development, DRR/SARAR, Conservation Farming, Sustainable Organic Agriculture, SHG Web Based Information System, Programme Management, Quality Standards and Project Finance management, Piloted SHG-Micro-finance Linkage in Adama etc.

3.What is the difference between Tearfund Kenya, Tearfund Somalia/Somaliland and Tearfund Ethiopia what justifies the BuZa-budget difference between the three (Ethiopia by far the biggest)?
- The size of Ethiopia programme is larger. The Plan was to establish and develop over 2000 SHGs within 3 years. The Ethiopia office also provided support to the other two countries, thus we had 3 in-country projects with support to the Kenya, Somaliland and supporting the learning of other organisation such the Ethiopian Red Cross Society, ZOA and Dorcas.
- There were major research budgets included here: the Longitudinal Study conducted by ODI, the Resilience Study by Tufts, Psychosocial outcomes of SHGs done by Trinity College, TECs research done on legalisation of SHGs with CoSAP and others SHG promoters.
- Tearfund Advocacy and Influencing Paper was also another work done by the country office and the finding was presented to various stakeholders including government. Please see the paper on this (TECS & Alex)
- In additional innovative learning resources in hardcopy and audio were developed on DRR / SARAR by Centre for Creative Leadership. This comprised of audio material in English, Amharic and Afaan Oromo as well as picture books in the three languages.
- Learning resources on SHG and Church and Community Mobilisation Process developed and CCM material translated and published in Afaan Oromo and distributed across partners and communities,
- Specific technical skills were promoted on conservation agriculture, sustainable organic agriculture, and small business management and disseminated to other BuZa targeted locations
- Self-organised Learning processes were facilitated for Tearfund and partner staff. Level 1, 2 and 3 learning programmes were run for partner staff (see below for details)
- The SHG Wed-based Information System (SWIS) was managed and hosted from Ethiopia, and the hosting fee was high but covers three countries. Budgets were also required for associated with the purchase of equipment and training of other countries
- There were expenses related to lobbying and advocacy including community-based initiatives. See the proceedings from Adama
- The SHG based emergency response of Euro 200,000 is a significant sum set aside for responding to emergencies and this was supported by Ethiopia country office, not other countries.

126

- Budget was also included for the piloting of a CMRC in Ethiopia under BuZa programme

4. What has made the programme in Ethiopia successful?
- it capitalised on the existing strength of the partners and programmes: CCM/SHG and because of this much positive change has been brought about. In addition, Research, Policy dialogue, SHG Business Development, Capacity Development Model for Partners and SHGs, Study and Data analysis on HFIAS, integration of DDS in new research initiatives, scale up of Conservation Agriculture, DRR/SARAR, Emergency response through SHGs, Partner Financial and Programme Managment Skills, Supporting other organisations start SHGs (ERC & DAI), Establishment of SHG Cooperation Network, etc are NEW INITIATIVES implemented through the country office because of the BuZa programme.
- it was able to create synergy among different partners and components in programme management and implementation.
- local churches were mobilised to respond to addressing the poverty that exists in their localities. Recruited facilitators and contributed finance for CMRC initiation
- Tearfund was able to support the learning of others (Ethiopian Red Cross s Society, ZOA, FH Kenya, Gargaar) on SHG and SWIS
- Partner have gained skill in project management and financial management skills
- SCON created in Wolaita and Sidama and TDA is a lead agency for SHG promoting institutions in Wolaita
- Sectoral aspects of food security have been integrated with the SHG approach
- through SWIS, much scaling of the monitoring capacity has taken place and gained learning on monitoring frameworks. E.g. shift from SWIS to Akvo flow for the C& C research

5.Name some highlights of Tearfund Ethiopia's contribution to the BuZa programme:
- household food security measurement led to the adoption of 'dietary diversity measure' in addition to the HFIAS;
- Longitudinal study helped us look at other models such VSLA, their strengths, weaknesses, their graduation modality and the business linkages that they enable to be created;
- encouraged us to look at the psycho-social evidence of the impact of SHGs and enables us to explore key principles to set up SHGs in other parts of the World.
- innovative learning resources were made available, example, the audio and picture book on DRR SARAR in three languages; this has the potential to make the material accessible to the community directly;
- the BuZa programme laid the foundation to exploring the efficiency of adopting cash transfer as a response mechanism for emergencies as initiated under the 'SHG based emergency based response';
- conservation / sustainable agriculture directly contributed to improving household food security and nutrition
- Improved partners' capacity in programme and financial management, and SHG quality
- Increased working with others, built relationships and collaboration with others in development work

6.Tf staf received what training (staff name, date and nr. of learning hours, place, trainer, subjects)
Three Tearfund staff members (Mulugeta, Keith and Shin) went to India 13 November 19- Dec 1, 2015 and received training on SHG, CMRCs though the cost was not fully covered by BuZa Programme.

Tf Ethiopia (including invites) giving out what training (name trainer, subject, nr of teaching hours, participants by name and organisation of origine)
Level 1
 Learning event (Topics: SHG/ SOL 2 weeks) 40 participants from Ethiopia, Gargar Somaliland FH Kenya, ZOA, ERCS and Dorcas Aid (June 11-15, 2015) trained. (Trainers were Ephraim, Tadesse, Mulugeta and Ashenafi)
Level 2
Learning event (Topics: SHG/SOL 2 weeks) 40 Participants from Ethiopia, Gargar Somaliland, ERCS and Dorcas (February 8-17, 2016) (Trainers Ephraim, Tadesse, Mulugeta and Ashenafi)
Level 3

Learning event (Topics: SOL and introduction to PCM) 14 participants (November 7-9, 2016). Trainers (Tadesse and Mulugeta) CMRC/SHG training trip to India 13 November 19- Dec 1, 2015 over 20 participants including SHG reps (organised by Mulugeta).

7. List of Monitoring visits (who, what, where, when, why)
Monitoring visits: see the field visit report I sent out to you. See also the info below

> TDA and Genet Church field visits (April 19-21, 2016) What: Follow-up on L1 and L2 learning event with a focus on the functioning of SOL and learning network (Mulugeta)
> Dorcas field visit and coaching (June 25, 2016) same as above (Mulugeta)
> ERCS visit (June 16-18, 2017) (Esubalew and Ashenafi coach and a consultant)

Tearfund training manual/ handout/ guidelines etc. on SHG / the SHG framework as promoted in Ethiopia

> SHG Facilitator's guide plus 16 different SHG learning resources developed by Myrada and KNH . Can't share them via e-mail.

8. The M&E framework of Tf Ethiopia

> The M&E framework that TF Ethiopia uses on the SWIS and programme log-frame. The International Programme Management System (renamed: Global Programme Management System GPS); there are a set of financial and programme monitoring formats; Organisational Capacity Assessments and Supplement for Institutional Funding Tool (SIFT), solvency tests and risk analysis are carried periodically. Please see sample monitoring checklists we passed on to you.

9. And a question on the relationship between CCMD and SHG, you promote both, and both with the same churches; what is the difference, what is the similarity; what is the concept behind to do both in the same area at the same time; is there any overlap; what is the role/ ambition/ agenda of the national NGO's you have worked with under BuZa (TDA and EKHC-DC) related to the interlinking of CCMD and SHD, and what is specific Tearfunds agenda for this?

Church and Community for Development is a development approach/ framework that envisions the church to work with the wider community on income poverty, environment, health, education, gender etc. SHG is just one single strategy among many in the CCMD framework to reach out to the wider community to reduce poverty and build resilience sustainably. The CCMD approach is aimed to tap into the church structure, influence and resources to help poor people release their potential. Beneficiaries are from all faiths, culture and economic background determined to dissolve their own problems on their own. TF's agenda is to release people out of poverty. Please note that TF partners are legally registered NGOs under the Charities and Societies Agency, under the proclamation with the same name or name as a prefix for the development wing. Each of partners programme and projects have signed project agreements with the relevant regional and zonal line departments. The spiritual work of the church is separate from the development work and there is no intermingling with the BuZa programme. However, Local churches have contributed to the development efforts through mobilising volunteers that support the formation and development of SHGs; they provide office premises for the projects, the cover the cost of utilities, and provide training halls. In cooperation with district line department, they participate in beneficiary screening activities. The local churches have CCMD committees that guide the support process to development initiatives**.**

10
On what you call 'Centre of Excellence' in Nazareth, is that Tearfund's Centre? Or who's the owner? Is this the same as the CMRC's (Community Managed Resource Centres)?

> The Centre of Excellence is a resource centre to be established by the SHG community in Adama or Nazareth to be managed by the Coalition of SHGs. The Centre is one of the services that CMRC will provide for people in Adama and is not the only one.
> *CW had added*:
> *Nazaret programme has been used before the BuZa programme for Tf.training of people interested in SHGs. It was to be developed further to increase learning and knowledge on SHGs. An example is the pilot on MFI linkage in Nazaret. The CMRC idea came up in 2015/16 after a visit to India, but did not progress much.*

11.

Please provide the Tf concept-doc of a CMRC, and the who-is-doing-what on these centres in Ethiopia

> TF's CMRC concept is still at the draft stage and not at a stage to be shared. It has not been implemented yet. What you saw in Amaro is based on the local church's initiative. Getting a plot of land is expensive and the local church made land available. What is built in the church compound is available to the wider community and not just limited to church members.

12. Did any of the research as done during 2014. 2015. 2016, 2017 (12x a research with BuZa funding all in Ethiopia) change any insights as written in this 'Releasing Potential' or any other Tearfund-Ethiopia SHG-training/ guiding/ facilitation material?

> Releasing potential was produced long before BUZA. But researches that have been conducted were shared to partners and other stakeholders. The resilience study among other recommendations brought to light how the integration of food security with the SHG work could make households resilient even in the face of violent disaster such as 2016 drought. All research recommendations will be consolidated in June and turned into workable action plan.

13. I have (from the Dropbox) the 2013 draft version of Tf's Isabel Carter's 'Releasing Potential – a facilitator's learning resource for self-help groups.
Question1. : Do you have the finalised version for me? if so please do send.
> A.   The draft is similar to the final one.

Question2 : Was this Isabel Carter's doc. the guiding document for all your trainings, if not what was it and please send it
> A.   Isabel's work was not hers. It was the compilation of the work of all partners. All partners were involved in developing the material and final review of the learning resource. Partners do use different materials either from MYRADA or KNH often translated into local languages.

Conclusion: combining all the implementers' achievements per indicator

Comprehensive view on the results related to the pre-set indicators

To work around the fact that the evaluation period does not coincide with the partners reporting period, evaluators have combined the available quantitative data with the qualitative findings during the field visit, and used a scoring:

Underneath the estimated result per indicator starting from the baseline and reaching to the end of project (as far as data are available) is given by using a five point **scale:**
1= poor, 2= weak, 3= average, 4= good, 5= very good

Justification of the scoring: these scores have been given by evaluators **based on 4 sources**:
1. The field visits / qualitative search through triangulation with different tools, see for the narrative detailed findings during the field visit per organization see Annex 7
2. Further is the scoring based on the reports per organization, as they are a lot more detailed: we refer specifically to the narrative annual reports over 2016, the available HFIAS and HDDS data per organization (the last one only SL and Kenya, Ethiopia was not doing HDD)
3. The consolidated logframe-results as of 30 March'17 (see Annex 6), who includes the logframe updates per implementing organization counting quantitative what was planned and what was achieved:
- FH Kenya 2016 logframe
- WKHC –TDA BuZa 2016 Indicators HoA Progr. Report Final, March 12, 2017
- IBuZa logframe IUDD Updated- March 13, 2017
- Gilgal BuZa Logframe updated, March 10, 2017
- Gargaar SHG project indicators updated March 2016

4.In addition to this, we have asked each organisations to come up with their SHG-overview in figures, as shown in Section III,2. of the main report.

Overview of the estimated result per indicator (combining quantitative and qualitative):

Table: Logframe of the program Self Help Group Resilience for Food Security in the Horn of Africa, the totals per indicators are added and dived by the number of indicators of that part, in order to give the score per impact, outcome, output

		Ken.	Ethiopia			SL	Entire BuZa program
	IMPACT	FH	TDA	IUDD	Gilgal	GG	Total
IMPACT	**Vulnerable people in crisis / conflict affected and drought prone areas are more able to cope and adapt in times of disaster leading to increased food security**						**2.6**
Indicator 1	% of households benefiting from the SHG approach for >1 year with increased food security as measured by the HFIAS. (MDG 1, 3)	**4**	**4**	**2**	**2**	**3**	**15/5= 3**
Indicator 2	No of households with increased total assets, (as it is defined in the local context) valued in Birr, KSh, SLSh	**2**	**3**	**2**	**1**	**3**	**11/5= 2.2**
Indicator 3	No households that received support during time of stress	**?**	**?**	**?**	**?**	**?**	**?**
	OUTCOME 1						
OUTCOME 1	**SHG approach enhanced** *food-poor people, especially women are able to sustainably grow and develop the self Help institutions which support their households to establish and sustain resilient livelihoods & Social networks*						**2.3**
Indicator 1.1	# of HH benefiting from the SHG for more than a year (by F/M HH) with increased average monthly income	2	3	2	2	3	12/5= 2.4
Indicator 1.2	# of SHGs trained by other organizations/projects than Buza funding	4	4	1	1	2	12/5= 2.4
Indicator 1.3	# of SHGs that have done wider community activity	3	3	1	1	3	11/5= 2.2
	OUTCOME 2						
OUTCOME 2	**Development actors strengthened in SHG approach** *Capacity of actors involved in food security strengthened to improve the quality of their existing SHG work or to start including the SHG approach in their programmes*						**1.9**
Indicator 2.1	% of SHGs that need follow up based on their semestrial SWIS report, and that is actually followed up	3	3	1	1	1	9/5= 1.8
Indicator 2.2	# of SHG facilitators practicing self-organised approaches to learning	1	1	1	1	1	5/5= 1
Indicator 2.3	# of external state and non-state actors coached to set up SHGs to strengthen food security	3	5	2	2	3	15/5= 3
	OUTCOME 3						
OUTCOME 3	**SHG approach adopted by public and private agencies** *State and non-state actors envisioned on the potential of the SHG approach and supportive to utilise it to transform the lives of people, especially women, vulnerable to drought or other crisis related*						**2.8**
Indicator 3.1	Number of influencing actions by implementing partners and/or SHG/CLA/FLAs leading to policy or practice change by development actors at local or higher levels (eg SHG recognition, business licencing, regulation on access to credit from formal	**3**	**4**	**2**	**2**	**4**	**15/5= 3**

	financial intermediaries, etc.)						
Indicator 3.2	Average number of institutions, government or private sector services, accessed by SHGs (eg credit, skills training, micro-finance, insurance etc) as measured by the SWIS annual webbased data sheet.	**3**	**3**	**2**	**1**	**4**	**13/5 = 2.6**
	OUTPUTS						
OUTPUT 1	**New SHGs established by poorest groups, especially women, in crisis affected and drought prone communities**						**2.8**
Indicator 1.1	Number of new SHGs, dissegregated by gender, with agreed bylaws, regular savings and giving out loans, as recorded by the SWIS webbased monitoring on new SHGs.	4	4	3	3	2	16/5= 3,2
Indicator 1.2	Number of new SHGs where members have used their savings to start an IGA (on-farm & off-farm)	1	4	2	3	2	12/5= 2,4
OUTPUT 2	**Existing SHG institutions in crisis affected and drought prone communities strengthened 2,2**						
Indicator 2.1	Number of SHGs that have joined CLAs	**2**	**3**	**2**	**2**	**2**	**11/5= 2,2**
OUTPUT 3	**Self Organised Learning resources and processes developed with SHGs to enhance performance (through conservation agriculture, business and value chain development, disaster risk reduction planning)**						**2.1**
Indicator 3.1	Number of SHGs which have been trained in Conservation Agricultural techniques, disagregated by gender	3	5	1	2	0	11/5= 2.2
Indicator 3.2	Number of facilitators, disaggregated by gender, coached in using Self Organised Learning approaches to improve their work.	1	3	1	1	3	9/5= 1.8
Indicator 3.3	The number of SHGs participating in development and implementation of local DRR plans.	**3**	**3**	**1**	**2**	**2**	**11/5= 2.2**
OUTPUT 4	**A management and information system established to support continual learning and improvement**						**2**
Indicator 4.1	% of SHGs whose data (on SWIS database or similar) has been updated in the last 6 months	3	3	1	1	2	10/5= 2
OUTPUT 5	**State and Non-State actors approached to show the role of the SHG movement to support the development of poor, vulnerable and marginalised people**						**3.8**
Indicator 5.1	No of development actors (not yet involved in initiating or supporting SHGs) who participate in SHG learning events or SHG visits	5	5	3	2	4	19/5= 3.8
OUTPUT 6	**State and Non-State actors approached to show the role of the SHG movement to support the development of poor, vulnerable and marginalised people**						**3.1**
Indicator 6.1	Number of presentations made to State and Non-State actors about the SHG approach	5	5	2	2	4	18/5= 3.6
Indicator 6.2	Number of influencing actions prepared by SHG/CLA/FLAs with partners to contact actors at local, national or regional level	5	3	1	2	2	13/5= 2.6

Annex 7B: Self-assessment per implementing organisation

The Terms of Reference of the evaluation indicates to use the OECD-DAC criteria to assess the programme. These criteria are meant to be assessed from within by the partaking staffs of the implementing organisation. In this evaluation there were 6 implementers, and this self-assessment, facilitated by evaluators, was done per organisation during each team-closure-reflection-session as part of the field-visits. The names of participating staffs in the closure sessions are named in **Annex 2.** The specific points of the evaluation questions (**see ToR Annex 1**) were given into consideration before voting the criteria concerned.

However, how valuable and appreciating the self-evaluation is in general, an implementing organisation is in general only seeing the own part, and is in general scoring higher depending the existing level of critical self-reflection. The external team has taken the comprehensive view in this evaluation, and has more distance. See section V for their external vote declaration.

In the final score as of the summary, the internal score and the external score are added together and divided by 2, giving the final assessment level. What according to evaluators reflects the participatory style of the evaluation, where all the time internal staff and external evaluators walked together and were complementary.

Here under the vote declarations per partaking organisation.

Only implementing organisations were invited to participate, with exeption of the country rep. of Somaliland who has participated together with the Gargaar-team. The TfEth. team has been invited to rank since they were highly involved in implementation in Ethiopia, especially in training and outcome 3-issues. Tf Kenya, Tear NL and Tearfund UK were not invited to participate (but they were interviewed for sure), having more monitoring / overseeing roles.

General overview of the programme as a whole

.A common scoring system is used to assess the contribution to programme performance against the OECD-DAC criteria for all Tear / Tearfund evaluations:

Each participant had one vote (choice between 0,1,2,3,4, where 0 being low, and 4 being high). Per criteria the votes were summarized and divided by the number of participants.

The **internal appreciation** of the BuZa funded SHG/Food Security programme in the Horn of Africa is found to be a 3 on the 0-4 scale. Together with **the external appreciation** of 1,9 (**See Section V**), this makes a **programme average of 2.4**.

Table : OECD-DAC Criteria, Ranking 0-4; as voted for per partaking organisation/team

Criteria	Score FH	Score TDA	Score IUDD	Score Gilgal	Score Gargaar	Score TfEth.	Score Total
Relevance	3.2	3.8 CA only 4	3.5	4	3.6	3	21.1/6=**3.5**
Effectiveness	3	3.6	2.8	2.5 2,6 FS 3 CB 2 influence	2,6	2	16,5/6=**2.8**
Efficiency	3.2	3.8	2.9	3	2,7	3	18.6/6=**3.1**
Impact	3.4	3.8	1.8	2.6	3	2.2	16.8/6=**2.8**
Sustainability	3	2.3 2.3 field 2.2 org	2.8	2.6	2.4	2.3	15.4/6=**2.6**
Coordination	2.9 2.8 BuZa1 3internal	3.8	2.6 3 internal 2.8 BuZa 2.1external	2.8 3 intern 2.5extern	2.4	3	17.5/6=**2.9**
Coherence	3.6	4	3.8	3.6	2.4	3	20.4/6=**3.4**

	Total	22.3/7= **3.2**	25.1/7= **3.6**	20.2/7= **2.9**	21.1/7= **3**	19.1/7= **2,7**	18.5/7= **2,6**	18/6=21.1/7 **3**

Answers to the questions per criteria per organisation

'Vote- declarations', why this specific ranking was chosen: all 6 bodies as shown in the Table have given their reasons, these are summarised per organisation/department (in the order FH, TDA, IUDD, Gilgal, GG=Gargaar, TfEth.) in the next chapter. In principle is was answering the question: why was your vote not a 4, please explain?

Relevance

1*. Determine the validity of the Theory of Change for the implementation of the programme:*
2. The contribution of cross country programming in reaching the outcomes
3. The result of the cooperation with other relevant stakeholders outside the programme
4. Which context situations provide a good basis for improved Food Security through the SHG approach, and in which (crisis) situations is the SHG approach less or non-effective? Are there factors that present potential risks for the non-achievement of results with the SHG approach?

FH- Kenya
- The theory that poor people have a lot of potential to change their lives and only need opportunities is valid, this is shown in 42 functional groups, active and registered, where none existed before.
- Programme targeted to establish 48 SHGs (originally 30), but so far has 42 SHGs, with 17 is Sololo Ward, 15 in Uran Ward, 10 in Obbu Ward. Sololo Ward is more densely populated with great exposure compared to the others that are more sparsely populated
- Cooperation with Dep. Of Social development led to registration of groups and continuous follow-up; Cooperation with Min. Of Agriculture led to capacity building in vegetable farming, conservation agriculture, livestock marketing and diversified livelihoods
- More settled, more urban, with easy access to basic services in health, water education, etc., as well as more exposure and livelihood opportunities as in Sololo ward provide a good basis for food security through the SHG. Drought, pastoral way of life, distances to service providers, insecurity, political ideologies, are all potential risks

TDA - Ethiopia
- Target on food security is excellent
- Focuses on human capital development through training, awareness raising and improved community consciousness
- Uses community structures managed by the end users (SHGs and CA farmers)
- Attempts are made to select appropriate areas for CA (water)
- Cooperation with government and playing complementary role

IUDD – Ethiopia
- **D**uring the design stage the millennium goals were still applicable, and the BuZa programme is fitting these goals very well since it is addressing food security in a drought prone area. This programme is a good donor investment on poverty reduction.
- The ToC focusses on community change, reduced dependency, and restoring the natural resources, all very needed in our area.
- The monitoring packet Self Help Group Web Based Information System (SWIS) was meant to do data provision in order to work with many actors together, but it was not doing what was expected.
- However, in the execution we were too dispersed, it should have been concentrated in order to uplift the model to the next level and have more result.
- The first objective was food security, but we did do too few specific actions on production, and by the time we learned ourselves the project period was over.

Gilgal - Ethiopia
- Fits into community food security needs, government food security priorities and EKHC-DC focus and strategy (development, not aid)

Gargaar - Somaliland

- SGH members, especially mothers used to eat/feed children 1-2 a day, now eating 3-more times[6]
- In at least half of the SGHs, members are eating more, diverse food with more quality. Driving factors are the businesses.

Tearfund Ethiopia
- The SHG as such is only a moderate contribution to food security, it need other elements alongside to really address food security in the true sense. The SHG should not be seen as the panacea / solution for everything.
- In all the 3 countries the climate is unreliable, and are for the donor relevant to be included, also the working-areas are carefully chosen to fall under the call.
- However, the design was based on imperfect knowledge on what is happening (on peace and on climate we were working with generalities), and on imperfect partners to deliver, especially not enough commitment to include other technologies to shoulder the SHG. Maybe other sectoral partners should have been brought in.

Effectiveness

1. Determine the effectiveness of the programme in achieving the stated outcomes and its contribution to the chosen objective Food Security in the policy framework for this Strategic Partnership. Where the outcomes have changed in priority, determine the validity of this.

2. Determine the progress in the programme themes of Conservation Agriculture, Disaster Risk Reduction, Self- Organised Learning and Income Generating Activities in the programme period and the contribution to improved food security of the target groups.

3. Determine the contribution of the results of the cross cutting themes (gender, environment and governance) to achieving the outcomes.

4. Determine to what extent the approach has been gender sensitive and/or gender transformative.

FH- Kenya
- 42 SHGs established (against target of 48) in Sololo Cluster, other SHGs established in Marsabit Highland and Lowland clusters as well as Buri Cluster in Meru through strengthening of FH staff, GIZ, CARITAS and PACIDA.
- 5 model farmers trained in conservation agriculture and linked with extension services; 15 groups sensitized in CMDRR (but training was yet to be done); groups were also sensitized ion self-organized learning; 32 groups received hands-on training on IGA.
- Women are now increasing getting more empowered, men who are participating in the groups now increasingly make more men aware of the potential of women and need to give them a voice in development; women have increasingly participated in Credit plus activities and are advocating for their rights in governance and environment.
- Women are considered most vulnerable gender in the community, and to this extent the programme was gender sensitive and the women have been empowered (Participate more in development,. Have their voices heard, and have more freedom from their spouses)
- SWIS data is of good quality, but the education component is not relevant to Kenya. Moreover, it is not easy to adapt the data to suit local contexts. The raw data has to be sent to Nairobi before it can be uploaded to update the records, and validity of data is questionable.

TDA – Ethiopia
- Improved knowledge, attitude and engagement in saving, loan and IGA
- CA mostly integrated with the SHG approach
- Many SHG and CA members are creating assets, moving beyond FS
- There is dietary improvement at household level (vegetables, oil, etc.)
- Improved community capacity to produce and/or buy consumables: drought resistant society being created

IUDD – Ethiopia

- We did not reach the level we had wanted, it took a lot of time to get started.

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[6] See Burao fieldtrip report, among others

- Although we have done the activities, but they were not comprehensive, we could not succeed in establishing the links between the activities of the ToC, this was not easy for us since they were many.
- Our resource management was not strengthened, we were too weak, and now we have no funds for follow up.
- The first idea of the project was to strengthen existing activities, we had many SHGs before, but the project was changed with adaptations afterwards, and with a lower budget than the original plan as was send from here, it was shortened and merged into one, more difficult for us, since too many activities. Meaning that there was no in-depth approach possible, and we have less results since we cannot reduce salary of staff. (Comments of evaluators: what these staff meant to say was that the original proposal they had submitted in order to participate in this BuZa-grant, was different from the project they had to execute in the end (a more complex one), which was stretching them as organisation too thin).
- But during implementation we learned so much about DRR and IGA, we changed the mind-set; FS links many things together.
- The drought has effected enormous, but in a way we are used to that; but civil conflicts was an unexpected challenge, and some SHG have stopped because of it. Other challenge was the invasion of pastoral people because of shortage of grazing land; we wanted to address this issue by helping them through intensive farming, but budget was not allowing.
- The drought now is severe, and very intensive, but different from district to district. We have stimulated SHGs to use their saving money economically and buy food grain together, bury it, in order to use it later.

Gilgal – Ethiopia

On Food Security:
- Drought has been severe and was until the evaluation
- Pastoralists were moving from place to place and making follow up on established SHGs was difficult
- Conflict has its own impact
- Only small # of SHGs were formed
- Culture is still dominant (people do not want to sell animals regardless of the awareness raising and benefit packages government has been offering them and save in cash, men are very dominant, etc.

On Capacity Building
- Many trainings given
- Motor bikes and bicycles were very critically important

On Influence
- Three Woredas where agreement was not signed have limited the relationship
- Influence of other NGOs giving inputs such as money, animals and promises was high
- Only Mekane Yesus has supported SHGs to have the pond (Dire district)

Gargaar - Somaliland
- Gargaar has changed its focus from wide-approach to SGHs and fine-tuned its objectives to the program
- Stated outcomes have contributed.
- Agriculture is not practised in the Gargaar programme.
- People are adapting their livelihoods to the drought (Disaster Risk Reduction) but it is still not systematic and well planned for or well organised.
- Self-organised learning does happen to some extent, some staff have adapted their attitude.
- Income Generating Activities are contributing improved food security.
- The program is gender transformative as it encourages women leadership
- The SHG approach is adopted by public and private agencies - State and non-state actors envisioned on the potential of the SHG approach and supportive to utilise it

Tearfund Ethiopia
- The design has been changed 2 or 3 times, for most of the issues are better solutions than the ones chosen, and partners lack commitment from within, even while the changes were made in consultation whith those involved.
- SWIS turned out to be disappointing and not the best way, although the design was good it is still the question whether or not it gives us what we need; problem is also ownership: who does really wants it.

- Elements as CA, DRR and Business training are OK, but the organisational capacity of the implementers to reach the beneficiaries with it so that they put it into practise remains weak.
- CA is a success for one organisation, most on micro-level, but for the program as a whole not scaled up enough.
- SOL was a pilot, we wanted to get it to the CLA level, but it stopped at facilitators' level not entering the beneficiaries in SHG/CLA, so our goals was not achieved.

Efficiency

1. What have been the benefits and challenges of using local CBOs like churches to nurture the start-up of SHGs, which has been a key strategy in Ethiopia?
2. How efficient and effective has the Capacity Building of Partners been in strengthening quality of SHGs and other themes of the programme? To what extent has the capacity building gone beyond the Tearfund Partners?
3.To what extent has the pre-existing capacity of Tear and Tearfund before the start of the programme, as given in the Tear track record submitted to BuZa, contributed to an efficient achievement of outcomes?

FH- Kenya
- Not relevant to FH, we are direct implementers
- It was very efficient and effective; 13 Sololo Cluster staff; 5 Buri Cluster staff, and 5 Lowland Cluster staff were trained. Through this, staff have been instrumental in establishment & monitoring of SHGs. As a result of the training, 10 SHGs were established in Sololo Cluster and 26 SHGs in Buri Cluster. CARITAS and Dorcas Aid Marsabit have picked up the SHG Concept and are using it as an approach for sustainable community empowerment.
- Tearfund Ethiopia trained Sololo staff on the model, exposed the staff to other staff and counties where the model has worked for further capacity building (e.g. Gilgal from Southern Ethiopia). Initially staff were specifically assigned SHG tasks to ensure efficient achievement of outcomes. Tear/Tearfund also organize Annual Partners' Conference (in Ethiopia) for lesson learning and monitoring of progress
- What was not efficient was that we had to work very hard for a small grant, very many reports (quarterly; the financial is fine, but the narrative had a long and very reflective format). (*Evaluators: a shorter one as well as the Micah one actually, each to be used twice a year*). Than monthly activity/output-reports would have been much easier. We needed to add from our own money in order to execute well. Also changing the logframe and the changing monitor requirements without adding budget for implementing was not efficient at all (a lot of work not giving back the info to us enough). In the end we did do double, for not to lose our own managerial input what we were used to.

TDA - Ethiopia
- More activities using earmarked project budget
- Committed staff with long years of services for TDA (ownership and much experience)

Gilgal – Ethiopia
- Under-performance of SHG and CLA formation
- Kebeles and Woredas were highly disbursed and very far from each other for regular monitoring, supportive supervision and quality checking

IUDD – Ethiopia
- SHGs as such are efficient
- Training them is easy since they are already organised.
- We do invite others to train them as well, and we promote the pass of information and any messages through the SHGs
- It is handy we have easy access to church funds since many members contribute.
- But with the same money/ BuZa funding we could have reached more if we had used it more efficient.

Gargaar - Somaliland
- Highly efficient will come in long term but project is impacting slowly within short duration
- Gargaar has, over the years, changed focus from wide-approach to SGHs, has fine-tuned its objectives to the program (Contributes to stated outcomes)
- Gargaar has built strong foundation in knowledge and network in SHGs
- Challenges of using local resources, strictly going-by the blue print
- No micro finance projects to stimulate small business of members

- Private sector has no understanding of SHGs, only Dahabshiil

Tearfund Ethiopia
- BuZa programme was good for capacity building, most of us who were in it – as person and as organisation- have learned many new things (3 countries working-together-experience, annual meetings with all organisations, many research initiatives, all contributing to a lot of foundation for future programming.
- The BuZa funding forced us to use better financial formats, we learned from this type of institutional funding, also thanks to the BuZa manager who followed this up.
- Ethiopia has for Tearfund been the hub for the SHG-approach, and it was efficient to scale this up.
- Donor money is not counting the many volunteers – also in CLA's- we ignore easily their contribution.

Impact

1.What elements of food security (access, availability, utilisation, stability) have been improved by the SHG approach, and how can these linkages been shown?
2. What level of increase in food diversification has been achieved among Self Help Group members, taking into account the quality of food consumed; what have been the driving factors?
3. What learning has taken place within the existing partnership on SHG programmes and with other partners? How has the learning led to adaptations of the programme?

FH- Kenya
- Access-Improved, as food stuff are bought in bulk from wholesalers and brought to SHG members at their doorsteps. Availability-Improved because if savings, the SHG members have money to buy the food stuffs and make it available even to other community members. Utilization & stability-Has improved, with SHG members being more efficient as the supply is done on weekly basis
- About 40% level of diversification. Households have moved from boiled maize to maize flour, beans etc.
- Model requires patience, time, commitment; SHG Model is a process for sustainable transformation to be realized; Once a SHG has formed, it becomes somehow easier to establish others, learning form the first experience; Information sharing is key to bringing about attitude change; The model works well to raise self- esteem of vulnerable community members; A vibrant SHG in an area triggers others to form around there; Targeting is key to establishing successful SHGs, if the beneficiaries are of the same socio-economic and geographical stratum.

TDA - Ethiopia
- Contributed to existing FS efforts
- Contributed to strengthen the SHG structure and CA initiatives
- There were already initiatives regarding SHG and CA (builds on existing practices)
- There is improved knowledge, skill and attitude towards "self-help approach" at community level

IUDD – Ethiopia
- We have not reached the numbers we had planned for, and therefore we had a lack of concentration / of mass in the area , while mass is needed for enough community impact
- The training of our staff in CA came in fact too late to apply it within the project period, so this could not contribute to impact.
- We are seeing some change in society, people coming out of poverty.
- But no policy change, on governmental level we have not reached any change
- We were more concentrated on quantity than on quality, so result is not coming on our time, also because the result-area was not precise enough defined, all was too open-ended

Gilgal – Ethiopia
- Food security improved on established groups.
- Awareness and skill transferred into the community.
- Women empowerment through participation in groups and benefiting from their efforts is increasing.

Gargaar - Somaliland
- SHGs in Somaliland have significant impacts on the family food security besides improving their standard of living, they play a significant role in improving the community in which they operate
- Positive changes on social, economic

- Positive correlation between access to finance, economic growth and poverty alleviation[7]
- Gargaar plans to develop a policy for SHGs, changes in terms of trade and financial conditions

Tearfund Ethiopia
- Impact of outcome 1 is evident, on 2 few, on 3 not achieved a lot in Ethiopia. For outcome 2 in Ethiopia we have trained Zoa who dropped out soon, Red Cross who wanted SHG as an exit strategy for the communities after relief (they installed in 1 in 8 wareda's only 2 remained and staggering, in fact not working well), only Dorcas took up well, building upon the SHGs they had already before. On outcome 3 some good outputs were realised, like the TECS Research and Policy paper, Alex Evans strategic consultancy proposition to TfEth. on PSNP/SHGs, Adama SHG panel discussion organised for local government, banks and SHG promoting institutions; some of them yet to be followed up.
- A huge impact area is that before we never worked with pastoralists, but also they were dedicated to the new habit of saving.
- Also the shouldering of SHGs with CA and BG proved to be highly effective and impacting for food security.

Sustainability

1. In what ways have local SHG structures become sustainable, what ownership is locally taken and what aspects still need external support (financial, institutional, ecological, technological, social aspects)?
2. What has been the level of accountability in the programme, from Tear through Tearfund, to Partners, field officers, community facilitators and SHG structures? Has the target group participated meaningfully in the PME of the programme, leading to increased sustainability?

FH- Kenya
- Periodic group meetings; group savings; group IGAs; internal loans (from group savings); will continue. On the other hand, SHG capacity building on IGAs; SHG monitoring/group audit; linkages with external partners; credit plus activities; CLA establishment and capacity building, will need external support.
- Financial accountability was there, but there has not been much flexibility of the budget. Although some key programme implementing staff are not familiar with budget, there was meaningful participation of target group in PME of the programme. Target group were sensitized.
- FH have secured other sources of funding to further strengthen the SHGs to a sustainable capacity, by continuing working in the same communities.

TDA - Ethiopia
- TDA may lack financial capacity to maintain its trained and committed staffs
- There is lack of clear comprehensive framework and exit strategy
- Drought was recurrent, may deplete newly acquired assets and community resources
- Soil fertility and landholding size very small to hope on agriculture
- The new generation (youth) were more vulnerable than adults: job opportunity was low at local level

IUDD – Ethiopia
- In the design the exit strategy was set in time, but it changed several times: the latest version was that the CMRC 'resource centre' should run and generate income that should cater for the CLA and FLA to operate, but we got stuck on the quality of our SHGs, most of them having still need for follow-up; so that made us not having good enough CLA's in the end since they need strong SHGs (*evaluators: as there is no FLA in the bigger SHG model in general and no FLA is established at all, IUDD was elaborating that the CMRC was to mean for CLAs. And in their thinking, the CMRC will replace FLA*).
- For this changing scenario there is no easy way out, it is like: 'you may want to buy me shoes, but without knowing my size'.

Gilgal - Ethiopia
- Drought was severe (no CA, Cassava trees were drying, trade dwindling , etc.) in Borena and Guji zones
- Conflict erupts
- Number and quality of SHGs and CLAs (most were newly established) was low

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[7] See stories of Most Significant Change analysis

- Federation was not established at all which could manage external relations and influence at town or Kebele levels

Gargaar - Somaliland
- Local SHG structures have been set up with CLA's now, they feel responsible
- Ownership is locally taken but aspects still need external support (their capacity is still low when it comes to financial literacy and administration, important conditions in relation to eventual MFI- support); for rural communities depending solely on livestock, the SHG as such is a too fragile   support, then livestock needs to be shouldered with other income options / diversification (including Backyard Gardening), what was not part of this current programme for Gargaar's part.
- Good collaborations with the government, local government, communities
- Local SHG structures become sustainable, platform is present
- Target group participates meaningfully in the programme, leading to increased sustainability
- Many members use their occupational skills to train fellow people e.g. henna, maths, Somali language
- Strong social responsibilities particularly related to women development e.g. drought, women who've just given death, a family member who is in jail
- Gargaar pays for drinks for SHG meetings in Hargeisa but not in Burao, as observed by evaluators and discussed with the teams during this exercise. Although this might be understood as creating dependency, the team concludes it is hospitality, but it should be the same for all sites, and depending on who is the owner of the meeting; in the same line meeting-sitting-allowances were observed; staff concluded they will revisit their policy.

Tearfund Ethiopia
- We have not formulated the right formula/module for exit; the CLA / CMRC structure was intended to cater for that, but in fact it was too hard from the capacity point of view which was too low, we were lacking in quality; and then the 3 years is too short for transformation.
- Much also depends on who has the vision, how are the leaders; on the other hand, most of the SHGs in Ethiopia – 85%- are embedded in the EKHC, what is a permanent and very sustainable structure.
- We have to gain more experience in the business-development in SHGs: we were focussing on registration, but we learned that legal does not change any side;
- We do not have a good data-line to base the monitoring system on in order that members do reach above the 1,25$ poverty line;
- For the sustainability is was not so much an advantage to scale up that much and end too wide, continuity is served by capability, quality (Evaluators: scattered SHGs of low quality do not easy lead to performing CLAs).

Coordination
1. What type of partnership and collaboration has developed during the programme with other stakeholders in the local context, what were the (de-)motivating factors and what have been the results?
2. Identify key lessons on the structure of the programme and the interaction between stakeholders, based on successes achieved and obstacles encountered during the implementation period.

FH- Kenya
- Department of Social Development-registration, capacity building, coordination and follow-up of SHGs in Marsabit County; Department of Agriculture-capacity building on vegetable farming, conservation agriculture, & follow-up; Local leaders (Chiefs & Ward Administrators)-Policy issues, security, community mobilization and awareness creation; NSAs-for uptake of SHG Concept and networking; Financial Banks-for sustainable access to financial services. **Note: Some de-motivating factors included slow uptake of SHG concept among Gov't due to culture of hand-outs; experience gained from previously existing groups; resistance and protest by business retailers against the SHG Concept.**
- Key-lessons:
  - Implementing staff training should be staggered into 3 phases of 2 weeks each;
  - Every SHG should be attached to A Village Facilitator, as most members are illiterate (Some groups in Ambalo, Walda, Dadach-elele; Rawana, are currently not attached to any VF);
  - Proper community entry (envisioning) is necessary and more time be allocated to it (needs 3-6 months). **Note: Organizations that have built a brand in the community could take shorter time**;

- Implementing staff to be acquainted with budget and able to understanding activity budget lines;
- SHG Model to be adopted by FH as a strategy for community empowerment;
- FH is considering now involving the Church (through the Church- Leaders and Families) to promote the SHG Model, but has not done it this far;
- Wealth ranking should be properly undertaking in order to ensure stratification of the target groups, and since the word 'poor' is not appropriate in our beneficiaries concepts, we have learned that we have to follow our own contextualised style what works for SHG in our setting, and not copy models as such.

TDA - Ethiopia
- There was no coordination problem within our own organisation
- Partnership and coordination with state and non-state actors was good, no problems were reported or experienced
- Follow up and coaching of trained state and non-state actors to work on SHG approach and on CA has limitation in our own capacity (manpower and funding)
- In the BuZa programme partnership we have given a lot, but also received a lot, enough balance for us, although we did not have a lot of say in how things were going in the end, we could have had more liberty within the framework.

IUDD – Ethiopia
- In our ranking we have distinguished coordination as internal within IUDD, what was fairly good, within the BuZa partnership what was moderate, and external, what was fairly low.

Gilgal - Ethiopia
- Internal: There was no problem except difficulties due to distance and limited human resources at all levels
- External: Coordination with external actors was difficult at least initially. Challenging was for example: other NGOs that were giving money, animals, high amount of per diem for training, etc.
- The three districts that were not included in the project agreement restricted project relationship with and consultation to government offices

Gargaar - Somaliland
- More coordination at SGH level through CLAs but still weak
- SGHs can't go on yet without support of facilitators (evaluators: is the opinion of the facilitators from faciltators-FGD's)
- Gargaar is not a member nor does it participate in the umbrella NAFIS which is a federation of organisations working on SHGs in Somaliland

Tearfund Ethiopia
- In the collaboration for this BuZa cross-country programme with 5 implementing organisations each stakeholder has contributed, and everybody gave their role, what is very nice;
- However the line of communication was not clear, to know the 'who does what', and who to contact in order to move forward. While also each implementing organisation and each Tearfund country office had many other projects with other donors and other implementers to attend to. For this programme one shared agenda and annual planning of events was missing, so everything was costing more time than usual.
- We should have had a better plan on M&E from the onset; the regional MEAL consultant came very late (end 2015), should have been there from the beginning.

Coherence

1.To what extent has an adequate response been given to the upcoming crisis situation (El Nino) in the project context, as facilitated by the funding flexibility in the partnership? How was that response linked to the general programme approach?

FH- Kenya
- Every community has community transformation team; some of them are members of SHGs. Plans are underway to make them access CMDRR plans and harmonize them

TDA - Ethiopia

- TDA fully respects its internal rules (like no injection for SHGs)
- It has also build on its existing financial reporting framework such as quick book
- TDA has continued its own data collection mechanisms though SWIS provides little (basic SHG profiles and financial status well documented in excel sheets and were available)

IUDD – Ethiopia
- we have accepted to do this cash-input in our SHGs, knowing you cannot violate the rule, but you have to help the people, we are a church

Gilgal – Ethiopia
- N**o** internal contradiction but when drought comes, this was challenging as a church based organization

Gargaar - Somaliland
1. Somaliland is an Islamic country, but donor is not.
2. The HVIAS questionnaire was not sufficiently contextualized for SL being a Muslim country and having some cultural specifics
3. The programme is about food security, but no adequate response given to recurrent droughts

Tearfund Ethiopia
- We had an experience that praying before a training, where we are very much used to, received complaints by certain participants from other entities, we did not think it strange but they were thinking this is private issue and not public, and should not be done by a developmental organisation, so then we adapted. (Evaluators: in the field we have encountered SHGs used to pray at the closure of a meeting, but many other groups did not; this depending the group and the style members are used to).
- Conflicting policy is found in the debate where sustainability should be based, some would place that in the wider society, others in the church as such; both are found in the practicality of our work.
- For SHG we were only using the name 'interest', while when we collaborate in a partnership with Somaliland, an Islamic country, we should change in 'administration cost' to respect Islamic banking. Also other points needs contextualisation.
- The point of cash-input in SHGs: we felt the tension of this decision in our team, where some were in favour, other not. The difficulty is when you see that because a disaster a SHG stops saving and members start to sell their assets, and we do not know an alternative. While others say: we do have alternatives: there are organisations specialized in relief, and also government should take responsibility, while we have to stick to our principle 'no cash input in SHGs' since disasters come and go, and SHGs / people have always mastered somehow to survive and re-start.

Annex 8: Training received and given

Evaluators have asked each organisation to list the trainings/ capacity building as received and as given during the BuZa funded period. The list underneath is what we have received.

We have done so, since capacity building was such an important part of the grant/ of the logframe. During the sessions evaluators had with the respective teams, these items are explained, and evaluators have where possible tried to see the educational material involved in the training.

FH - Food for the Hungry - Summary of Training Sessions

Self Help Group Project Training Sessions						
Dates	Duration	Organizer	Title of training	No of Staff	Venue	Output
14th to 17th April 2014	4 days	Tear	SHG inception	1 staff- Cluster Manager	Addis Ababa-Ethiopia	Project design and Agreement with Tearfud
25th May to 7th June 2014	12 days	Tear	SHG Capacity Building	6 staff- Project coordinator, Area Supervisor, 4 Multi sector Facilitators	Nazareth-Ethiopia	Self Help Group implementation Manual
19th to 21st Aug 2014	3 days	Tear	Partners Meeting	Cluster Manager and Project Coordinator	Addis Ababa-Ethiopia	Project logframe
12th to 17th February 2015	5 days	FH	Mentorship on SHG by Gilgal-Ethiopia	3 FH staff, 5 Dorcas Aid staff	Sololo- Kenya	Refresher on implementation of the Self Help Group manual
2nd to 7th November 2015	5 days	FH	IGA training for SHG groups	8 Sololo based staff	Sololo- Kenya	On job empowerment on training SHGs on IGA
9th to 18th November 2015	9 days	FH	Partners meeting and field learning visit on CA and CLA	3 staff- Project Coordinator, Area Supervisor, Multi Sector Facilitator	Addis Ababa-Ethiopia	Conservation Agriculture and Cluster Level Association empowerment
2015	14 days	Tear	SHG Training for key staff	2 multi sector facilitators	Addis Ababa-Ethiopia	SHG Concept and Sol
2015	2 Days	FH	IGA Training	2 Multisector facilitators and 4 village facilitators	Sololo	Income generating activities training
3rd to 5th February 2016	3 days	FH	Community Managed Disaster Risk Reduction	5 staff- Cluster Manager, Area Supervisor, 3 Multi Sector Facilitators	Marsabit Kenya	CMDRR manual
17th and 18th February 2016	2 days	FH	SHG model capacity building	22 staff from Caritas and FH (other clusters)	Sololo Kenya	SHG manual (domesticated for Kenya)
2016	1 day	FH	Record keeping	9 CARITAS staff	Marsabit	Improved understanding of record keeping in SHGs
12th and 13th May 2016	2 days	FH	SHG model capacity building for staff	15 FH staff based in Sololo	Sololo Kenya	SHG manual (domesticated for Kenya)

Self Help Group Project Training Sessions						
Dates	Duration	Organizer	Title of training	No of Staff	Venue	Output
2016	2 days	FH	SHG Model training	28 Facilitators (CARITAS, mountain and lowlands clusters)	Marsabit	Improved understanding of SHG approach and managing common fund
2016	1 day	FH	SWIS Training	4 FH staff	Sololo	Improved data collection using SWIS database

TDA - Summary of Training Sessions

WKHC-TDA Offa- Kindo Koysha Staff Trainings <u>as Received</u> Under BuZa Funding, TDA Staff/ Board						
S/N	Title of Trainings; Eventual Sub Topics	Number of Staff and their function:	Organizer and Trainer/ Head Facilitator/s	Duration in Days & Hours	Fund Source	Venue	Output
1	BuZa programme launching workshop	2 (1 director, 1 manager)	Tearfund HoA, BuZa regional office (Caspar, Keith, ..)	3 days = 24 hours	BuZa	Tearfund HoA office	Common understanding and consesus reached with donor since April 2014
2	BuZa Programme quality management board meeting (4 times)	3 (manager, accountant, SHG SWIS expert)	Tearfund HoA, BuZa regional office (Keith, Ephraim, Eden, Zelalem)	1 day each = 32 hours	BuZa	Tearfund HoA office	BuZa programme management quality assessed and improved regularly
3	SHG SWIS and HFIAS training (5 times; 4 in Addis, 1 in Hawassa)	2 (1 SWIS/HFIAS expert, 1 manager)	Tearfund HoA, BuZa regional office (Ephraim, Eden, Apposit team)	2 days each = 80 hours	BuZa	Tearfund HoA office and Hawassa	SHG SWIS and HFIAS data collected and inputted regularly
4	Level 1&2 SOL, SHG, Umoja integration and coaching capacity building training for partner staff	3 persons (1 manager, 2 site coordinators)	Tearfund HoA, BuZa regional office (Mulugeta, Tadesse, Ephraim)	17 days = 136 hours	BuZa	Adama Dire International Hotel	It has highly impacted the project work in ground very positively
5	The SHG general quality, book keeping and recording training	7 persons (1 manager, 2 site coordinators, 2 SHG supervisors, 2 agronomists)	Tearfund HoA, BuZa regional office (Mulugeta, MYRADA team)	10 days = 80 hours	BuZa	Adama Dire International Hotel	All existing and new SHGs book keeping and management quality enhanced
6	Annual bases BuZa regional work shops conducted	3-7 persons (staff, SHGs, CLAs, facilitators)	Tearfund HoA team (Keith, Mulugeta, Tadesse, Ephraim, Zelalem, Eden, Genet/ Sihin), BuZa regional office (Caspar)	9 days = 72 hours	BuZa	ERCS venue, CYAN City Hotel,	Has a very good learning and sharing sessions for programme implementation improvement
7	SHG concepts and practice, CLA concept and	13 BuZa staff	TDA BuZa Programme	6 days = 48 hours	BuZa	TDA HQ Venue	Staff developed practice based skill, knowledge and

	practice, FLA/CMRC concept and practice training					experience
8	CA ToT conceptual and practical training including refresher	13 BuZa staff	TDA BuZa Programme	6 days = 24 hours	BuZa	TDA HQ Venue	Staff developed CA practice based skill, knowledge and experience
9	Umoja ToT conceptual and practical training including refresher	4 BuZa staff	TDA BuZa Programme	7 days = 56 hours	BuZa	TDA HQ Venue	Staff developed SOA practice based skill, knowledge and experience
10	DRR-SARAR conceptual and practical training	7 BuZa staff	TDA BuZa Programme	3 days = 24hours	BuZa	TDA HQ Venue	Staff developed DRR-SARAR practice based skill, knowledge and experience
11	SHG small business development and advocacy training	7 BuZa staff	TDA BuZa Programme	4 days = 32 hours	BuZa	TDA HQ Venue	Staff developed the SHG small business and advocacy practice based skill, knowledge and experience
12	Programme monitoring, evaluation and learning training	13 BuZa staff	TDA BuZa Programme	5 days = 40 hours	BuZa	TDA HQ Venue	Staff capacity improved in planning and reporting
13	Building the capacity of project facilitators and animators in all above mentioned disciplines all 3 years including refresher	57	TDA BuZa Programme	Regularly	BuZa	TDA HQ Venue	The facilitators and animators capacity highly improved
14	Internal SOL scaling up training through creating learning fellowships to SHGs and farmers level	70	TDA BuZa Programme	Regularly	BuZa	TDA HQ and site office Venues	The programme staff service delivery and implementation increased
15	TDA board and general assembly training in institutional capacity building and programme support mechanisms	35	TDA BuZa Programme	3 days =24 hours	BuZa	TDA HQ Venue	The general assembly and board members got clue on programme implementation

TDA - training as given out:

WKHC-TDA Offa- Kindo Koysha Under BuZa Funding Project

Trainings as Organized and Given by TDA Project Staff to The Local Target and/or Other Public

Note: the table underneath is per one year, it was repeated the same each of the 3 years , meaning the numbers participants / outputs are tripled.

The participants were mainly from the SHG members, Farmers, Government Stakeholders, Community Groups, Taskforce members, CBOs etc.

S/N	Title of Trainings; Eventual Sub Topics (Activities) by Outputs	No. of Parti-cipants	Organizer and Trainer/ Head Facilitator/s Name/s	Duration in Days & Hours	Fund Source	Venue	Output
1	**Activity 1.2:** Establish new SHGs and build the capacity (taking the quality, standards and norms into consideration)	65x3	Abraham Lera & Brehanu Samuel	2 days = 16 hours	BuZa	Offa Site Office	13 CLAs trained and improved the SHG performance in SOL perspective
2	**Activity 1.2:** Establish new SHGs and build the capacity (taking the quality, standards and norms into consideration)	100x3	Abraham L, Adane A, Temesgen D	2 days = 16 hours	BuZa	Gale Site gov't and CBOs	100 SHG representatives from 20 new SHGs trained and working on SHG quality
3	**Activity 1.2:** Establish new SHGs and build the capacity (taking the quality, standards and norms into consideration)	130x3	Tamene T, Dawit O & Zeleke C	2 days = 16 hours	BuZa	Bele Site Office and in field CBOs	130 persons from 26 new SHGs trained in basic SHG concepts
4	**Activity 1.2:** Establish new SHGs and build the capacity (taking the quality, standards and norms into consideration)	76x3	Tamene Tessema, Dawit Otoro & Zeleke Chutulo	2 days = 16 hours	BuZa	Bele Site Office and in field CBOs	76 SHG book writers from 38 SHGs trained on basic SHGs
5	**Activity 3.2:** (Facilitate SHG members and community development workers (CDWs) capacity building for new CA farmers training on IGA, CA-SOA, value chain development, etc.)	148x3	Tamene Tessema &Zeleke Chutulo	3 days = 24 hours	BuZa	Bele Site Office and in field CBOs	148 new trainees got key understanding on CA and other concepts
6	**Activity 3.2:** (Facilitate SHG members and CDWs capacity building on IGA, CA/SA, value chain development, etc.) [Facilitators capacity building on CMDRR etc.]	39x3	Abraham Lera & Biniam Kastro	3 days = 24 hours	BuZa	Offa Site Office	39 facilitators trained on CMDRR and CA & concepts
7	**Activity 3.5:** (Empower taskforces established at kebele level to promote CA practices, management & networking for sustainability.)	77x3	Abraham Lera & Biniam Kastro	3 days = 24 hours	BuZa	Offa Site Office	77 CA taskforce members trained on CA sustainability and quality
8	**Activity 2.1.8:** Training CA model farmers in 2 districts to share experience for Tearfund partners	70x3	Abraham L & Biniam K; Tamene T & Zeleke C	3 days = 24 hours	BuZa	Offa & Bele Sites Offices	70 farmers trained on key aspects of CA to train and share experience for new farmers from other partners
9	**Activity 6.1:** Capacity building, sharing knowledge and skill on SHG development approaches to government and non-government actors through local experience sharing and training events.	60x3	Tamene T, Tamiru D	2 days = 16 hours	BuZa	Bele Site Office	60 government stakeholders trained on SHG concept and started to promote SHGs
10	**Activity 2.9:** Empower existing SHGs and SHG promoting institutions for policy lobby & networking in favour of SHGs and poor people to ensure standard, quality & sustainability).	80x2	Tamene, Dawit & Zeleke	2 days = 16 hours	BuZa	Bele Site Office and in field CBOs	80 persons represented from local SHG stakeholders trained on SHG quality and sustainability

11	**Activity 3.6.1:** (Provide training in CA for new & existing farmers to ensure quality & standard accompanied with new and host farmers experience sharing visit).	778x	Tamene, Zeleke & Others	3 days = 24 hours	BuZa	Bele site office and in field CBOs	778 new farmers trained and started to practice CA on their own farms
12	**Activity 3.8:** (Conceptual and practical ToT training for head community mobilizers, key/ model farmer trainers from other partners and stakeholders to expand/ promote CA in their institutions.)	35	Tamene, Zeleke	4 days = 24 hours	BuZa	Bele Site Office	35 participants from Tearfund partners trained on CA & started to promote in their respective institutions.
13	**Activity 3.6.12:** (Provide ToT training on sustainable organic agriculture (SOA) for selected root crop growing farmers represented from 50 new SHGs) on backyard gardening .	50	Zeleke C & External	5 days = 40 hours	BuZa	Bele Site-Hanaze area CBO Office	50 persons trained on SOA to reach 3-5 other members on SOA principles and practices
14	**Activity 2.2:** (Form CLAs and build their capacities).	32x3	Abraham & Brehanu	2 days = 16 hours	BuZa	Offa Site Office	32 CLA representatives trained in CLA concept
15	**Activity 1.3:** Build the capacity of existing SHGs (taking the quality, standards and norms into consideration).	200x3	Abraham, Brehanu & External	3 days = 24 hours	BuZa	Offa Site Office	200 representatives from 50 SHGs trained in SHG quality, and basic concepts
16	**Activity Line 3.6.1:** (Provide training in CA for new & existing farmers to ensure quality & standard accompanied with new and host farmers experience sharing visit.)	350x1 (2016)	Abraham, Biniam & Others	3 days = 24 hours	BuZa	Offa Site Office, government and other CBOs halls	350 new and existing farmers trained in CA quality and sustainability
17	**Activity 3.6.3:** Organize the CA model farmers in field cross-learning and experience sharing visit to create new CA farmers (1:20-30)	364x3	Abraham, Biniam & Others	1 day = 8 hours	BuZa	Offa farmers field and CBOs venue	Field cross learning event conducted for new farmers and host farmers experience sharing
18	**Activity 3.6.1:** (Provide training in CA for new & existing farmers to ensure quality & standard accompanied with new and host farmers experience sharing visit.)	248x3	Adane, Temesgen	1 day = 8 hours	BuZa	Gale site farmers field and CBOs venue	248 new and existing farmers trained in CA quality and sustainability
19	**Activity 1.1:** Envision and mobilize CBOs, local government administration, etc.)	110x1 (2016)	Yohannes & External	3 days = 24 hours	BuZa	Offa Site Office venue	110 reps from 11 key CBOs trained in Umoja concept and started practicing actions
20	**Activity 3.6.12:** (Provide ToT training on SOA concept & practice for model SHG member farmers).	85x3	Abraham, Biniam, Brehanu	5 days = 40 hours	BuZa	Offa Site Office local CBOs venue	85 representatives from 43 SHGs trained in SOA and started practicing
21	**Activity 1.4:** (Support non-accredited SOL process for facilitators, literate SHG representatives & members).	22x1 (2016)	Abraham	2 days = 16 hours	BuZa	Offa Site Office Venue	22 facilitators and animators got training and CB support on SOL recursive approach
22	**Activity 2.1:** Develop SHG loan management processes and initiate IGAs on existing	50x3	Abraham & External	2 days = 16 hours	BuZa	Offa Site Office Venue	50 persons representing 25 older SHG trained on SHG small business and

							IGAs
	and new SHGs.						
23	**Activity 3.8:** (Conceptual and practical ToT refresher training in Conservation Agriculture (CA) for model farmer trainers from partners and stakeholders to expand for different promoter institutions).	17x2 (2015 and 2016)	Abraham & Biniam	3 days = 24 hours	BuZa	Offa Nursery	17 key actors representatives trained on CA concept and scaling up
24	**Activity Line 3.:** Tearfund Partners technical team and frontline facilitators capacity building on CA-SOA	25 (2015 and 2016)	Tilahun, Tesfaye, Assegid & Alex	9 days = 72 hours	BuZa	In TDA HQ	25 participants got theoretical and practical knowledge
25	**Activity Line 3.6.1:** Provide training in CA for new & existing farmers to ensure quality & standard accompanied with new and host farmers experience sharing visit.	700x3	Tamene, Zeleke & Others	3 days = 24 hours	BuZa	Bele- Hanaze Site Office and in field CBOs	700 new farmers trained and started to practice CA on their own farms
26	**Activity 2.2:** (Form CLAs and build their capacities).	270x3	Abraham, Adane and Temesgen	2 days = 16 hours	BuZa	Gale Site field CBOs	270 representatives from 54 SHGs trained in CLA concept and SHG sustainability
27	**Activity Line 3.6.4:** (Training CA farmers in crop diversification by producing grains, vegetables, root crops through CA	50x3	Abraham, Adane and Temesgen	3 days = 24 hours	BuZa	Gale Site field CBOs	50 farmers from SHG and community trained in CA on high value crops
28	**Activity Line 3.6.12 :** (Provide ToT training on SOA-CA concept & practice for model SHG members	150x1 (2016)	Abraham, Adane and Temesgen	5 days = 40 hours	BuZa	Gale Site field CBOs	150 farmers representing 75 model SHGs trained on CA-SOA linkages
29	**Activity Line 3.6.13:** (Training SHG representatives, CoFs and model farmers on farm recording, organic pest & disease management)	40x1 (2016)	Abraham, Adane and Temesgen	5 days = 40 hours	BuZa	Gale Site field CBOs	40 model farmers trained on key SOA principles and practices
30	**Activity Line 1.4:** (Support non-accredited SOL process for CDWs, literate SHG representatives & members)	45x3	Abraham, Adane and Temesgen	3 days = 24 hours	BuZa	Gale Site field CBOs	45 CLA and SHG reps capacity built on SOL CB process
31	**Activity Line 4.2:** Create linkages with government and non-government actors	75 x 2 (2015 and 2016)	Abraham, Adane and Temesgen	2 days = 16 hours	BuZa	Gale Site field CBOs	75 SHG members capacity built on creating linkages with other institutions
32	**Activity 5.3:** Establish web-based data base and reporting system training and MEL	18x1 (2016)	Tilahun T & Minase D	3 days = 24 hours	BuZa	TDA HQ Venue	The SHG SWIS, HFIAS and general MEL training given for 18 facilitators
33	**Activity 2.3:** (Form CMSCs/FLAs and build their capacities:-	165x1 (2016)	Abraham, Brehanu and others	2 days = 16 hours	BuZa	Offa site office and field level CBOs venue	Capacity built for 165 reps from 33 new SHGs on SHG-FLA/CMRC concepts and SHG sustainability
34	**Activity 2.3:** (Form CMSCs/FLAs and build their capacities)	165x2 (2015 and 2016)	Abraham,Brehanu and others	2 days = 16 hours	BuZa	Offa site office and field level CBOs venue	Capacity built for 165 reps from 33 older SHGs on SHG-FLA/CMRC concepts and SHG sustainability

147

35	**Activity 2.3:** (Form CMSCs/FLAs and build their capacities	80x3	Tamene, Dawit, Zeleke & Others	2 days = 16 hours	BuZa	Bele site office and field level CBOs venue	80 local gov't stakeholders capacity built and lobbied on SHG-CMRC set up
36	**Activity 4.6:** (Prepare/ facilitate the SHG-CLA annual day celebration to share lessons among existing SHGs on development)	94x3	Abraham, Brehanu, Biniam	2 days = 16 hours	BuZa	Offa site office and field level CBOs venue	94 new and existing 15 CLAs sub-committee trained on CLA-CMRC concept, strategic review
37	**Activity 2.4:**(Develop linkages of CLAs with other institutions)	94x3	Abraham, Brehanu, Biniam	2 days = 16 hours	BuZa	Offa site office and field level CBOs venue	94 new and existing 15 CLAs sub-committee trained on CLA-CMRC concept, strategic review
38	**Activity 4.1:** (Set up and build the SHG Cooperation Networks (SHG-CLA-FLA, SCNs).	60x3	Tamene, Dawit, Zeleke & Others	2 days = 16 hours	BuZa	Bele site office venue	60 local gov't decision makers from woreda and kebele level trained on giving supportting the progress and sustainability of SHGs through setting up CMRCs
39	**Activity 4.4:** (Lobby local government decision makers)	60x3	Abraham, Brehanu, Biniam	2 days = 16 hours	BuZa	Offa site office venue	60 persons from woreda level representatives capacity built on SHG-CLA-CMRC
40	**Activity 5.2:** (Collect SHG success story & data on smart phones and on paper to share to relevant stakeholders)	57x3	Tilahun, Tamene, Abraham, Amanuel	5 days = 40 hours	BuZa	TDA HQ Venue	57 SHG facilitators, CDWs and animators capacity built on CA, SOA, SHG, MEL, reporting etc
41	**Activity 6.2:** (Build the capacity of government and non-government development actors on basic SHG approaches, principles and practice training	70x3	Tamene, Dawit, Zeleke & Others	3 days = 24 hours	BuZa	Bele site office and field level CBOs venue	70 persons from local gov't stakeholders capacity built on lobby and SHG-CMRC concepts
42	**Activity Line 3.6.11:** (Provide ToT training on SOA for selected root crop growing farmers	45x3	Tamene, Zeleke & Others	5 days = 40 hours	BuZa	Bele site office and field level CBOs venue	45 persons from 26 kebeles of Kindo Koysha trained in SOA
43	**Activity Line 3.6.1:** (Provide training in CA for new & existing farmers to ensure quality & standard accompanied with new and host farmers experience sharing visit.)	140x3	Abraham, Biniam, Tamene, Zeleke	3 days = 24 hours	BuZa	Offa, Gale & Bele	140 new CA farmers trained on CA basic concepts for food security
44	**Activity 1.3:** (Build the capacity of existing SHGs (taking the quality, standards and norms into consideration)	75x2 (2015 and 2016)	Abraham, Berhanu	2 days = 16 hours	BuZa	Offa site office and field level CBOs venue	75 persons represented from 15 existing SHGs Capacity Built on identified gaps
45	**Budget Line: 5.3:** Organize the CA model farmers in field cross-learning and experience sharing visit to create new CA farmers (1:30).	210x1 (2016)	Abraham, Biniam, Tamene, Zeleke	1 day = 8 hours	BuZa	Offa-KK field level CBOs venue	210 existing and new CA farmers experience sharing & training conducted
46	**Activity 1.4:** (Support non-accredited SOL process for facilitators, literate SHG representatives & members).	12 x1 (2016)	Tamene, Abraham and Others	2 days = 16 hours	BuZa	Bele site office	12 key SOLers capacity built on SOL and other domain expertise support

S/N	Activity		Trainer	Time		Venue	Outcome
47	**Activity Line 4.1:** (Build the capacity of SHGs and its Cooperation Networks (CLA, FLA, SCN etc.)	15 x3	Tamene and Others	2 days = 16 hours	BuZa	Bele Site Office Venue	15 persons from kebele level decision makers trained on networking & CMRC Dev't to sustain SHGs
48	**Activity 2.2:** (Form CLAs and build their capacities).	48x3	Abraham and Berhanu	2 days = 16 hours	BuZa	Offa Site Office Venue	48 persons from 24 new SHGs trained on CLA basic concept and practice
49	**Activity 2.3:**(Form FLAs/CMSCs and build their capacities).	48x3	Abraham and Berhanu	2 days = 16 hours	BuZa	Offa Site Office Venue	48 persons from 24 existing older SHGs under 3 CLAs trained on importance of setting up Federation (FLAs/CMRC).
50	**Activity 3.7:** ToT training on SOA concept & practice for model SHG member farmers.	25x3	Abraham and Berhanu	3 days = 24 hours	BuZa	Offa Site Office Venue	25 new farmers & SHG members training and experience sharing conducted on SOA
51	**Activity Line 6.2:** (Build the capacity of government and non-government development actors on basic SHG approaches, principles and practices).	39x3	Tamene, Dawit and Zeleke	3 days = 24 hours	BuZa	Bele Site Office Venue	39 local gov't stakeholders capacity built and lobbied on SHG-CMRC concepts
52	**Activity 1.2:** (New SHG Capacity Building on SHG Apex CLA & CMRC Concepts)	80x3	Abraham and Berhanu	2 days = 16 hours	BuZa	Offa Site Office and local CBOs Venue	80 persons from new 16 CLAs capacity built on CLA/ CMRC concepts
53	**Activity 5.2:** (Build the capacity of SHG facilitators and M&E officers on SHG SWIS and HFIAS).	16x3	Minase D	3 days = 24 hours	BuZa	TDA HQ Venue	Office level SHG SWIS and HFIAS training offered for 16 facilitators on updated template
54	**Activity 5.3:** Establish web-based database and information system)	16x2 (2015, and 2016)	Minase D	15 days field support	BuZa	Offa, Gale, Bele Sites	Field follow up and support given for 16 facilitators on actual data collection of SWIS and HFIAS
55	**Activity 2.7:** Support Self Organized Learners capacity building to become 'learning practitioners.	16 x3	Tilahun T	3 days = 24 hours	BuZa	TDA HQ Venue	16 key SOL learners capacity build and reviewed their action plans for future action
56	**Activity M&E:** Programme Staff BuZa Programme Implementation Review and Learning for future scaling up in Offa, Kindo Koysha and other areas	10x3	Tilahun, Mesfin & Alex	5 days = 40 hours	BuZa	TDA HQ Venue	With 10 staff of BuZa; 3 years implementation process reviewed, lessons captured and action plans drafted for future action

IUDD - Summary of Training Sessions

	IUDD / BuZa progr.	Capacity building Training				April 2014-March 2017			
S/N	Training topics	Amaro	Burji	Derashe	Ali	Trainers	Enumerators	Time taken	No. of Participants

1	Awareness creation about SHG approach	May 3 2014 3x	May 15 2014 3x	July 23 2014 3x	July 21 2014 3x	Simon Haile G. Tachew Asaminew Bogal	Church leaders and local government	2 hrs in each project	573
2	SHG concept: SHG establishment, loan and credit management	May 5 2014 12x	May 6 2014 6x	July 26 2014 3x	July 27 2014 3x	Simon Getachee Asaminew Bogale	Local gov, church leaders CF, volunteers, SHG	3 days	2719
3	Micro Business Skill	March 8 2015 6x	March 10 2015 4x	March 17 2015 2x	0	Kaleb Bobe Woynu Amanuel Bogal Tegegn	SHG, CF, CV	3 days	1972
4	Facilitation skill and training modules development	August 5 2015 2x	August 9 2015 1x	August 21 2015 2x	0	Kaleb Dinku Simon	CT, CV, Staff	2 days	60
5	Conservation Agriculture	Feb 13 2015 4x	Feb 18 2015 2x	Feb 24 2015 2x	0	Asaminew Kaleb Tegegn	CF, SHG, CLA, Staff	5 days	760
6	Sustainable organic agriculture	Feb 16 2015	Feb 20 2015	0	0	Kaleb Tegegn	CF, SHG, Volunteers, CLA, Community	5 days	709
7	DRR / SARAR	Feb 19 2015 5x	0	0	0	Kasahun Kaleb Bogale Woynu	SHG, CF, Staff	5	350
8	Self-organized learning					Efrem Mulugeta Yidenku Dinku Simon	Staff, CF	14 days	14
9	Community mobilization on CMRC	Jan 2 2015	0	0	0	Simon Getachew Bogale Kaleb Kasuhun Bobe Woynalew Hibret Amanuel			
10	Envisioning local church on integrate mission and CCHD in 4 districts	Oct 12 2015	Oct 15 2015	Oct 21 2015	Oct 30 2015	Simon, Dinku Getachew Abaminew Bob	Local churches	2 days in each project	258
11	Training on strategic formulation in 3 districts	Nov 5 2015	Nov 9 2015	Nov 15 2015	-	Getachew Dinku Simon	For local church leaders	2 days each project	468
12	Training on finance and reporting concepts & skills	July 3 2015	July 11 2015	July 17 2015	-	Tesema Terekegn Bob Kaleb Weynalem Boyale Tegegn	Programme staff, CLA, SHG book writers	3 days each project	951

13	Conducting learning conversation workshop on contextualizing the CMRC mode at local	May 18 2014	May 23 2014	-	-	Getachew Simon	Programme staff, local church leaders	2 days each project	326
14	Training on data collecting / SWISS, HFIAS, oriented formats	Jun 13 2014	Jun 17 2014	Jun 28 2014	Jun 26 2014	Eden Bob Endalk Kaleb Tegegn Woynalem	Program staff, CF, VOLU	3 days each project	67
15	CLA formation	March 17 2015-2017	Feb 13 2016	Jan 30 2017		Getachew Kaleb Nigatu Woynalem Tegegn	SHG representatives	45 days	704

Gilgal - Summary of Training Sessions

Staff training as received Under Buza Funding EKHC-DC Gilgal

S/N	Dates	Duration in hour	Organizer and Name of Trainer	Title of Training, eventual sub-topics	No. of staffs & their function in the Organization	Venue	Output
1	June 1-2 2014	14 hours	-Organizer was Tear Fund -Trainer was Eden Mengistu	SWIS Data System (Data collection on smart phone ODK app)	The trainee staffs were 4 -Program and Coordinator -SWIS & documentation Officers	Addis Ababa	The trainees were able developed SWIS data collection implementation action plan
2	June 20-21	16 hours	Organizer was Tear Fund -Trainer was:- Ehrem Tsegaye Tadesse Dadi	HFIAS data Collection	The trainee staffs were 4 -Program and Coordinator -SWIS & documentation Officers	Addis Ababa	The trainees were able to cascade HFIAS data collection training and implementation action plan
3	August 2-8 and September 14-19 2014	14	Organizer was Tear Fund -Trainer was: Tadesse Dadi Aseged G/Wold	Conservation Agriculture Sustainable Organic Agriculture	The trainee staffs were 10 -Project Coordinator -Community Facilitators -Volunteers	Soddo Wolaita	The trainees were able to cascade Conservation and Sustainable organic agriculture training & practice to other project staffs and volunteer farmers.
4	February 13-19 2015	13	-Organizer was Tear Fund -Trainer was Dr. Tefera Talore	DRR/ SARAR	The trainee staffs were 15 -Project Coordinator -Training officer -Community Facilitator	Soddo Wolaita	Trainees have cascade the DRR/SARAR training to the project staffs and SHGs. SHGs have developed as a group and personal DRR/SARAR implementation and action plan
5	June 6-18 2015 -February 7-17	80 hours	Organized by Tear Fund Ephrem Tsegaye Mulugeta	SOL Level I& II -Self Organize Learning -System 7 -Process Map	-The trainee staffs were 5 -Project Coordinators at HQ and Zone levels	At Adama/ Nazareth in east of A. A. About 90-100 KM	Trainees were able to develop PLC and support their works by SOL and cascade the training to the project staffs and

	2016		Dejenu Tadesse Dadi Ashenafi	-System Thinking & SIPOOC -Church and Community Mobilization Program/Project/ Umoja			SHGs.
6	June 27- July 14 2015	136 hours	Organized by Tear Fund The Trainer were MYRADA INDIA Consultants	-Myrada Experience Capacity Building Training and SHG Facilitation skill	The trainee staffs were 10 -Program & Project Coordinators at HQ and Zone levels -Monitoring and documentation Officers	At Adama/ Nazreth in east of A. A. About 90-100 KM	Trainees have cascade the training to the project staffs, Project coordinators, and Community facilitators to build their capacity and improve their facilitation skill to strengthen SHGs.
7	December 7-16 2015	80 hours	Organizer was EKHC DC Gilgal Trainer were:- Dr. Tefera Talore Biniyam Haile Ayele Beyero	-Capacity Building Training on SHG*	The staffs were 70 Their main Functions were: Project Coordinators Project Officers Project Monitoring & Evaluation Officers Documentation Officers	In the SNNPR Capital city of Hawassa	Trainees have cascade the training to the project staffs, Project coordinators, and Community facilitators to build their capacity and improve their facilitation skill to strengthen SHGs.
8	October 5-10 2016	50 hours	Organized byTear Fund Trainer were Sihen From TF-Expertise Ephrem Tsegaye	-Story Writing & Reporting	The trainee staffs were 7 -Project Coordinators at HQ and Zone levels -Monitoring and Evaluation Coordinator -Documentation Officers	In the SNNPR Capital city of Hawassa	The trainee have developed how to write case studies and report
9	November 9-10 2016	16 hours	Organized by Tear Fund Trainer were Mulugeta Dejenu Tadesse Dadi	Project Cycle Management using PRA tool	The trainee were 5 -Program Coordinator -Monitoring & Evaluation Coordinator	Addis Ababa	Trainees have developed action plan for field data gathering to prepare & develop project proposals.
10	November 22-24 2016	24 hours	Organized by Tear Fund Trainer were Eden Mengistu Mizan Zelalem Yohannes	SWIS Data System	The trainee were 1 -Monitoring and Documentation Officer	In the SNNPR Capital city of Hawassa	The trainees were able developed SWIS data collection, data cleaning, updating in order to produce meaningful report.

*Refreshing in SHG & CLA Concept
- Conceptual Review of Structural Poverty; how deep is it – focused on local context
- Conceptual Review on SHG Process mapping
- Conceptual Review on CLA Formation and Functions
- Credit Plus Activity**
- SHG Self-Assessment Tools
- Bookkeeping
- Common Fund Management
- Financial Management
- General Ledger
- Cash Bank Book
- Trail Balance

**Credit Plus Activity: Cited from the Tearfund-Ethiopia manual 'Releasing Potential, A facilitator's learning resource for self-help groups', Isabel Carter 2013:

152

'Mature groups, like mature coffee trees, begin to produce ripe fruit full of flavour. Once the essential learning needed by every new SHG is completed and members are gaining experience in applying and using loans to build up their livelihoods, a range of optional learning is available. The choice of issues is specific to the context and interests of the individual SHGs but much of the learning deals with social issues. This wide range of optional learning and training all comes under the term 'Credit-Plus'. 'Credit' refers to all the activities of SHGs that relate to finance or credit – savings, loans, business development and loan repayment. The term <u>'Credit-Plus' thus refers to all activities that are not related to finance or credit.</u> Credit-Plus training can be seen as varied 'fertilisers' which help to keep the SHG healthy and growing'.

Cited from page 72 of the same manual:
Credit+ subjects for groups who reach maturity includes: <u>Gender awareness, Family planning, HIV awareness, Environmental protection, Functional adult literacy.</u>

As the foreword of the same manual says:
> In essence the SHG process, once well established, brings life changing skills and opportunities for those involved; the very poorest people in society. Once mature and confident, SHG groups with their democratic support systems, provide a challenge to established hierarchies; ultimately with the potential of bringing far-reaching political, social and economic changes.

Gargaar - Summary of Training Sessions
Not provided

Tearfund Ethiopia - Summary of Training Sessions

Tf staf received the following training:
- Three Tearfund staff members (Mulugeta, Keith and Shin) went to India 13 November 19- Dec 1, 2015 and received training on SHG, CMRCs though the cost was not fully covered by BuZa Programme.

Tf Ethiopia (including invites) giving out the following training
- <u>Level 1</u>

Learning event (Topics: SHG/ SOL 2 weeks) 40 participants from Ethiopia, Gargaar Somaliland FH Kenya, ZOA, ERCS and Dorcas Aid (June 11-15, 2015) trained. (Trainers were Ephraim, Tadesse, Mulugeta and Ashenafi)
- <u>Level 2</u>

Learning event (Topics: SHG/SOL 2 weeks) 40 Participants from Ethiopia, Gargaar Somaliland, ERCS and Dorcas (February 8-17, 2016) (Trainers Ephraim, Tadesse, Mulugeta and Ashenafi)
- <u>Level 3</u>

Learning event (Topics: SOL and introduction to PCM) 14 participants (November 7-9, 2016). Trainers (Tadesse and Mulugeta) CMRC/SHG training trip to India 13 November 19- Dec 1, 2015 over 20 participants including SHG reps (organised by Mulugeta).

Other events related to learning and capacity building under the BuZa programme:

A. Researches as part of the BuZa programme

2017, February
ODI (Overseas Development Institute, London, UK) -research in TDA communities, comparing SHG-involved households with households only involved in CA without being part of SHG, looking at the resilience level. The data are on the moment of writing of this evaluation-report in state of being processed, meaning no report yet available. One of the researchers was Lena Weingärtner, Research Assistant , Risk and Resilience Programme.

2016, October
ODI-research with TfE.contribution (1 of the 5) , titled: Savings and Self Help Groups in Ethiopia:
A review of programming by five NGOs . Authors: Julie Lawson-McDowall, Bekele Tefera and
Elizabeth Presler-Marshall with Kiros Berhanu, Bethelihem Gebre, Paola Pereznieto and Nicola Jones

2016, August
THE INFLUENCE OF SELF HELP GROUPS ON FOOD SECURITY IN YIRGACHEFE, ETHIOPIA,
 BSc thesis by Iris Mooiweer

2016, July
Tracking Trends in Ethiopian Civil Society (TECS) research report from the Development Assistance Group (DAG) as executed by Atos Consulting: 'Self Help Groups in Ethiopia: Activities, Opportunities and Constraints', July 2014 (TfE. contributed).

2016, June
Drought, Resilience and Self Help Groups in Ethiopia, A study of Tearfund Self Help Groups in Ethiopia in the context of the El Nino drought 2013-16, by Fiona Meehan, with Eden Mengistu, for Tufts University, June, 2016

2016, March
Tools for measuring impact SHGs on FD: the case of Tearfund and EKHC, Lianne Vreugdenhil, 12-3-2016

2016, January
The contribution of Self-Help Groups in the Horn of Africa to a range of outcomes. Overview of the evidence of internal documents of TEAR and external literature. Joanne Graafland and Wouter Rijneveld

B. **Analysis Tear/Tearfund Partnership-collaboration**
A Dutch Management Consulting Firm named 'Partnership Learning Loop' (at Amsterdam), has assessed the partnership- collaborations in this programme 2x : a digital questionnaire amongst all staff and remote analysis was done in October 2015 and December 2016 (Report 10 January 2017), and reported by Rita Dieleman (owner and assessor of the bureau. The last report gives also a comparison between the first and second scoring being one year apart.
The questionnaire (the Partnership Learning Loop, PLL) is an online interactive tool that assesses the different layers of complex partnerships. It provides insight in how a partnership functions in reality, whether it responds to needs and how the partnership evolves over time. It furthermore provides key information that helps to steer and strengthen the collaboration and recommends areas for further (strategic) improvements.
Participants: Representatives of Tear and its partners for the SHG program in the Horn of Africa
The main categories of the PLL- assessment
   a) Set up and Design of the Partnership
   b) Daily Operations
   c) Collaborative Mindset and Skills
   d) Results
   e) Added Value

C. **Conferences**
Five conferences were held in Addis Ababa during the programme period, each lasting 3-4 days. Participants included(but not exclusively) representatives from Tear Netherlands, the 3 Tearfund Country Offices, and the 5e implementing partner organisations.
Dates:
   1. April 2014
   2. August 2014
   3. February 2015,
   4. November 2015
   5. February 2017
From each conference reports were written.

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[40] Research: Drought, Resilience and Self Help Groups in Ethiopia. A study of Tearfund Self Help Groups in Ethiopia in the context of the El Nino drought 2013-16, by Fiona Meehan, with Eden Mengistu, for Tufts University, June, 2016

Annex 9: Most Significant Change

The methodology 'Most Significant Change'(MSC) is normally a huge exercise, what in the limited timeframe was impossible to execute. Therefore we have applied a 'light' version, basically asking 4 short questions:
- How was your situation 5 years ago in terms of food security?
- How is your life now?
- What exactly did change?
- What is the biggest change?

In Kenya and Somaliland we have done this on group- and also on the individual level, see list underneath worked out plus analysis for the part of Somaliland; in Ethiopia and SL and Kenya we have done MSC only in group form, during the FGD with SHGs and CLAs. The list underneath is part of the individual, the group stories are included in the report-findings.

**Picture from Kenya*:* Chuqulisa Abdub Bonaya, holding the mattress bought with loan from the Group, she has her own IGA now.

Other Story from SL:

The woman who used to be beaten badly in Burao by her husband and who after joining the group and having access to finances and leadership skills stopped beating her and started respecting her more....he even started calling her by name which he has never done since their marriage. *This lady broke down in the group when telling her most significant change to evaluator, we were all deeply touched.*

THE MOST SIGNIFICANT CHANGE

SN	NAME	QUESTION 1 How was your situation 5 years ago in terms food security?	QUESTION 2 How is your life now?	QUESTION 3 What exactly did change?	QUESTION 4 What is the biggest change?
1.	Fardus Mohamed Farah	Lack of Job Poor Shelter Lack of Money Lack of Education Lack of Business skills Housewife	Business Opportunity Mobile Phone Regular Income Trust Better Shelter Access to Education Community engagement access to formal financial institutions	Regular Income Community engagement Business Opportunity Trust Assurance access to formal financial institutions	Regular Income/ access to formal financial institutions
2.	Zainab Kahin Roble	Lack of food Poor shelter No access to mobile phone Lack of education Lack of business	Business opportunity Mobile phone Property Access to education Food 6. Access to food	Better shelter Acknowledgement Business Education Property Social engagement	Property
3.	Asia Mohamed Awale	Illiteracy Insufficient food No friends No property	Business opportunity Mobile phone Property Community engagement	Income increased Improvement with the society Confidence	Property

		No connection with society Trust	Expectations Access to education Trust	Acknowledgment Assurance Property Trust	
4.	Hodan Osman Ahmed	No access to mobile Poor shelter Lack of money lack of education Lack of business Housewife	Business opportunity Mobile phone Access to education Acknowledgement Community engagement	Income Mobile Business Education	Education
5	Nimo Mohamed Hussein	Lack of food No shelter Low income Lack of education No connection No access to mobile phone	Business opportunity Mobile phone Fair income Food Trust and friends Access to education Community engagement and ambition	Property Acknowledgement Income Assurance	Private property(land)
6	Faiza Mohamed Ali	Abusive husband Fragile shelter Lack of food Lack of education Lack of society trust Lack of business	Business opportunity Mobile phone Private property Trust Husband acknowledgement Access to education	Property Acknowledgement Business Better food Assurance Society engagement	Respect from husband
7	Sabad Abdi Abdillahi	Not employed Poor shelter Lack of money Lack of business Lack of food	Business opportunity Mobile phone Property Community engagement	Acknowledgement Big business Education Assurance Big business	Big business
8	Kaltun Abdillahi Duale	Lack of mobile phone Poor shelter Lack of money Lack of education housewife	Business opportunity Mobile phone Private property Access to education Community engagement	Acknowledgement Business Education Assurance	Good shelter
9	Fadumo Ismail Hassan	Lack of food Poor shelter Lack of money Lack of education Lack of business	Business opportunity Mobile phone Trust Better shelter Access to education	Acknowledgement Good shelter Education Assurance	Community involvement
10	Fosiya Abdillahi Hussein	Poor shelter Lack of money Lack of education Lack of business No mobile We ate once a day, drunk dirty water, were often sick	Business opportunity Friends Shelter Trust Better shelter Access to education	Acknowledgement Business Education Assurance Standard of living Access to education	Standard of living
11	Istahil Diriye Bullale	No food Poor shelter Lack of education No life, We ate once a day Stay at home housewife	Business Community engagement Trust Better shelter Access to education	Better shelter Business Trust Better shelter	Business opportunity
12	Fadumo Abdillahi Maris	Lack of job Poor shelter Lack of education Lack of business Little and poor food	Business opportunity Having more friends Eating more Better shelter Access to education	Shelter Business Education Assurance Eating more/diverse	Eating more/eating diverse
13	Sakin Adan Roble	No friends Lack of education Lack of business No food No respect from husband/his family	Business Having more friends Trust Shelter Respect from husband	Acknowledgement Business Education Good connection with society Respect	Respect from my husband/family
14	Ilham Mohamed	Lived in rural area	Productive	Kids healthier	More to eat/share

156

	Yusef	Conflict, displaced Didn't know many people before Extremely poor We ate once a day Kids often sickly	Have more skills Working with group More to eat/share with others Kids healthier	More to eat/share with others	with others
15	Ubah Ahmed Mahamoud	Extremely poor Didn't eat much No shelter Displaced Not married	Involvement in community Married with family Self confidence Create with own hands	Food to eat Shelter Confident Respected Business Productive	Productive
16	Tirig Jama Hasan	No access to education Better shelter Access to education Lack of education Kids often sick	Standard of living Access to education Kids often sick	Kids often sick Standard of living Access to education	Regular income
17	Hinda Ahmed Mire	Trust Lack of money Having more food Assurance Community engagement	Access to formal financial institutions Community engagement	Access to formal financial institutions Community engagement	Have a successful income generating business
18	Ebaado Awil Jama	Regular Income Community engagement Business Opportunity Trust Assurance	Access to formal financial institutions	Access to formal financial institutions	Community engagement
19	Amina Awil Yusuf	Stayed at home with kids income generating business education More food Kids often sick	income generating business education More food Kids often sick	income generating business education More food Kids often sick	Family is healthier
20	Ruun Odawa Fidin	Stayed at home with kids Relationships and group membership	We eat more Relationships and group membership Community engagement	Relationships and group membership Community engagement	Relationships and group membership
21	Sahro Awil Abdilahi	Stayed at home with kids	access to formal financial institutions	Eating more now access to formal financial institutions	Income/ access to formal financial institutions
22	Ebado Hnadule	Stayed at home with kids No education No skills	Business opportunity Having more friends	Eating more Better shelter Access to education Support from project management.	Access to education
23	Farhiya Adam	Eating more/quality No food available Stayed at home with kids	Have a successful income generating business	Have a successful income generating business	Have a successful income generating business
24	Maryam Mahamod Duale	Better shelter Access to education Lack of education Stayed at home with kids Relationships and group membership	income generating business education Food Relationships and group membership	Income generating business Education Food Support from project management.	Eating more, more quality
25	Haawa Ahmed Bulale	Stayed at home with kids Didn't know my neighbours, the community No respect from my husband/ family	Part of the community Skills in health, hygiene and sanitation Respect from my husband/family	Skills in health, hygiene and sanitation Respect from my husband/family	Respect from my husband/family
26	Khadra Jama Mohamed	Displaced Living in a foreign country Poor No income	Income Living at home Support from project management.	Have a successful income generating business Support from project management.	Successful income generating business

27	Halima Caabi	Stayed at home with kids Didn't know my neighbours Business opportunity Better shelter Access to education	Skills in health, hygiene and sanitation	Skills in health, hygiene and sanitation	Skills in health, hygiene and sanitation
28	Ayan Suleyman	Stayed at home with kids Eating more food/quality	access to formal financial institutions Support from project management.	access to formal financial institutions Support from project management.	access to formal financial institutions
29	Anab Adan	Stayed at home with kids Couldn't read or write Eating more food/quality Relationships and group membership	Literate Engaged with community Relationships and group membership	Income Education Relationships and group membership	Income
30	Kaltun Isse	My kids didn't go to school Poor diet/water No income Stayed at home with kids	Access to money Happier now Education Active Eating more food/quality	Education Eating more food/quality	Eating more food/quality
31	Chuqulisa Abdub Bonaya	I had no knowledge or skills for managing household food resources; I completely depended on whatever my husband would bring home.	I have savings both at home and in then group; My family cannot go hungry anymore; School fees for children I do pay, and hospital bills	In case of problem, I can run to the group and get help, I am able to manage the house with the little money that I have	Financial independent from my small business; food, and I even bought a high quality mattress
32	Dimtu Wario Boru	my mind and that of the other group members was very much closed; We didn't even know how to utilize the income we got from the sales of our milk. Many things got lost due to lack of knowledge.	life has become much easier, because I am able to meet all the family's basic needs. I do save now in the SHG and know how to utilize the little available resources a lot better	We are also ready to address community's needs, have an opened mind, and now know how to prepare compost manure and use it in the farm to improve crop yields.	total improvement in household food security
33	Elema Tura	Five years ago, I have been relying on sorghum donated to us as relief food. The sorghum is not suitable for human consumption, and I hate it so much. Sometimes, I would even sleep hungry, or else sell a cup of milk to buy sugar and tea leaves to make tea for sustenance.	Since I joined the group, I don't have to eat what I don't want; my life is much better than before	whenever I need something I would take a loan from my group and pay it back with interest.	The Kshs. 50 that we contribute weekly has made a great difference in my life. It really reduces stress at times of need. E.g. when in need of hospital I can borrow immediate
34	Hadija Dida	I did not know how to utilize the time well, and we were very food insecure because of lack of knowledge	I have where to run to in case of a problem. We have saved a lot of money in our group. I have known how to obtain daily food for my family, and how to utilize it properly. I therefore, live a good life now, together with my family.	we help one another, we also save weekly, and use the savings to take care of members	The biggest change I have experienced is the support we get from the group; We also have reliable food for the family on a weekly basis
35	Kabale Halake Bonaiya	life was very difficult for us as a family. We used to borrow money from the rich and even food from the shop-keepers in order to be able to feed the family. That made us always have a stressed mind, since he would really harass and even embarrass us.	We now live a very simple, but comfortable life; with no credit and the stress that go along with it	We have learned how to utilize our locally available resources, buy food for ourselves and share it just among then group members	The biggest change is the improvement in food security at the household level.

36	Tume Kea Kupi	very bad. We would depend mainly on livestock for our living. I would struggle with my children, and in case of need, would have to rely on the husband to provide. I could not make any decision for my family on my own, and wholly depended on my husband. Drought is common in this place and during times of drought, cattle would become very weak and lose value when taken to the market for sale. We would starve as a family.	Being in a group, saving together, has made the livings standard of my family to greatly improve	The group would buy some of the essential food stuff at wholesale price and would distribute to the members at a subsidized price slightly below the retail price	The biggest change is that I have now learnt how to earn a living for my family. I can now meet my children's basic needs from what I already have.
37	Daki Chiri	I lived a very different life, whereby I could stay for a whole week without a meal, taking only tea sometimes. My family would rely on relief food that we would receive once in 3 to 4 months. We had sleepless nights, and we lived a very distressing life. My husband left me because I could not give birth	But I conceived within last year, and I asked the group for a loan of Ksh. 5,000 (about US$ 50) for security, just in case. I gave birth safely without any problems, and have now managed to pay the money back with interest.	Right now, whenever I encounter difficulties, I go and share with my group members and a solution to the problem is found.	The unity that we have as a group has made a real change in my life, enabling me to find where I can share my issues with the group and get assistance.
	14	more stories of similar content have been collected by Evaluators and are available.			

Analysis of the first 30 stories – Self-help groups spark powerful transformations in families in Somaliland

- 30 SHG members (all female) participated in the MSC survey from both Burao and Hargeisa
- 5 years ago, the majority of the respondents stayed at home with kids and did not have many dreams
- 22 people have stated that whereas they had no or little to eat in the past, now they have more to eat or they eat more diverse foods.
- In terms of the situation now, an often mentioned factor was having a successful income activities, access to formal financial institutions and involvement in community which was mentioned by at least 24 of the 30 respondents
- The assurance and security that a regular income brings to both the individual and the family and the group is instrumental in finding new confidence, agency, and purpose. At least 8 people chose this.
- Property and respect from husband/family were chosen as the biggest change in the lives of 5 people
- Results go beyond one location: all towns have seen the benefits of the SHG approach and are the model is been replicated by women.
- Better standard of living was mentioned in health, education, day-to-day expenses of home and in increase of quality of life
- The typical beneficiaries of SHG are low-income persons who are deprived of the access to formal financial institutions.

In terms of what was **the biggest change**:

- From the results of the analysis presented in the above table, it can be concluded that the weaker groups in Somaliland have considerably benefited from the SHG activity as the above said economic indicators explain meaningful improvements in their economic living.
- Relationships and group membership, support from project management, the development of trust was mentioned selected by at least 26 people combined .

Annex 10: Anticipated progress of SHGs

SHGs develop as time progresses, the speed depending how much purpose driven the facilitation is done at the beginning. To illustrate this, some points:
1. Anticipated progress of SHGs over time
2. Ways to add to the group capital
3. Quality administration in SHGs
4. SHG as goal and/or as vehicle

1. Anticipated progress of SHGs over time

The Tearfund-Ethiopia manual 'Releasing Potential, A facilitator's learning resource for self-help groups', Isabel Carter 2013 teaches the SHGs to do a 6-12 monthly self-evaluation using the indicators of a good SHG, plus a monthy financial control of the books (facilitator plus bookkeeper), and an annual financial audit.

> (as mentioned in the main report, in the visited groups evaluators have not found reports however small from these self-assessments, neither other signs that this habit is seriously undertaking, neither are convinced that indicator 7 is respected, neither have found signs of annual financial audits per group by an external person).

Table: Indicators of a good SHG, source Tearfund Ethiopia manual 2013

1 All members respect meeting times and attend meetings
2 All members bring weekly savings
3 All members know and respect group bylaws
4 Loans are agreed in a way that benefits and supports all members
5 E very member feels involved, enjoys attending meetings and has a sense of ownership of the SHG
6 Moderators are rotated weekly
7 More than 90% of members are involved in some kind of IGA
8 All members participate actively in group meetings and activities
9 No members are too dominant
10 All members feel able to share their feelings and ideas
11 M embers have a shared plan, vision and goal
12 There are strong friendship bonds in the group

Table: Anticipated Progress of SHGs, source: KinderNotHilfe manual

Three Pillars of the Approach	6 Months Old SHG	1.5 Years Old SHG	3 Years Old SHG
Economic	Regular saving and on-time Repayment of Loans	All members avail loans	Loan to Saving Ratio is above 4
	Implemented and Reviewed Financial procedures	Passed External Financial Audit by CLA	Sufficient Group capital for all members to take loans
	50% of members have a profitable business	All members have a profitable business	All members have multiple profitable businesses
Social	SHG participates in community activities	SHG initiates activities in the neighbourhood	SHG successfully implemented projects with CLA
	School enrolment of children of SHG members increased	All school-going children in SHG members' households attend school	School enrolment of children of other community members is increased
Political	Rotational Leadership	Membership in Local Special Bodies	Membership in Higher Special Bodies
	Members are able to participate in decision-making in the household	Members attend community meetings	SHGs partner with men and local authorities in implementing their community initiatives

Loan to saving ratio is normally above 4 in 3 years old SHGs, according to the KinderNotHilfe manual. If not: The money most probably is locked up in too big loans to only a few members, or the money is too much used for consumption instead – and then paying back from what source? (Evaluators heard of borrowing from family members in order to pay back the SHG-loan, or selling assets; also paying from the household money the husband is providing).

The theory of the SHG model in general is always intending to use loan to the maximum for making profit (production/business) and therefore rotating quick. This is core to the SHG-model from Myrada, from TfEthiopia, from KinderNotHilfe alike.

> *As seen in the main report, none of the BuZa-grant groups had a ratio above 1, and apart from Gargaar none is using this indicator of economic performance to evaluators knowledge. It would be interesting however to include this indicator in the individual passbook so that the person gets insight in his/her moving forwards and learns to see where debts becomes dangerous; and to include it is the group-administration, as tool for self-reflection. Evaluators' assumption is that some groups do a lot better than other groups without that this is visible in order to take measures.*

2.   Ways to add to the group capital

The quicker the group opens a bank account the better, since group capital can move up high. In none of the 3 countries there are restrictions for groups to open a group-account. The only challenge sometimes is to find a bank close by.

Manners to add to the group capital:

- weekly saving amount (as fixed by the group) per week per member
- fines for being late in the weekly meeting
- interest (Islamic banking: administration fee) on the loans given out to group members
- the short cycle loans (2-4 weeks) allows that the money goes back to the group quickly, allowing another member to take loan
- a high interest rate is normal in a SHG (vary from 5-20% per month), since this is always lower than the high interest-money-lender before, while that amount was wasted to the money-lender while now it goes to the group. Most of the time the SHG interest is higher than that of a MFI.
- loans are free to use for consumption needs (including health, house, emergencies not covered by the social fund, graduation ceremony, etc.) or business, but members detect quick that it is hard to pay back when they do not enter into business / production and so letting the profit pay back the loan (and keeping the capital); meaning groups were members are not stimulated to take up IGA or were members are not enough capable to make their micro-enterprise more and more profitable, will in the end weaken the group-result. Knowledge and skills to do profitable IGA is often not well developed in most members, and needs support to develop.
- fines to group members who do not pay back in time
- income from entrepreneurial group activity:
  - <u>no harm</u>: SHG group acts as service provider (style cooperative): cheap collective buying with group money and selling out to members for low price, left over enters in group-capital; no harm when small; can even be without much administration when there is a high trust-level; only is important that the work-load involved is divided and rotated, and that another structure is applied on the moment that the activity becomes entrepreneurial and bigger (involving more money and more specialised work).
  - <u>harm</u>: SHG group acts as entrepreneur, having a group-business. Evaluators advice against this since having witnessed too many bad experiences (in other countries, in research, including in Ethiopia): in fact the group becomes a cooperative but without the internal control / rules & regulations needed for that, where world-wide only few coops are successful, most not. This is often due to power play of some, some taking more advantage, bad or none administration, not enough investing in capital, or a not-profitable business-set-up (what since it is a group is far more difficult to steer back in the right direction), not fast enough reaction on changing circumstances (low managerial capacity, especially important when business grows), etc.

3. Quality administration in SHGs

Passbook: each SHG member should have his/her complete information at home: and know his/her saving, his/her loan and his/her balance, all in one overview. In the example is 'Ruth' the bookkeeper who sighs off.

Evaluators observation is that in this programme the passbook keeps the savings neatly written, but administrates the loans only in the group-book, not in the individual book, neither is the own balance sheet visible for the individual.

	L o a n s			*S a v i n g s*						
				Paid out				**Paid back**		
Date	*Weekly Saving*	*Cumu-lative Saving*	*Sign*	*Date*	*Amount*	*Terms*	*Sign*	*Principal*	*Interest*	*Sign*
02/11/07	20	540	Ru th							
09/11/07	20	560	Ru th	23 /11/07	1,000	4 weeks, 5%	Ruth			
16/11/07	20	580	Ru th	07 /12/07				500	25	Ruth
23/11/07	20	600	Ru th	21 /12/07				500	25	Ruth
30/11/07	20	620	Ru th							
07/12/07	20	640	Ru th							
14/12/07	40	680	Ru th							
21/12/07	20	700	Ru th							
28/12/07	20	720	Ru th							
04/01/08	20	740	Ru th	04 /01/08	1,400	4 weeks, 5%	Ruth			
11/01/08	50	790	Ru th	18 /01/08				700	35	Ruth
18/01/08	- -	790	Ru th	01 /02/08				700	35	Ruth
25/01/08	40	830	Ru th							
01/02/08	20	850	Ru th							
08/02/08	20	870	Ru th							
15/02/08	20	890	Ru th							
22/02/08	20	910	Ru th							
29/02/08	20	930	Ru th							

4. SHG as goal and/or as vehicle

A bare SHG as such serves primarily as a **goal** for the members themselves:
- Their core-business is: an internal saving and loan circuit leads to economic empowerment what leads to social empowerment what leads to political empowerment.
- Basic principle: change of attitude: learning to rely on the own potential and the own resources and helping each other in the group to do so as well.
- From the members to the members, and very close to the existing traditional ways of saving.
- External help is needed in order to learn how to rely on the own potential and resources, to learn to function as a saving & loan group and to learn and apply the administrative principles, and to learn more about doing business / IGA's.
- This external facilitation, when it's done up to standard, can take 3 max. 4 years to leave an empowered and well-functioning group; needing the biggest time-investment during the first year (present at the weekly group-session).
- The better quality the facilitator, the better the quality of the group in the end, and the level of self-sustainability.
- These empowered groups will seek to network with other bodies in society, including with other saving & loan groups close to them, when they feel the need, and while putting their own agenda. They may name this network 'CLA', since this term is already introduced. The importance is that the need and the agenda for this CLA should come from within, bottom-up. This last one is the pitfall for developmental

organisations who work in the set-up and promotion of SHGs, and want to construct Civil Society Top-down.

For developmental organisations, the SHGs are most of the time mere a **vehicle:**
- a vehicle sees the groups primarily as organised parts of Civil Society, who are an easy landing place to promote their developmental targets/ goals
- this is not good or wrong, only different than promoting SHGs as such
- a group has the own authority to accept or to not accept an NGO offering and wanting something, and the more they are empowered the better they know what is good for themselves as group and for the individual members.
- If a SHG is a vehicle for a certain goal than the promotion of this goal can be done through the SHG, e.g. we as NGO want to work in this district/this city on better food security, who of your members might be interested to join training so and so/ activity so and so; the same time the NGO should invite other CS bodies or individuals in the geographic area for the same goal.
- The NGO should do 'shouldering' activities separate from the SHG structure, while inviting SHG-members and non-members of the same surroundings together; the kind of activities depending the project-purpose**.**

For example:

Project purpose	A choice of one or combination of activities, depending of * the wish of the target population, of *where the NGO is good at, and depending * the grant/ donors wish.
Improved Food Security	- Augmenting agricultural production (trough e.g. crop-diversification, soil protection like in CA, BG, irrigation) - Nutrition education (through e.g. cooking courses for mothers, weighting under 5's , soya promotion, etc.) - micro-enterprise development, including marketing-skills training - live-stock management (through e.g. value chain development, veterinarian services, community-fodder-banks, etc.) - Irrigation - etc.
Improved Health	- Mother & child care - HIV/AIDS awareness and information, testing, counselling, medication, prevention, etc. - Clean drinking water, sanitation and hygiene - Sexual and reproductive health, family planning - etc.
Environmental protection	- watershed management - protection of natural sources and springs - pollution / poison diminution - planting trees - anti-erosion measures - solid and liquid waste management - etc.
Children's Rights	- breast feeding promotion , vaccination, early child-hood development - balanced diet 0-12 years, for girls and boys - no against child labour, child domestic violence, child-misuse - securing school enrolment and a place to play - etc.
Disaster Risk Reduction	- community risks mapping, DRR awareness - community preparedness, including communication and decision chain - certain specific actions, e.g. building a protection wall against mud-slides;
Etc., many themes / goals possible → in dual line the SHG remains functional, making progress on her own core purpose of saving/loan/increased income by IGA/business	
Cross-cutting:	Literacy, gender, governance, community organising, capacity building CS actors, etc.

Annex 11:   The 4 evaluators, a short introduction

Hilda van Hulst, independent consultant and owner of HildeConsult, has her office including practice space for coaching in Amersfoort, The Netherlands. She graduated in Social Studies, specialization Educational Theory, with secondary subject Children- and Youth Psychology.
Her entire career she dedicated to the protection and empowering of women and their children as a crosscutting issue in all action, next generation focused. Women rights have been her core, also in combination with environmental issues, since she most worked rural, where land /agriculture/water are basics in order to survive.

Her experience of over 30 years in international cooperation was dedicated mostly to fragile states. The chain RRD (Relief / Rehabilitation / Development) she finds a real challenge, especially how to return as quickly and efficiently as possible to a normal cycle of development, with a facing out of external aid-funding. This implies the strengthening of local players in the field to the maximum. Organisational assessment and organizational strengthening is one of the building stones of HildeConsult. Empowering people, teams, organisations, from a systemic point of view.

To that end she obtained rather recently another University Degree in Organizational Coaching.
Hilde loves to analyse complex situations, and the interdependence of an organization and its programs including the working together between organisations for a common goal. Her toolbox is well equipped, and she knows how to apply tools and methods flexible and tailor made, appropriate for the situation given.
Further:
- Working-experience in 4 continents and over 30 countries, and even more cultures. High cultural sensitive, enjoying the challenges and the rewarding experiences of working in multi-cultural setting
- Facilitation skills on high professional level, capable to work in Dutch, French, Spanish and English.
- High profile on assessing, evaluation, training, and coaching.

View her approaches and specific experience in her website www.hildeconsult.com , and/or contact her on hilde.consult@gmail.com

Sahra Ahmed Koshin is currently working with the Somali Institute for Development and Research Analysis (SIDRA) as the Deputy Executive Director and Programs Manager. She is a Somali-Dutch Development Practitioner with over 10 years of professional work experience in institutional strengthening, gender mainstreaming, and women's empowerment in Somalia, Kenya, the Netherlands, Sierra Leone, Zambia, Sudan and Thailand. She earned her BA & MA Degrees in Anthropology/Development Sociology at Leiden University in the Netherlands. She also has an additional advanced Postdoc MA Degree in Advanced Development Studies from the Radboud University, also in the Netherlands. She is fluent in Somali, Dutch, Zambian languages, English and speaks basic Arabic and Swahili.

In Somalia, she has worked with government ministries to strengthen their human and institutional capacity. She, and her team, worked closely with all levels of staff on strategic planning, activity delivery, financial planning and budget tracking, equality in programming and in the workplace, human resource development, ICT, media and communications, and civil society cooperation. A results-oriented organizational development trainer, she conducts extensive on- and off the- job trainings measured against specific capacity criteria. Her primary goal is to enhance the capacity and sustainability of the individuals and organizations with whom she works.

Sahro is a poet/author and has so far published 3 books. In 2001 she won the Rabobank Poetry Award for Literature for her poetry, in Leiden, the Netherlands. She is a regular blogger on Wordpress-
https://poemsbyasomaliwoman.wordpress.com/ E: **sahro.m@gmail.com**

Adane Yenealem Worku – Addis Abeba / Ethiopia, Fromseas Education and Training (FEAT)
E: Yadane2@gmail.com
Mr. Adane is a certified development consultant with MA degree in Regional and Local Development Studies (RLDS, 2008)) and BA in Educational Psychology (1998).

He has reliable field experience gained through working with communities of different culture and nongovernmental organizations with different projects, capacities and intervention areas. In two of his three ex-employers, he was awarded a promotion to higher level positions and responsibilities as a result of his outstanding expert performances on his assigned duties and beyond.

Mr. Adane is an accomplished development consultant and has more than a dozen of consultancy in the field. Plus he has successfully managed over 39 consultancy assignments in partnership with a number of international firms and organizations, which included, but are not limited to, USAID, International Labor Organization (ILO), Save the Children Norway, World Learning Ethiopia, Child Hope UK, UNICEF, UNDP, ICCO and AMREF. Mr. Adane is a shareholder and frontline consultant of Fromseas Education and Training (FEAT) and an associate member of DICT consult and ABIDEB consulting and training PLC.

> *Research on the "Contribution of Self Help Groups for Livelihood Improvement of Women Living under extreme Poverty", joint research of EEA and CoSAP, March 2016*
>
> *Mr. Adane was the qualitative researcher where the quantitative research was done by the Ethiopian Economists Association (EEA, and it was Mr. Adane to produce the one comprehensive research report combining the qualitative and the quantitative.*
>
> *He was the right man to do so since he:*
> - Was part of the start of the SHG work in Ethiopia in April 2002
> - Has lots of national and international training experiences (as a trainee and trainer) on SHG approach
> - Has practical experiences of organizing SHGs, CLAs and Federations, coaching, monitoring and facilitating their work
> - Has made quite large number of program midterm and final evaluations where the SHG approach and food security were core in the interventions

Dr. Charles Okech Odhiambo (PhD) - Suna/Kenya - Great Leap Consult Limited-

charles3odhiambo@gmail.com

Charles is an accomplished researcher, academician, and community development practitioner with a distinguished leadership and management career spanning over 19 years. Over this period, Charles has been actively involved in the implementation and management of integrated Food and Nutrition Security, Sustainable Livelihoods, Climate-smart agriculture, Health and HIV&AIDS, Education, Community Empowerment, and Governance and Advocacy programmes that also incorporated peace building and conflict mitigation, gender and disaster preparedness and mitigation; with community and stakeholder involvement for sustainability.

Charles holds a Ph.D. in Christian Leadership (International Institute of Church Management, Florida-USA), a M.Sc. in Agricultural Extension (Egerton University, Njoro-Kenya), and a B.Sc. in Animal Production (Egerton University, Njoro-Kenya). He is pursuing his Ph.D. studies in Agricultural Extension at Maseno University's School of Agriculture and Food security, where he also teachers undergraduate students in the courses: Principles of Animal Production, Rural Sociology, Research Methods, Agricultural Policy and Law, Agricultural Finance and Risks and Insurance in Agriculture on part-time basis.

He previously worked with international Non-Governmental Organizations (Concern Worldwide-Kenya and World Vision Kenya) for 10 years; with the Ministry of Livestock Development in the Republic of Kenya for 8 years at various levels; and with the Teachers Service Commission (TSC) of Kenya as Untrained Graduate Teacher in Biology and Agriculture. Charles had a short stint at teaching (Chemistry and Biology) at St. Joseph's Girls' Secondary School, Kakrigu-Rusinga before joining the TSC.

Besides, Charles has a demonstrable competency in research and extension, donor engagement, integrated multi-donor grant programme management, focused leadership and coaching for improved performance. He is a strong team player, with good networking, partnership and collaboration skills for synergy and efficient resource utilization. He is also an expert in data management.

Charles is Co-Director of Great Leap Consult Limited; a registered Limited Company in Kenya that specializes in consultancy services, capacity building, general office supplies, resource mobilization and community empowerment, computer training and research. He has participated in many research assignments.