

REACHING THE GRASSROOTS: CONTRIBUTION OF INDIA IN AFGHANISTAN

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Abstract

Women continue to live in a state of abject poverty facing the worst forms of violence in Afghanistan. One often encounters incidents like stoning to death, punishment for adultery, selling daughter/wife for opium and other such atrocities. A society fraught with illiteracy, poverty, lack of awareness, customary laws & traditions, strict religious regulations, etc, are the main causes behind such violence. India is among the top five countries who are working towards the reconstruction process in Afghanistan. Being one of the primary donors, India's expenditure till date has been to the tune of USD 2 billion plus.

The present paper attempts to highlight the impact of government of India's initiatives implemented at the micro level by the NGO partner 'Hand in Hand Afghanistan Organization' (HIHAO) targeting the women and community members in Afghanistan.

Keywords: Afghan Women, Violence against Afghan Women, Reconstruction in Afghanistan, Indian Contribution in Afghanistan, Livelihood Options among Afghan Women, Hand in Hand, Women in Balkh, Community Participation in Balkh, Customary Laws & Afghan Women, India's effort and Afghan Women

Background

Today Afghanistan is far from its hey days of peace and happiness. The elderly Afghans recollect the reign of King Zahir Shah with nostalgia even today. They spoke about the peace and tranquillity that prevailed during his regime despite the fact that people were 99 percent illiterate. Yet there was not a single person who died because of starvation. People helped each other willingly and food security was hardly an issue. Some of the senior citizens recalled that the only university of that time was the Kabul University which soon got transformed into a hub of active politics among strong parties. Parties that were affiliated to various factions of political beliefs and the most dominant among them were affiliated to the USSR rule. The local people were completely naive to understand much about parties. It was mainly the students who got involved and understood the aims and principles behind each political doctrine and about the growing Communist parties. They held demonstrations and slogan shouting was in the air, even though these were anti-Islamic. Such actions got carried over by Islamic parties to religious leaders (Mulas) and this was unacceptable to the local natives. The decision making bodies have been endogenous in nature keeping community participation at a low ebb in all policy prescriptions. Afghanistan unfortunately continues to play the centre stage for all the wrong reasons such as terrorism and insurgency, corruption, war lords, drug lords, and mainly violence against women. Unfortunately the Afghan women have faced the worst brunt of the situation.

Gender equality and empowerment of women is one of the main issues to be targeted through the Millennium Development Goals. For achieving this, 2020 has been set as the deadline for the Islamic Republic of Afghanistan. Thus eliminating all forms of 'Violence

against Women' (VAW) has become a main focus for the world community today. At such a stage it is appalling to come across news clippings (Time, 2010) such as that of 'Aisha' – the 18 year old Afghan woman whose nose and ears were chopped off for fleeing her abusive in-laws. To be meted out with such a treatment by her husband is even more shocking! One such incident takes us scores of steps backwards and one begins to wonder whether we are moving in the right direction after all. Although such an instance is rarest of the rare in the present times but in Afghanistan one often encounters such episodes against the women on a day to day basis.

Women continue to live in a state of abject poverty facing the worst forms of violence. One often encounters incidents like stoning to death, punishment for adultery, selling daughter/wife for opium and other such atrocities. A society fraught with illiteracy, poverty, lack of awareness, customary laws & traditions, strict religious regulations, etc, are the main causes behind such violence. Studies have also revealed that a large section of the men have been victims of war or have left the country as a result of series of civil war and bombings. As a consequence several women who are now widows are left on their own to fend for themselves and their dependent children. The job opportunities that existed for the women had already been throttled by the Taliban.

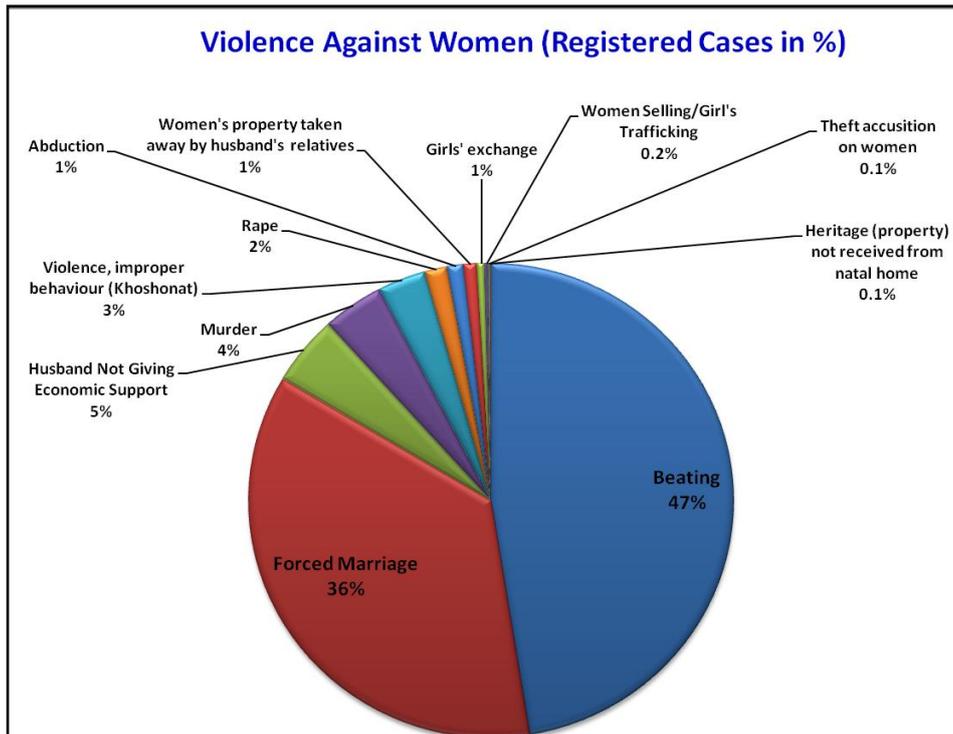
During the Taliban period women were systematically marginalized and eliminated from all walks of life, economy and society. It is indeed "difficult to find another government or would-be government in the world that has deliberately created such poverty by arbitrarily depriving half the population under its control of jobs, schooling, mobility and health care" (PHR, 1998). The anti-women regime of the Taliban days still seems to haunt Afghanistan and the conditions for women remain gory.

Although the Census in Afghanistan is yet to be conducted, but it is interesting to note that reports of various studies conducted by independent organizations and the Central Statistics Organization of the Islamic Republic of Afghanistan indicate more or less common observation regarding the country's women. Some of the observations that emerged from various studies are as follows:

- Out of 23.51 million people in Afghanistan, 48.85% are female (2009) (CSO, 2005)
- Females make up 49% of the population aged 0-19 and 43% of the population 60 years and over (MoWA, 2008)
- The 2005 Gender Development Index for Afghanistan is the lowest in South Asia at 0.310 (HDR, 2009)
- The average woman had 6.6 children in 2008 (UNICEF, 2008)

According to a report, 1940 cases of violence against women were officially registered over the last three years of which 29% were that of forced marriages, physical attacks and other abuses (Pajhwok, 2010). A report of the Ministry of Women Affairs states that in 2006, a total number of 2133 cases were registered out of which 47% were that of beatings and 36% were that of forced marriages. The Afghanistan Independent Human Right Commission emerged with a similar picture in 2006. A majority (47%) of the registered cases were that of beating followed by forced marriage. Unfortunately the exchange of girls, selling of girls and trafficking showed an increase in the registered number of cases.

In March 2006, UNIFEM in cooperation with MoWA for the first time developed a comprehensive data base on violence against women. A total number of 1011 cases were reported from May 2006 to Oct 2007. The number of cases registered may be much higher as each case entails several violations. Physical attacks account for 22% of the cases (refer fig no 2), followed by forced marriages (16%) (UNIFEM & MoWA, 2007).



Data Source: Ministry of Women's Affairs, Legal Department, 2005-2006
Fig No 1

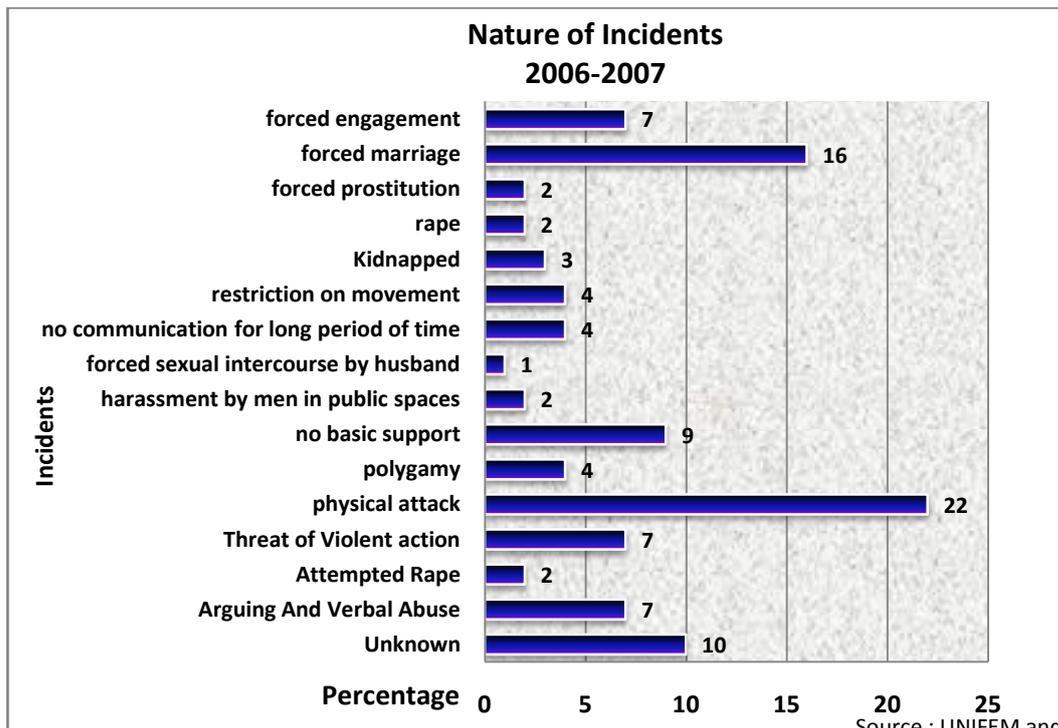


Fig No 2

Source : UNIFEM and MO

Data pertaining to the outcome of violence suggests that 3 percent (refer fig no 3) of the cases are reported to be either committing suicide or attempt to commit suicide. The outcome of violence in 65 percent of the cases is unknown. This certainly does not imply as cases that got resolved.

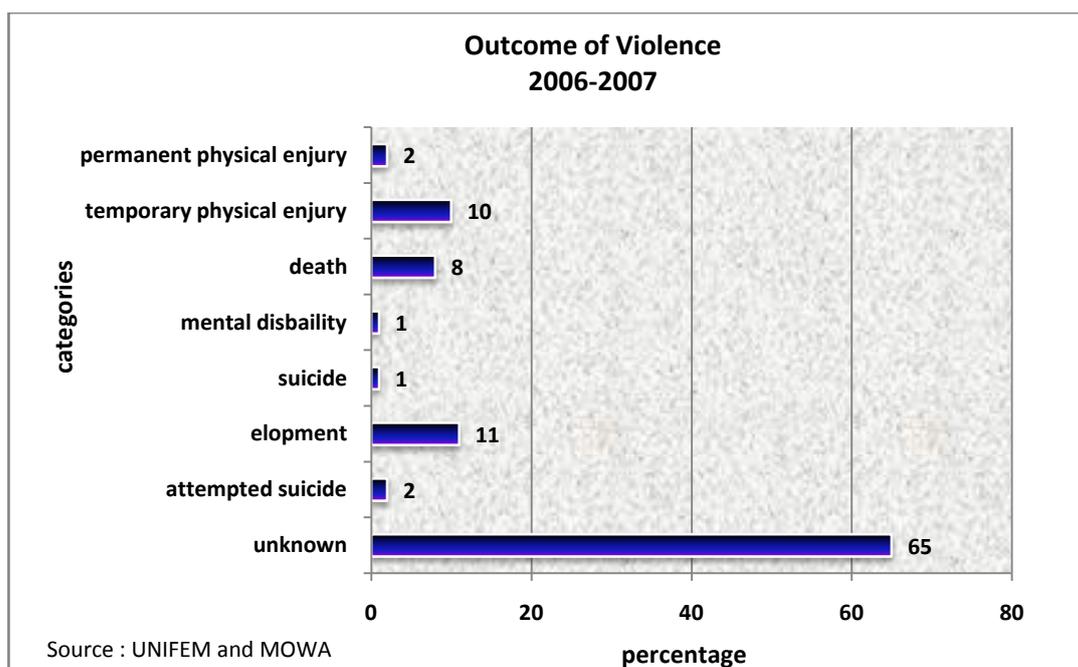


Fig No 3

Indian Contribution in Social Projects

India is among the top five countries who are working towards the reconstruction process in Afghanistan. Being one of the primary donors, India's expenditure till date has been to the tune of USD 2 billion plus. Some of the sectors in which India has significantly contributed include the hydro-electricity, power transmission lines, road construction, agriculture and industry, telecommunications, information and broadcasting, humanitarian assistance, education and health' (Dutta, 2008).

Most importantly, India has been involved in a number of social projects touching the lives of the poor and the vulnerable through capacity building measures and vocational and skill training for livelihood options. Many of the Indian NGOs are the implementing partners for government of India irrespective of the risks involved. They impart training and skill development activities enabling the local Afghans to participate and take on the rebuilding and reconstruction process to its logical end. No doubt this has gone a long way in creating a greater bonding with the locals and India lives in the heart of every Afghan today! Some of the main projects (DCM, Kabul, 2010) supported by the government of India include:

- **Confederation of Indian Industry (CII) project:** This is a government of India funded project, implementing vocational training, where CII provides training in commercial tailoring / garment making to 216 women. Out of them 188 were qualified for being awarded certificates by City and Guilds of the U.K. (Training was also provided to 973 men in construction-related skills such as carpentry, masonry, plumbing & welding)
- **Self Employed Women's Association (SEWA):** It implemented the 'BaagayKhazana' project. The project located at 'Bagh-e-Zanana', Kabul has trained 1000 women in livelihood options such as Garments, Food processing and Eco regeneration. The Afghan women received training for skill development and capacity building along with other income generating activities.
- **'Hand in Hand' (HH) (Das teBadast):** HH has been working in the Balkh and Badakshan provinces of northern Afghanistan. This is a project aimed at creating livelihood options through microfinance and enterprise development. It works towards

community participation by creating Savings Credit Group. The government of India supported this project by giving soft loans without interest to the community complying to the Islamic law.

- **Indian Council of Cultural Relations (ICCR):** provides scholarships for university education: During the past four years (2006-2010) 146 Afghan girls were awarded ICCR scholarships for higher studies in Indian universities. In the current year (2010), 74 girls have been recommended for scholarships.
- **Indian Technical and Economic Cooperation (ITEC), Ministry of External Affairs:** From (2008 to 2010), 78 women officials working in various government ministries were deputed to India under the ITEC scheme for short term technical training programmes
- **Training courses were imparted in India with funding from other donors and facilitated by the Indian embassy:** In the past two years (2008-2010), around 100 women officials have attended various courses in India funded by donors such as USAID, GTZ, the Dutch government, UNDP, etc. Some of the recent programmes were:
 - Training 22 senior women leaders from different provinces in a USAID-funded programme at the Institute of Government Accounts and Finance (INGAF), New Delhi from 5-13 April 2010. The programme included lectures, case studies and experience sharing with eminent Indian women parliamentarians, academicians, policy makers/analysts, women film makers, media experts and social activists
 - Participation of 16 Afghan women in the Institute of Government Accounts and Finance (INGAF), New Delhi in a workshop on “Leadership and Change Management” funded by German Technical Cooperation (GTZ), Gender Mainstreaming Office, Kabul from 3-9 May 2010.
 - Indian Embassy in collaboration with USAID is facilitating a special programme for 17 Afghan women officials in leadership and management in ending May/June 2010 at the Administrative Staff College of India, Hyderabad
 - Capacity for the Afghan Public Service (CAP) Project: In partnership with UNDP, India provided in (2007-09) services of 30 Indian civil servants to work as advisors/coaches in various Afghan line ministries (currently there are only four-including one woman officer). One of the Indian women officials under CAP took the initiative to prepare a 'Gender Mainstreaming Strategy for Afghanistan', which was presented at a "Gender Sensitization Workshop" held by UNDP/CAP on 23 November, 2008. It was attended by a large number of international and national coaches from central ministries and sub-national government offices.
- **India-Afghanistan Foundation:** A seminar on ‘Women between modernity and tradition in India and Afghanistan’ was organized from 30th June to 1st July, 2009 in Kabul by the India-Afghanistan Foundation in partnership with the Ministry of Women’s Affairs.

The present paper attempts to highlight the impact of government of India’s initiatives implemented at the micro level by the NGO partner ‘Hand in Hand Afghanistan Organization’ (HIHAO) targeting the women and community members in Afghanistan.

Data Source & Methodology

The data source was based on both primary and secondary sources of information. The key informants of primary sources were the NGOs, members of various task forces, beneficiaries and other stakeholders. In addition, discussions with government officials, academicians and other civil society actors were undertaken in order to get a clearer perspective.

Methodology employed was based on inputs derived initially from the Ministry of External Affairs, Government of India. The study covered the programme as implemented by 'Hand in Hand' in Balkh province of northern Afghanistan from 2008 to 2010. The programme has relied mainly on the strategic approach of imparting training for mass mobilization into entrepreneurial development and creation of micro credit groups. The analysis focuses on the work at the micro level and its impact on the community. The geographic coverage includes the districts of Khulm and Nahr-e-Shahi of Balkh province in Afghanistan. The study employed formal and informal data collection methods for a qualitative analysis. The field visit survey was conducted to document and understand the relevance, effectiveness, impact and sustainability of programme implementation. The objective was to obtain a deeper insight into the types of change in the attitude, awareness, skills learnt, knowledge and perception towards gender empowerment and capacity building measures.

Primary Survey

A field visit was undertaken in the month of May 2010 to study the ground realities in the remote villages of Khulm and Nahr-e-Shahi. A total of 12 Savings Credit Groups among the community members were interviewed. Each group consisted of 10 to 20 members. Different locations were visited for meeting the groups in Nahr-e-Shahi and Khulm districts. A meeting was also organized with the district sub governors, the National Solidarity Programme's Programme Manager, and the Swedish Committee of Afghanistan in addition to district level CDC member.

The analysis of data was based on descriptive, explorative and analytical designs consisting of compilation, computation, tabulation and analysis of collected information. The data analysis was used to develop the findings and prescribe policy recommendations.

Mass Mobilization into Entrepreneurship (MME)

The region of Balkh is deeply scarred with years of conflict and violence. The Balkh province is one of the regions, which is devoid of roads, regular piped water supply and electricity. Widespread poverty, food insecurity, natural disasters in combination with a weakening state support mechanism has brought forward the associated vulnerability that the Afghans are facing today. Rebuilding their livelihoods and incoming of a regular income is the greatest challenge that they are currently battling with. This is a region with strong cultural binding and prevalence of Islamic law. Thus all developmental activities need to imbibe the local culture and tradition in order to gain community support.

One of the main objectives of the programme was to facilitate large-scale job creation through community microfinance and enterprise development. HIHAO aimed to primarily support the emerging Afghanistan Rural Enterprise Development Programme (AREDP), coordinated by the Ministry of Rural Rehabilitation and Development (MRRD) and other similar government programme under the Ministry of Agriculture, Irrigation and Livestock (MAIL).

HIHAO started its work in Afghanistan in 2006 by helping to adapt and transfer to Afghanistan the 'Self Help Group' (SHG) approach to enterprise development as implemented in Tamil Nadu, India. In order to achieve sustainability, HIHAO's work attempted to adopt an exit strategy to create cluster associations of community groups, and to link both these associations and micro-entrepreneurs to private investors, banks and private service providers.

The Hand in Hand Mass Mobilization into Entrepreneurship (MME) project is supported by the Government of India and private donors, and was implemented during the period (2008-2010). It was un-Islamic to pay interests on loans and hence no bank was

prepared to offer loans to the community. Initially the World Bank came forward and was willing to offer loans without interest but this did not work out. The Ministry of Rural Rehabilitation Development, Govt of Afghanistan then came forward offering interest free loans permissible under the Islamic law. But even this did not work out. It was then that the government of India came forward and offered their support. It was indeed important for the organization at that juncture to keep their promise among the local community in providing interest free loans. The organization would have lost the hard earned trust and faith created among the locals after great persuasion and consistent perseverance. This action of the government of India went a long way in assisting the project to ‘take off’ creating a deep imprint on the society and the people.

The National Solidarity Programme (NSP) under the Ministry of Rural Rehabilitation Development (MRRD) has created Community Development Committees (CDC) at the village level with a village leader referred to as ‘Karyador’.

Formation of Savings and Credit Groups (SCGs)

The principal activity of this programme is the establishment of *Savings and Credit Groups* (SCGs) in rural communities (this also incorporates Common Interest Groups (CIGs).

The methodology for the establishment of these groups is drawn from Hand in Hand in Tamil Nadu, India (Self Help Groups).

The final community selection was based on the following criteria:

- Reasonable road access and good security
- Interest of the CDC / community
- Existing interests / proposals to pursue
- Presence of people to join / attend groups
- Willingness to accept project rules

The members of the SCG were selected provided they were of

- 18 to 60 years in age
- One member per household was selected
- Not involved in migrant labor
- Married (in the case of women)
- Residing in a medium / medium – poor household
- Existing business activities
- Interest in project
- Ability to save 25Afgs / week
- Able to attend weekly meetings
- Under jurisdiction of same CDC as other members
- Acceptance by other members

The SCGs organize people without an asset base, but sharing similar economic backgrounds and a strong will to improve their lives. Group cohesiveness, financial discipline and business skills are developed through regular group meetings with savings, internal lending/repayments and capacity building. When SCGs mature, HIHAO facilitates access to external financing for new or existing family based enterprises. When SCGs mature further, the whole group or parts of them may develop into CIGs. Loyalty to the group is important, as this increases the strength of the group and makes joint action possible, increasing the bargaining power of group members. The Common Interest groups (CIGs) are supported to develop group-oriented micro- and small enterprises as ‘producer organisations’.

Mobilization of Groups

With the assistance of HIHAO, the selected Community Development Councils (CDCs) proposed interested community members in line with given criteria for participation.

Separate groups of males and females were formed. Members agreed to meet, be trained and save regularly. The typical size of a group is 15-20 members (although groups can be either smaller or bigger). Groups were mobilised and the microfinance objectives of the project were communicated.

After members contributed their membership fee (usually 50 Afs), weekly savings of around 25 Afs / member were initiated. These savings are recorded in the group books and belonged to the individual (should he / she decide to leave, they are able to withdraw this money). In the weekly meetings, informal training was channelled to the groups - and in particular the leaders - on bookkeeping and group management. A major anticipated milestone at this stage was the opening of a bank account. This has been more difficult (for a variety of reasons including physical access) and groups have tended to keep the money in the community. After approximately 2-3 months, groups were encouraged to begin internal lending for productive purposes. Actual lending transaction often started later due to (initial) low confidence in withdrawing loans for business activities, and capacity to repay. All lending to group members was encouraged to be sharia compliant, primarily using the notions of *Murabaha* ('Cost Plus'), *Bai Mujjal* ('Deferred Payment') and *Mudaraba*, ('Speculation and Profit Sharing').

After 6 months and if the group qualified, members in the group were eligible to apply for \$100 'soft loan' (interest free) from HIHAO. Lack of available funds however had constrained this activity in 2008. When funding was available, HIHAO established a small revolving fund to community credit associations to lend to the groups. As appropriate, HIHAO also facilitated group access to other independent microfinance products, as a complement to HIHAO external loan schemes.

After approximately one month, the project provided formal Business Development Services (BDS) training to the groups (18 one-hour weekly sessions) to strategically support the development of income-generating activities and best practices in business management; and to help identify and establish appropriate market linkages, business models and value-enhanced products.

Major Achievements

HIHAO organized the 'Savings Credit Groups' (SCG) based on the lines of 'Self Help Group' in India. HH formed a total of 274 groups in the Balkh province out of which 131 were women's groups, 103 were men's group and the rest (40) were common interest group. The Balkh province consists of 4899 beneficiaries.

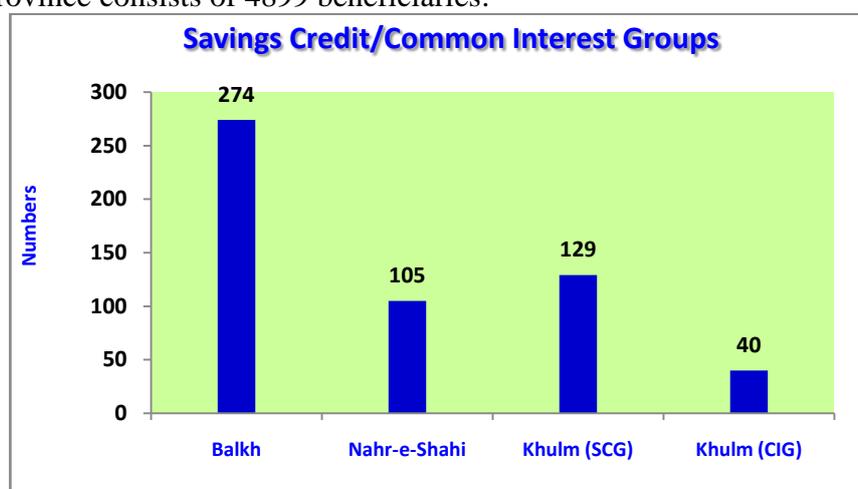


Fig No 4

Situated in the north of Afghanistan, Balkh is one of the 34 provinces in Afghanistan consisting of 14 districts. Deeply scarred and totally demolished, the villages are devoid of roads, regular water supply and electricity and seem to be barely limping back to life. There are no banks nearby and little transportation available on the dilapidated roads still being carved out over the boulders and potholes dotting the entire length. It is not easy to reach such locations. An attempt at community development programme in such areas can be extremely challenging and daunting, especially for a region with strong cultural binding. Capacity Building of the community is perhaps the most appropriate strategy in providing alternative livelihoods. Providing capacity building through formation of micro credit groups has been successfully adapted by countries among the extremely impoverished people for engaging them in self employment projects ushering in regular income. In such areas it is difficult to organize groups even among the men, leave alone women to form a ‘Savings Credit Group’ (SCG) based on the lines of ‘Self Help Group’ back home in India. Winning the hearts and minds of people takes a long time. The strategy adopted by Hand in Hand was context relevant, culture friendly and enhanced the capacity building measures. The initial beginning was indeed a path breaking process given the existence of traditional laws and cultural setting. During the field visit, the men’s group clearly displayed that they were not only hesitant but against letting their women participate in SCG activities. HIHAO has been successful in forming such groups not only among the men but even among the women as well. They have been able to provide the community with interest free loan as permissible under Islamic law. This brought in a great respect and trust for HH among the people.

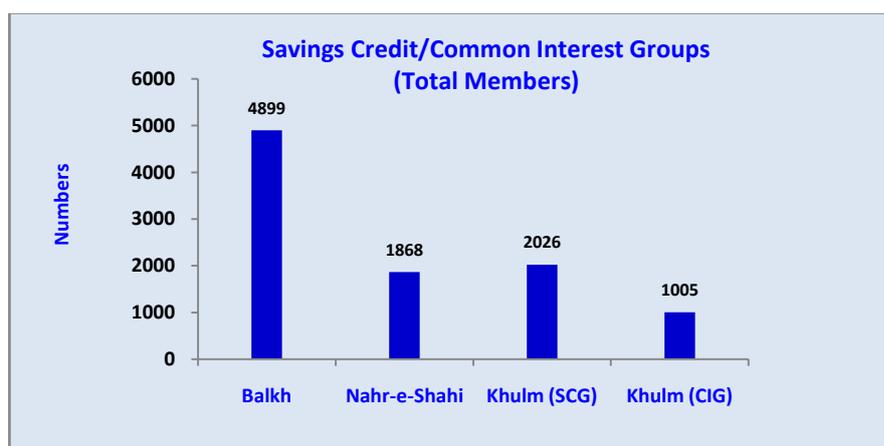


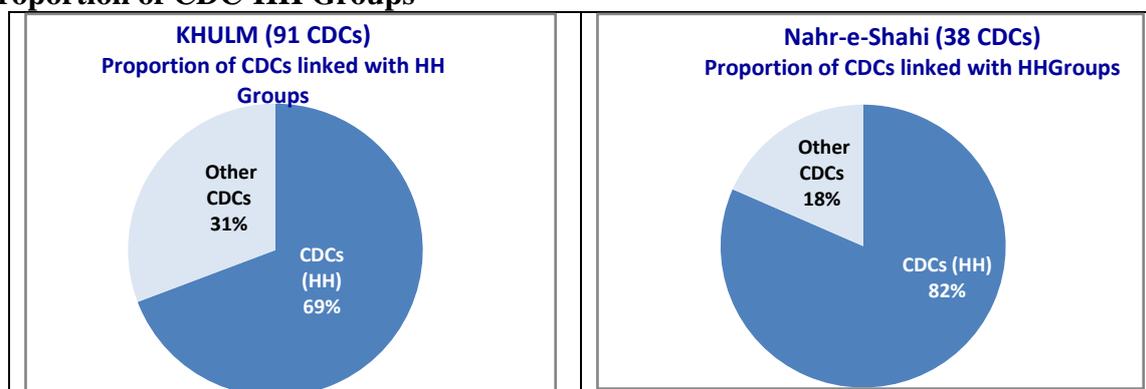
Fig. No. 5

The beneficiaries selected were gender balanced, inclusive and targeted communities from Khulm and Nahr-e-Shahi. Remnants of the conflict and war of several decades stared in the face in all nook and corners of the villages. Innumerable craters on the ground and broken houses all along were a disturbing reality. The whole atmosphere seemed to be filled with a queer and mysterious air where the clustered hutments were located within easy access to each other. All seemed to be vigilant in case history repeated itself! Afghanistan is a multi ethnic nation with concentrations of Tadjiks, Uzbeks, Pashtuns, Hazaras and many others within the backdrop of strong Islamic tradition.

These groups included members from all ethnic communities such as the Tadjiks, Hazaras, Uzbeks, Pashtuns and also some groups consisting of mixed ethnic communities. Every ethnic community had been intrinsically woven within the Hand in Hand groups. Such combinations have significant positive ramifications for an inclusive community development. The HH groups also incorporated members from the Community Development Committees (CDC). The districts of Khulm and Nahr-e-Shahi displayed a large proportion of

common members existing both in the Community Development Committees as well as the Saving Credit Group of the HH.

Proportion of CDC-HH Groups



Data Source: HIHAO, as on Feb 2010

Fig No. 6

The presence of CDC members among the SCG greatly enhances the visibility and authenticity of the group's stature which goes a long way in achieving the programme objectives. The idea of savings was a new concept that the locals were being introduced to. They used to manage earlier by borrowing from each other.

The NSP's Community Development Committees (CDC) is represented by a village leader referred to as 'Karyador' who are often part of HH groups. Some of the villages are still so remote that reaching these involves the services of a horse/donkey in addition to trekking. Bringing together such communities from the remote corners to form SCG groups involves hard work and dedication. The SCG meetings were conducted in an organized manner and after the meeting was over the women displayed their products such as embroidered work, stitched materials, cushion covers and other handicrafts. The men displayed shoes, belts and iron products. The meeting place for the women were usually inside the home of one member who had more space or outside a mosque in the case of men's group.

The entire process of internal savings and lending is handled by the group members and no amount was kept in person by any of the staff members from HH. The treasurer of the group and other office bearers are carefully chosen from the group by the group and all transactions are undertaken within the group itself. There was a tremendous sense of belonging to a particular group. Members were proud of their own group and designated an official name to their group. The group displayed a capacity towards decision-making, accountability and transparency suggesting the emergence of a strong ownership of the project. The capacity building measures did prove advantageous in supporting the local skills including financial management.

HH has been in tune with the framework of the broader strategy of the Afghanistan Rural Enterprise Development Programme (AREDP) thereby gaining in visibility and relevance. Keeping in close proximity with the National Solidarity Programme (NSP), HH has incorporated several of the 'Karyadors' into their SCGs. Field visit revealed that people living in the villages lack capacity build up and are almost 100% illiterate. Many of the beneficiaries from the women's groups had received training from the NSP and were now engaged in entrepreneurial activity from home.

The loan money was utilized to produce finished goods such as embroidery, garment making, horticulture activity, shoe making, production of Iron and metal goods, belts,

livestock raising, etc. There were elderly women who were also engaged in weaving carpets and blankets. The HH goals seemed to be in tune with the National Solidarity Programme.

The effectiveness of any programme with assistance from the local government has always been found as successful and rewarding. Meetings with two district (Khulm and Nahr-e-Shahi) sub governors, the National Solidarity Programme's Programme Manager, and the Swedish Committee of Afghanistan whose staff 'Hand in Hand' had trained revealed the close liaison HH had with the local governance. People who mattered in the local government seemed to be readily available for the HH staff. They were in close link with the organization's efforts towards training the community members. The sub governors were willing to extend all possible help to HH staff for bringing about community development. The sub governor of Khulm district highly appreciated the HH activities especially as they empowered the women from the remote villages. The project was not only an attempt towards capacity building but geared towards societal development. They were appreciative of the efforts by HH especially in their attempts at forming groups within the cultural set up. The goal of NSP was building the capacity of CDCs which is in line with the HH's goals. He believed HH in collaboration with CDCs would certainly be able to bring much relief among the community members in developing mass mobilization and capacity building. In addition to the local government, HH had close links with other NGOs such as the Swedish Committee of Afghanistan (SCA) - a 15-year old organization working in Afghanistan.

HIHAO's organizational structure, managerial support and coordination mechanisms proved to be enabling for effective delivery of the programme in the field. The office staff at 'Hand in Hand' had the necessary gender balance consisting of qualified and trained members consisting of more than 15 core members. Some of the field coordinators had a long experience with other projects and were aware of community development activities. The staff in general seemed to be dedicated and enjoyed their work. The entire team seemed to know exactly what their job responsibility was and each one was engaged in contributing to the daily business. Most of the staff members in HIHAO, have more than 5 years of experience. There are 21 direct project staffs besides others. Days were fixed for groups to meet and this field coordination was conducted with the utmost efficiency.

Challenges and Constraints

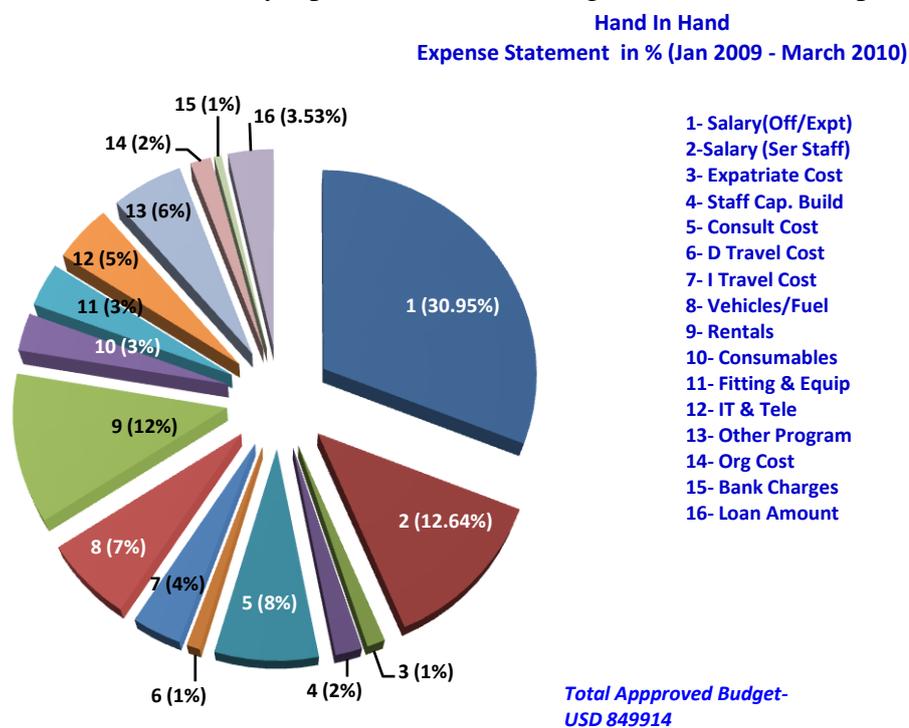
Although HIHAO has achieved considerable success in the effectiveness of the programme but past experiences suggest that there are concerns which need to be factored in for greater effectiveness. Some of the major constraints that face HH activities include access to remote areas with poor roads, security concerns, gender representation, lack of trust on NGOs, drought, poor education of communities with some areas being 100 percent illiterate, local conflict, intra community conflict prohibiting solidarity behind programme and so on. It is difficult to access women in the first place. The women's groups in particular are heavily influenced by men's groups. This was also revealed during the field visit. HH adopted the strategy by forming male groups to gain confidence and trust of the community and through this they were able to employ female staff. Mobilization was done through coordinating with female CDC sub committees in addition to main CDCs. This enabled the initiation of capacity build up of the women's groups, relying less on the men. Providing continuous extra support to women to reassure them and encourage them was one of the strategies adopted. Besides conflict between strong personalities, poor economic situation of communities often pose as a major constraint in the group formation. Sometimes overbearing leaders with previous army commander background dominate the group activities. Building a consensus and reselecting a group leader can be extremely challenging. Under such a situation the basic selection of community for mobilization becomes doubtful.

Afghanistan has seen some of the severe draughts along with conflict and violence for several decades. This has led to mass exodus of people immigrating to the neighbouring areas such as Iran, Pakistan and others in search of livelihood. Such instances can bring severe setback to the SCG activities. Among 500 SCGs that were functional, it is believed 90 groups collapsed due to drought and 80 percent of these groups were then revived by August 2009 (Dutta, 2010). Provisions of such external concerns need to be factored in within the savings group in preparation for any such eventuality.

HH has also suffered setbacks, when the World Bank and the Ministry of Rural Rehabilitation Development (MRRD), Govt of Afghanistan could not help them in providing interest free loans which are permissible under Islamic law. Losing the faith and confidence of the people at this juncture would have been a major loss for HIHAO. HH had earned the trust and faith created among the locals after great persuasion and perseverance. India came forward and provided the support and cooperation at the right juncture. This was a golden opportunity which the government of India has not missed!

Allocation of financial budget for distribution of loans among the beneficiaries was insignificant limiting the coverage of the total beneficiaries. What is disturbing in the budget breakup is the loan to the community, which constitutes only 3.5 percent (30000USD) of the total budget from the government of India’s funding. During the field visit it was noticed that although the training programme had created a huge response but unfortunately this could not be translated into action due to the insignificant amount of loan assigned to the beneficiaries. This reflects a faulty designing of the project.

A dissemination of the findings was presented before the stakeholders through a workshop held on 21st Oct 2010. However it was pointed out by the NGO partner that the project’s ToR did not specify any funds to be assigned as soft loans and whatever funds were offered as a soft loan was only a pilot, which was being tested for future implementation.



Data Source: HIHAO, Mazar-e-Sharief
Fig No 7

Nevertheless an amount of 100 USD seems too meagre for undertaking any substantial enterprising activity given the high costing of resources and the long distance

transportation of products to be brought from far flung remote areas. The limited no of soft loans available also resulted in catering to only a limited number of beneficiaries. The field visit revealed several beneficiaries who have used the Indian money for entrepreneurial activity, such as manufacturing of shoes, carpet weaving, livestock, embroidery, food processing, tailoring, etc.

During the field visit several members of the group, while appreciating the government of India's loan towards entrepreneurial activity requested for an enhancement of the loan amount from 100 USD to at least 200 USD for beginning a qualitative business entrepreneurship. They stated that this would give them a larger opportunity for meeting the market demand and competition. It is interesting to note that there are a significant proportion of the beneficiaries who have completed the instalments and has returned back 50 to 100 percent of their loans. These have been recycled to fresh beneficiaries. The current status states that a large number of beneficiaries are nearing completion of the repayment of loans.

An Uzbek group named Pamir in village Som, stated that they had to go all the way to Pakistan border to fetch the leather that they used for producing shoes. So in order to save the travelling expenses they sent one person who got material for the entire group. But due to shortage of funds they were unable to purchase the raw material in bulk. Moreover during the winter months they were unable to work in the fields outside. This was a time when they could work sitting indoors to produce the finished products and meet the demand of the summers for shoes, belts, etc. But this was not possible due to the meagre amount available for purchasing the raw material.

In addition they were also keen for some training programme to make new kinds of shoes with modern design along with opportunities for marketing avenues. At present there was only one type of shoes produced. In addition they were also very keen to undertake further skill training, especially the women, who were interested to learn embroidery and other handicraft designing which would sell. They would be able to buy sewing machines and work for the local demand from home itself. They usually got work from the nearby middlemen or shops but in order to keep pace with the market they needed to learn better designing.

Impact

HIHAO is towards gaining the confidence and trust of the communities in the accessible areas of Khulm and Nahr-e-Shahi. HH has come a long way from the days when the community would look at the NGOs with suspicion and distrust. HH have now begun to enjoy the trust and confidence of the people in the areas where they worked. This was amply displayed during the field visits. The community have started getting aware about India's role in strengthening the community participation and in ushering in sustainability in the programme. However this is just a beginning and must not be construed as the end of the process. Given the past experiences (Dutta, 2010) it was witnessed that calamities like drought and domination of groups by war lords, has resulted in the fragmentation of the groups. Additionally there have been instances when the treasurer of the group has decamped with the cash collected from the group members. It was indeed reassuring to see that such a situation was not prevalent in the 12 groups that were surveyed. None of the groups portrayed any such negativity. A lot of caution needs to be exerted while SCG is being formed.

The group activities during the field visit displayed a smooth manner in which they were performed. Every member present was ready with their contribution of 25 Afghani and these were being collected and recorded meticulously. Out of the 12 groups surveyed only a few members stated their inability to contribute their part but promised to pay up quickly. This too was recorded. The members expressed satisfaction in the selection of their treasurer.

Praises for Indian initiatives were conveyed by many members from the groups. One such group was highly appreciative of the timely help by the government of India for the activation of a deep well which had stopped working after being installed in one of the villages. Each deep well supplied water to six or seven villages. After much hesitation people decided to approach the Indian Consulate at Mazar-e-Sharief and placed their problems. The Indian Consulate promptly sent an engineer within a few days and got the tube well working. People were full of gratitude for this gesture of Indian government!

They even stated that they would continue the group activities even if HH leaves. Some of the past disputes had been handled with caution by HH and these got solved amicably. HH has also been successful in removing the nuisance makers from the group. A high degree of transparency and accountability of the group activities was witnessed during the field visit. This is a crucial phase of the project when HH needs to synergize their efforts in translating the capacity and capability into firm actions.

In terms of the linkages with the local governance, this seems to be in place. HH's links with the two district sub governors, the Provincial Managerial unit, National Solidarity Programme, the Nahr-e-Shahi district leader of the Community Development Committee were strong. The sub governors were well aware about the HH's activity.

The sub governor of Nahr-e-Shahi, was of the opinion that 'Hand in Hand' has been extremely effective in solving emergency cases and in running of activities touching the lives of the poor. He stated that "India is our friend and we are hopeful it will come forward and tell us how to do capacity building". He also stated that "We are still in the first stage where opportunities and encouragements are being created and we will continue to support such activities in the future as well".

The sub governor of Khulm, stated that he was the first person who participated initially with 'Hand in Hand' when they started their programme. He was appreciative of their activities as they targeted in empowering women. He felt that the project was not only an attempt towards capacity building but geared towards societal development as well. He was appreciative of the efforts by Hand in Hand especially in their attempts to form the SC groups which are quite difficult given the background and cultural set up. As regards the activities of HH the sub governor was of the opinion that it is crucial that "HH be supported for some more time so that the momentum that has gathered should not wither away". Both the sub governors hoped that the Indian Embassy would help in sharing their experiences and knowledge with fellow Afghans.

The PMU of the National Solidarity Programme was familiar with the activities of 'Hand in Hand' in Balkh province. He believed that HH in collaboration with CDCs would certainly be able to bring much relief among the community members in developing mass mobilization and capacity building. He stated that the main training programme of the CDC was focused on carpet weaving, embroidery, handicrafts, tailoring etc. All these activities were in tune with the HH activities. In Balkh province there has been a total of 216 CDCs created. More than 50 percent of the CDC members are also in the HH groups.

The intra SCG linkages among the HH groups need to be further developed so that the groups could extend strengths to each other. The synergy of the SC groups will usher in greater bonding and oneness among the members generating a feeling of ownership.

Sustainability

HH has shown potential for sustainability but continued support with speed and efficiency of interventions was still necessary for the actual take off. The project has developed the necessary vertical and horizontal linkages imparting rich capacity building

measures. In terms of transparency and accountability it has brought about much visibility. The project has created the necessary ownership and people have expressed a desire to continue even if HH discontinued their support.

With vast potentials for sustainability the project needs to imbibe greater efficiency and speed for introducing entrepreneurial activities. The districts of Khulm and Nahr-e-Shahi have an estimated population of 120000 and 140000 respectively. There are 95 villages in Khulm and about 70 villages in Nahr-e-Shahi. This leaves plenty of scope to do more. Linking of groups with CDCs will go a long way in covering more areas efficiently.

HH has come a long way creating 274 groups, out of which 47 percent are females. A total of 4899 beneficiaries exist. However given the ground realities in the villages, more activities imparting livelihood options need to be introduced on a war footing.

Replicable

The micro finance groups are developing into models that can be replicated provided it can imbibe the need based capacity building measures

As stated by the Provincial Manager of the NSP, in Afghanistan everything that one does is of crucial significance. However if one were to select according to top priority, the most crucial sectors, it would include education, agriculture and security.

In Balkh the issue of education is being addressed through the creation of some 50 schools (Primary, Secondary and High schools). Some got newly created while some old ones got renovated. India also contributed in rebuilding the famous Habibia High School and this has opened since Aug 2005. In Balkh province alone around 2000 projects have been initiated under the NSP in the various sectors such as

- Education (Renovation of Schools, Furniture, training courses to the CDC members, etc)
- Water (Digging of Deep Wells, special reservoirs called 'Kanda' are being created in the mountains)
- Health (Clinics)
- Transport (roads)
- Power (solar energy, power lines)
- Rural Rehabilitation, others

The HH Savings Credit Group can become a replicable model in the region provided it imbibes some of the demanding issues into its mass mobilization mission. Most of the villages lack piped water, electricity and roads. The programme activities must imbibe need based capacity building measures such as adult literacy programme as well as mass awareness. Entrepreneurial activities need to take into account the resource endowment of the region. Programme related awareness and literacy needs to be spread in the region which would contribute to the formation and development of Community Savings and Credit Groups (SCGs) ushering in sustainability.

Recommendations

Although the initiatives have been context relevant and have opened up avenues for Afghan women and the community at large, there remain gaps in the project implementation. The potential of such attempts by the government of India in view of its neutral and respected position among the stakeholders will go a long way in ushering in efficiency, transparency and sustainability to all such programme.

- It is recommended that all training of SCG members need to focus on specializing of entrepreneurship products. The number of beneficiaries may be restricted from each group, depending on the capacity and capability of the members. These members in turn may train others and focus on producing the specialized product.

- Given the high costing of the raw material and the hardship in obtaining such raw material from a distance, HIHAO enhance the loan amount to at least 300 USD per person as against the present 100 USD. This will help the beneficiaries to enhance their speed and efficiency for meeting the growing market demand and at the same time maintain a larger circulation of loan flow among the beneficiaries.
- Based on the field experience and also keeping in tune with the above, it is recommended that the donor agencies design a format for submission of applications from implementing partners, such that it becomes mandatory to assign at least 20-30 percent of the total budget exclusively meant for the target group. This is essential for ushering in an equal and strong matching action oriented programme vis-à-vis the skill development imparted.

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