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END-OF-PROJECT PERFORMANCE OF THE ESCOMIAD ACTIVITY

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END-OF-PROJECT PERFORMANCE EVALUATION OF THE ECONOMIC AND SOCIAL CONNECTIONS: MULTI-INPUT AREA DEVELOPMENT FINANCING FACILITY (ESCOMIAD) FOR TAJIKISTAN

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ACRONYMS

Acronym	Description
AKDN	Aga Khan Development Network
AKF	Aga Khan Foundation
AKFED	Aga Khan Fund for Economic Development
AKHS	Aga Khan Health Services
AMFOT	Association of Micro-Finance Organizations in Tajikistan
AP	Accelerate Prosperity
ATM	Automated Teller Machine
BSC	Banking Service Center
CBHP	Cross-Border Health Program
CBSG	Community-Based Savings Group
CIG	Common Interest Group
COP	Chief of Party
CSO	Civil Society Organization
EBRD	European Bank of Reconstruction and Development
ECOP	Education Community of Practice
EQ	Evaluation Question
ESCoMIAD	Economic and Social Connections: A Multi-Input Area Development Financing Facility for Tajikistan
ET	Evaluation Team
EUR	Euros
EU	European Union
FGD	Focus Group Discussion
FI	Financial Institution
FLRC	First Loss Risk Cover
FMFB	First Microfinance Bank
FMFB-T	First Microfinance Bank Tajikistan
GBAO	Gorno-Badakhshan Autonomous Oblast
GDA	Global Development Alliance
ha	Hectares
HPP	Hydropower Plant
IFC	International Finance Corporation
IP	Implementing Partner
IPD	Institute of Professional Development
IR	Intermediate Result
kg	Kilograms
KI	Key Informant
KII	Key Informant Interview
km	Kilometers
m	Meters
M&E	Monitoring and Evaluation
MC	Mahalla Committee
ME&A	ME&A, Inc.
MDO	Micro-Deposit Organization
MDP	Micro-Development Project
MERL	Monitoring, Evaluation, Research, and Learning

Acronym	Description
MIAD	Multi-Input Area Development
MLO	Micro-Loan Organization
MMF	Money Market Fund
MSDSP	Mountain Society Development Support Program
MSME	Micro, Small, and Medium Enterprise
NBT	National Bank of Tajikistan
NGO	Non-Governmental Organization
NPL	Non-Performing Loan
PM	Program Manager
PMP	Performance Management Plan
RP	Relevance Pedagogy
RSC	Reflection, Solutions, and Coordination
SCORED	Supporting Cooperation and Opportunities for Regional Economic Development Program
SMBM	Small and Medium Business Management
SME	Small and Medium Enterprise
SOW	Statement of Work
SUDVO	Social Union for the Development of Village Organization
SV	Site Visit
TA	Technical Assistance
TJS	Tajikistani Somani
U.S.	United States
UCA	University of Central Asia
US\$	United States Dollars
USAID	United States Agency for International Development
VDF	Village Development Fund
VDP	Village Development Plan
VDPP	Village Development Planning Process
VO	Village Organization
WB	World Bank
Y	Year

EXECUTIVE SUMMARY

EVALUATION PURPOSE

The United States Agency for International Development (USAID)/Central Asia has engaged ME&A, Inc. (ME&A) to conduct an end-of-project performance/formative evaluation of the Economic and Social Connections: Multi-Input Area Development Financing Facility (ESCoMIAD) for Tajikistan, US\$12.06 million project, which ended in September 2019. The purpose of the evaluation was to assess how effective ESCoMIAD has been in improving the quality of life of those people living on the Tajik-Afghan border within its two strategic objectives to inform the design of future rural development activities.

PROJECT BACKGROUND

ESCoMIAD promotes improved quality of life for people living along the Tajik border with Afghanistan. The Aga Khan Foundation (AKF) and USAID each contribute just over US\$6 million to the Global Development Alliance (GDA) under which ESCoMIAD operates. ESCoMIAD works along two parallel tracks. In the first track, AKF works in partnership with sister agencies in the Aga Khan Development Network (AKDN) to undertake social development activities using a multi-input area development (MIAD) approach. Under the approach, AKF and its partners work across the major sectors that influence quality of life: economic growth through enterprise development; household financial security; governance and civil society; health; and education. Partners include First Microfinance Bank of Tajikistan (FMFB-T), University of Central Asia, Aga Khan Health Services, and Pamir Energy. In the second track, AKF and the Aga Khan Fund for Economic Development (AKFED), are making investments in private companies in Tajikistan. Their success will help to create jobs, promote regional trade, and, thereby, stimulate the Tajik economy as a whole. Of USAID's contribution to ESCoMIAD, US\$1 million will go to these investments.

EVALUATION DESIGN, METHODS, AND LIMITATIONS

The evaluation was based on a mixed-methods design, using qualitative and quantitative methods, which consisted of document and literature review, key informant interviews (KIs), focus groups discussions (FGDs), site visits (SVs), and beneficiary surveys. In total, the evaluation team (ET) undertook 40 KIs with key stakeholders, 19 FGDs with 185 beneficiaries, 22 SVs to target districts in Khatlon province (six target districts: Hamadoni, Farkhor, Panj, Jaihun, Shamsiddin Shohin, and Kulob) and the Gorno-Badakhshan Autonomous Oblast (GBAO) region (five out of seven target districts: Darvaz, Rushan, Shughnon, Khorog, and Murghab). In addition, 179 FGD participants took part in surveys in Khatlon and GBAO and 32 key stakeholders took part in the rapid scorecard survey.

Evaluation limitations: There were several limitations inherent in the evaluation design, including potential sample bias, selection bias, recall bias, response bias, and that it was a performance evaluation not an impact evaluation.

MAIN FINDINGS AND CONCLUSIONS

Evaluation Question (EQ) 1: To what degree has the implementer met Objective 1 and the seven outcomes as stated in the Collaborative Agreement?

Findings

Finding 1: Community mobilization model used by AKF is highly effective in terms of helping MCs becoming registered legal entities and providing hands-on training on managing the structure, planning process (Village Development Plans, or VDPs), and resources (Village Development Funds, or VDFs), which enabled them to provide a public service at the grassroots level. Mahalla Committees (MCs) have been a useful tool to mobilize community resources and solve problems in a participatory and structured manner. This model has a high degree of sustainability, which could be further reinforced by linking targeted MCs with other civil society organizations (CSOs) for continued capacity-building support.

Finding 2: Micro-development projects (MDPs) aimed to stimulate the work of MCs through provision of seasonal or permanent services in local areas and creation of seasonal jobs. However, the level of their effectiveness was limited in the non-mountainous areas mainly because of the mismatch between the existed needs and amount of budget available and inappropriately selected business model which have low level of sustainability.

Finding 3: Community-Based Savings Groups (CBSGs) were highly effective as they massively improved the access to finance and improved the financial independence of their members. This model helps village residents in target districts to understand the importance of savings and provided basic financial education on how to work with loans and allowed to improve the local conditions by usage of available local resources.

Finding 4: Although the project's original target of transformation of Micro-Loan Organizations (MLOs) to Micro-Deposit Organizations (MDOs) was not achieved, the project has shown sufficient level of flexibility to respond to emerging needs.

Finding 5: One out of the two pilots on a mobile payments system and related banking services in GBAO was successful. Although the project allowed the expansion of the total number of banking terminals in the country, there is still insufficient accessibility of payment terminals and automated teller machines (ATMs) in the communities.

Finding 6: The project was effective in building Common Interest Group (CIG) capacities and capabilities through direct technical assistance (TA), equipment, and supplies; nevertheless, CIGs are more efficient in creating social impact rather than the economic impact. Accelerate Prosperity (AP) targeted start-up and small entrepreneurs with hands-on pre-investment training, coaching, and mentoring, and seed capital financing for launching or expanding their businesses.

Finding 7: Small and Medium Business Management (SMBM) program was highly effective as one-third of individuals who completed the SMBM program were able either to expand or start their businesses.

Finding 8: The project supported a limited number of lead firms; therefore, the improvement of livelihoods, specifically by increasing incomes and employment for those living in rural and remote communities because of their inclusion into lead firm supply chains are still to be seen.

Finding 9: The project was effective in promotion of tourism and strengthening capacity of tour operators; nevertheless, there are a number of pending needs in the tourist sector which require further support.

Finding 10: The project's support for preparation of feasibility studies made possible the construction of the Sebzor hydropower plant (HPP) by 2023. The construction of this HPP is critical as would allow Tajikistan to build redundancy to the energy grid in GBAO and provide electricity to the population of Badakhshan, Afghanistan.

Finding 11: Relevance pedagogy (RP) and its approaches contribute to the improvement of schoolchildren's performance, building students' critical thinking skills during their time at schools, improvement of students' motivation and the learning environment, and promoting the usage of child-centered methods of teaching.

Finding 12: The Cross-Border Health Program (CBHP) is highly important area of work which saves the lives of vulnerable people in Afghanistan, leads to behavioral changes (change in the attitude towards doctors and health of patients), and improves stability in the region.

Conclusions

- The evaluation concludes that all three Intermediate Results (IRs) (IR 1, IR 2, and IR 3) mainly either overachieved or fully achieved the set targets with exception of some targets under IR 2 which were partly achieved (i.e., transformation of MLOs to MDOs, implementation of pilots on mobile payments system and related banking services in GBAO).

- Seventy-eight (78) percent of surveyed stakeholders believe that the level of achievement of the intended outcomes (IRs) under Strategic Objective (SO) 1 was either “excellent” or “good,” while 75 percent perceived the implementation modalities/approaches used by ESCoMIAD under SO 1 as effective. In the opinion of about 70 percent of respondents, ESCoMIAD’s interventions were more effective in the Khatlon province than in the GBAO region. The most sustainable IRs from the point of view surveyed stakeholders are IR 1 and IR 2, and the least sustainable is IR3.
- In overall, the AKF approaches for participatory governance (MCs) and promotion of economic literacy/financial Inclusion (CBGSs) are highly effective. However, there is a room for improvement in the models focusing on economic development/economic inclusion (CIGs, MLOs, FMFB-T, AP) as they currently do not lead in most cases to formalization of businesses and graduation of micro-business into small and medium enterprises (SMEs) and have insufficient linkages among themselves.

EQ 2: To what degree has the implementer met Objective 2 and established a sustainable and independent trust fund mechanism with the investment returns from FMFB-T?

Findings

Finding 13: The loans provided to the FMFB-T helped the Bank expand its services to SMEs and maintained its network serving underbanked and vulnerable communities throughout Tajikistan. The amount of matching investments by AKFED/AKF significantly surpassed the set target.

Finding 14: The trust fund-like mechanism has only recently been agreed among Alliance Partners and will be fully functional only after September 2023 when the second US\$1 million loan matures in FMFB-T. Jurisdiction for the endowment was selected outside Tajikistan (i.e., the United States) and was the subject of a comprehensive due diligence process. The proposed governance structure was well documented and has all the attributes of a standard governance structure of a financial instrument intended to provide resources for a specific cause.

Conclusions

- The evaluation concludes that IR 4 and IR 5 objectives and targets have been met.
- Seventy-two (72) percent of surveyed stakeholders believe that the level of achievement of the intended outcomes (IRs) under SO 2 was either “excellent” or “good,” while in the view of 63 percent, the implementation modalities/approaches used by ESCoMIAD under SO 2 were effective. In the opinion of 61 percent of respondents, both IR 4 and IR 5 have a good level of sustainability.
- It is difficult to conjecture about the possible implications and impact of a trust fund-like mechanism until it is fully operational. Its active phase will only start in September 2023, i.e. four years from now, when circumstances, need, and the overall macro-fiscal environment may change. The ET cannot independently recommend any avenues/approaches that need to be considered for greater impact because of the 2023 start date.

EQ 3: Are there other avenues/approaches that need to be considered for greater impact? If yes, what are the recommended avenues/approaches?

Findings

Finding 15: ESCoMIAD should be seen as a complex intervention which was based on the MIAD approach to ensure the improvement of the quality of life of those people living on the Tajik-Afghan border. Vertical linkages within the project’s components, for the most part, were clear; while, there was a lack of horizontal linkages both among different strategic objectives as well as within the outcomes.

Finding 16: Budget allocations for ESCoMIAD were commensurate with needs, but there was a systematic budget underspending within three years of project implementation (Year [Y]2-Y4) which led to the reduction of the USAID portion of the funding.

Finding 17: The actual project management and governance structures were only partly effective, although they allowed for reaching sustainable and meaningful results. In overall, the project monitoring system was effective in producing reliable, up-to-date, key data and reports for the vast majority of project's activities.

Conclusions

- There should always be a focus on improving and/or building systems, which effectively means that development partners should join forces at the local level and implement projects in partnership.
- ESCoMIAD needs to align better with other projects and strategies (e.g., Feed the Future) in order to combine resources and amplify impact of the current intervention, as well as explore opportunities to implement more targeted trans-boundary projects (similar to the health component of ESCoMIAD).
- Delivery timescales between AKF and USAID are not synchronized, which results in the dilution of the main objective and goals of the project.
- USAID needs to find ways to work directly with AKFED for the sake of exploring more “linear” ways to support micro, small, and medium enterprises (MSMEs) in Tajikistan.
- Partnering with a development organization which also co-finance a project results in unclear accountability mechanisms (in terms of reporting requirements, expectations, in-built flexibility, etc.).

OVERALL RECOMMENDATIONS

- Future GDA interventions should include a coherent Theory of Change with clear assumptions and risks identified, which is regularly reviewed during the implementation phase. This should be accompanied by a robust Results Framework structured as a management tool that can be used to measure performance. Indicators that are more reflective of a causal relationship between interventions and desired outcomes may be helpful.
- For better assessment of the efficiency of resources use and ensuring consistency with the concepts of Results-Based Management (RBM), it is recommended to introduce the Output-Based Budget (OBB) method for preparation of the budgets of GDA interventions, which will link project expenditures to the specific activities, outputs, and objectives.
- During implementation of interventions of similar size in the future, consider organization of Steering Committee meetings on more regular basis (at least twice a year) to ensure better integration of project's components throughout the implementation phase.
- USAID and AKF should ensure allocation of sufficient number of staff for effective implementation of projects. For similar type of GDA interventions, it is recommended to have a Project Management Team composed of technical and administrative staff.
- Regardless of the specific donors' requirements, in future interventions, AKF should improve the quality of its reporting and strengthen the focus in progress reports on outcomes (i.e., wider changes to which the project has contributed).

Taking into consideration the scope and complexity of the ESCoMIAD, during conduction of independent evaluations of similar interventions, it is recommended to invite an ET composed of three consultants: one international evaluation expert and two national thematic experts (one on economic development/financial inclusion and one on civil society/community mobilization).

I.0 EVALUATION PURPOSE AND QUESTIONS

I.1 EVALUATION PURPOSE

This report on the end-of-project performance/formative evaluation of the Economic and Social Connections: Multi-Input Area Development Financing Facility (ESCoMIAD) for Tajikistan. The ESCoMIAD was developed as a partnership collaboration between the United States Agency for International Development (USAID) and the Aga Khan Foundation (AKF) under the Global Development Alliance (GDA) Agreement, which was designed to support USAID and AKF's mutual goals of strengthening regional stability by: a) increasing the movement of people, goods, and economic and social services across the Tajik-Afghan border; and b) laying the economic foundation for future movement.

The purpose of the evaluation was to: 1) learn to what extent the activity's two strategic objectives (SOs) and intermediate results (IRs) have been achieved as described in the results framework; and 2) inform the design of future rural development activities. In addition, the evaluation would serve to inform USAID and the AKF about the extent to which the results of the GDA have been accomplished.

The specific intention of the GDA was to support USAID and AKF's mutual goals of strengthening regional stability through increasing the movement of people, goods, and economic and social services across the Tajik-Afghan border and laying the economic foundation for future movement. In short, the evaluation will determine how effective ESCoMIAD has been in improving the quality of life of those people living on the Tajik-Afghan border through the above-mentioned SOs as well as helping USAID acquire a better understanding of its investment in rural development in Tajikistan. The findings will also help focus and strengthen USAID's cooperation with AKF.

I.2 EVALUATION QUESTIONS

The Statement of Work (SOW) for this evaluation is attached as Annex I of this report. The evaluation report provides answers to the following three evaluation questions (EQs):

EQ 1: To what degree has the implementer met Objective 1 and the seven outcomes as stated in the Collaborative Agreement?

EQ 2: To what degree has the implementer met Objective 2 and established a sustainable and independent trust fund mechanism with the investment returns from First Microfinance Bank (FMFB)?

EQ 3: Are there other avenues/approaches that need to be considered for greater impact? If yes, what are the recommended avenues/approaches?

2.0 PROJECT BACKGROUND

ESCoMIAD promotes improved quality of life for people living along the Tajik border with Afghanistan. AKF and USAID each contribute just over US\$6 million to the GDA under which ESCoMIAD operates, for a total commitment of US\$12.06 million.

ESCoMIAD works along two parallel tracks. In the first track, AKF works in partnership with sister agencies in the Aga Khan Development Network (AKDN) to undertake social development activities using a multi-input area development (MIAD) approach. Under the approach, AKF and its partners work across the major sectors that influence quality of life: economic growth through enterprise development, household financial security, governance and civil society, health, and education. Partners include FMFB of Tajikistan, University of Central Asia, Aga Khan Health Services, and Pamir Energy.

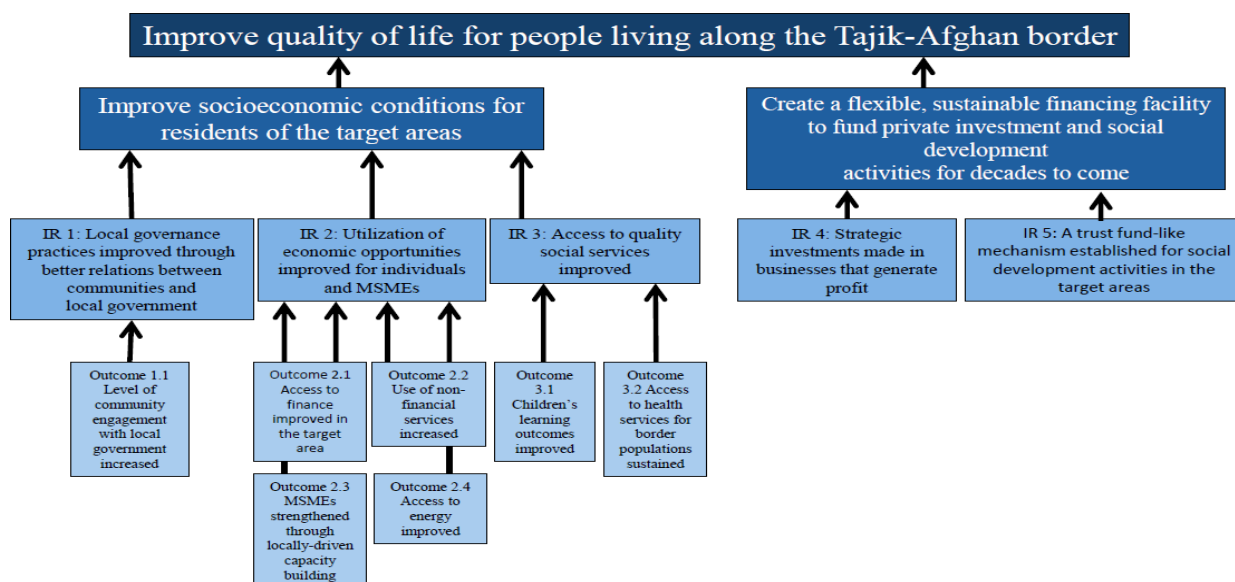
In the second track, AKF and the Aga Khan Fund for Economic Development, are making investments in private companies in Tajikistan. Their success will help to create jobs, promote regional trade, and, thereby, stimulate the Tajik economy as a whole. Of USAID's contribution to ESCoMIAD, US\$1 million will go to these investments.

The first set of investments by USAID and AKF of US\$1 million each is catalyzing FMFB's portfolio of loans to small and medium enterprises (SMEs) to help to create jobs and promote economic growth.

A portion of the returns generated by the investments—including 100 percent of the returns on USAID's contribution—will form the foundation of a trust fund-like mechanism that is dedicated to supporting social development activities along the Tajik-Afghan border for decades to come.

The project works in six districts in Khatlon (Jaihun, Panj, Farkhor, Hamadoni, Shamsiddin Shohin, and Kulob) and eight districts of the Gorno-Badakhshan Autonomous Oblast (GBAO) region (Darvaz, Vanj, Rushan, Shughnon, Roshtqala, Ishkashim, Khorog, and Murghab), which, together, form Tajikistan's entire 810-mile-long border with Afghanistan.

Figure 1: ESCoMIAD GDA – Results Framework



3.0 EVALUATION METHODS AND LIMITATIONS

3.1 EVALUATION METHODOLOGY

The evaluation was based on a mixed-methods design, combining qualitative and limited quantitative analysis. The approach of using complementary methods helped strengthen the validity of findings, by allowing the evaluation team (ET) to triangulate between different data sources and data collection methods. Findings that supported each other strengthened the ET's confidence in their validity. In cases where findings did not support each other, the ET raised new questions, which they clarified and sought to resolve, going back to the original sources when necessary during the field work.

The data collection methods applied by the ET are listed below.

3.1.1 Qualitative Research and Analysis

The qualitative evaluation was conducted primarily through:

Document and Literature Review: The ET reviewed documents related to the ESCoMIAD project, including Agreement and Modification, the Monitoring and Evaluation (M&E) Plan, Annual Reports, Quarterly reports, Financial Reports, Work Plans, Data Sets, Policy documents, and other relevant documents (e.g., Reflection, Solutions, and Coordination [RSC] Platform).

Key Informant Interviews (KIIs): The ET collected data from key informants (KIs), comprising of the implementer, USAID, international donor community, business and industry associations, local authorities, and local civil society. Information was collected through in-depth, semi-structured KIIs either face-to-face or Skype. ET members took detailed notes of all KIIs. In total, 67 stakeholders (87 percent, male; 13 percent, female) were interviewed through 40 KIIs.

Table 1: Number and Type of KIIs Conducted

Stakeholder Group	Total
ESCoMIAD Activity Team and Partner Agencies	17
USAID/Tajikistan	2
International Donor Community	4
Official Bodies – Local Authorities	13
Business and Industry Associations	3
Local Civil Society Organizations (CSOs)	1
Total KIIs	40

Focus Group Discussions (FGDs): The ET met with project's beneficiaries of four out of five IRs to learn about their perception of the project's performance and achievements. In total, 19 FGDs (eight FGDs in GBAO, ten FGDs in Khatlon, and one FGD in Dushanbe) with 185 (43 percent, male; 57 percent, female) ESCoMIAD beneficiaries were conducted.

Table 2: Number and Type of FGDs Conducted

IR	FGD Protocol Category	Khatlon Province	GBAO Region	Dushanbe
IR 1/ IR 2	VOs/SUDVOs, CBSG, and CIG members*	4	1	-
	VOs Governing Bodies and Executive Committees	4	-	-
IR 2	Small and Medium Business Management (SMBM) Graduates and Investees	-	1	-
IR 2	Tourism stakeholders (PECTA)	-	1	-
IR 3	Teachers and Administrators	1	1	-
	School students of primary and secondary school	1	1	-
	Health Professionals and Afghan Patients	-	1	-
IR 4	Entrepreneurs (Business Incubation & Acceleration)	-	2	-
	FMFB Loan Recipients	-	-	1
Total FGDs		10	8	1

*VO = Village Organization; SUDVO = Social Union for the Development of Village Organization; CBSG = Community-Based Savings Group; CIG = Common Interest Group

Site visits (SVs): The ET conducted SVs to the project beneficiaries in both Khatlon and GBAO to observe how the enterprises, micro-development projects (MDPs), and lead firms function in real-time, and the extent to which they have benefitted from ESCoMIAD support. The ET conducted 22 SVs in Khatlon province (six target districts: Hamadoni, Farkhor, Panj, Jaihun, Shamsiddin Shohin, and Kulob) and GBAO region (five out of seven target districts: Darvaz, Rushan, Shughnon, Khorog, and Murghab). The most significant stories of changes collected in the framework of the final evaluation are presented in Annex 10.

Table 3: Number and Type of Site Visits Conducted

IR	Sites	Khatlon Province	GBAO Region
IR 1	MDPs	4	-
IR 2	Tour Operators	-	2
	SMBM Graduates	-	3
	CIGs	3	4
	Lead Firm	1	-
	Pamir Energy Call Center	-	1
IR 3	Schools	-	2
IR 4	FMFB loan recipients	2	-
	Accelerate Prosperity (AP) investees	2	-
Total SVs		12	12

3.1.2 Quantitative Research and Analysis

Surveys: The quantitative research included four beneficiary surveys among participants of the FGDs. The project beneficiaries were asked to provide a rating or ranking response. All surveys contained just closed-ended questions: rural development, 23; businesses, 17; education, 18; and health, 19. The beneficiary surveys were anonymous and were distributed to participants in local languages (Tajik or Russian) at the beginning of each focus group. In total, 179 FGD participants took part in surveys in Khatlon and GBAO.

Table 4: Number of Beneficiaries Who Participated in the Surveys Disaggregated by Project Component and Region

Component	Khatlon Province	GBAO Region
1. Rural development	87	11
2. Health	-	9
3. Education	20	24
4. Business	-	32
Total	107	76

Scorecards: “Rapid Scorecards” were distributed to all informants and consisted of 28 closed-ended questions pertaining to the relevance, effectiveness, efficiency, impact, and sustainability of the ESCoMIAD project. The scorecard was developed in English and translated into Russian and Tajik after piloting during the first day of the field mission. It was distributed at the end of the conduction of KIs. The Rapid Scorecard was anonymous.

The results of all surveys are presented in Annex 9.

Sampling Methodology: The ET used a purposeful, non-random sampling methodology to select respondents. The ESCoMIAD Project Team and Alliance Partner staff in Tajikistan assisted with the identification and scheduling of informants. Annex 4 contains a list of persons interviewed.

Data Analysis: Data analysis was iterative across the evaluation; however, its emphasis began in earnest during the Stakeholders Workshop on October 4, 2019. During this time, the ET began analyzing data collected during the 20-day fieldwork phase and put forward preliminary findings to the convened group for reactions, recommendation, or further input. Data were then further cleaned and organized under each USAID question in a matrix. This allowed content and frequency analyses and facilitated triangulation. Quantitative data from the rapid scorecard and beneficiary surveys responses were placed into an Excel document where the mean, median, and mode of each question were obtained.

For comparison purposes, a scoring rubric on a scale of 1 to 6 for making judgments about different levels of performance and relative success of different project components was adopted (see Table 5 below).

Table 5: Scoring Rubric for Performance

Satisfactory	Unsatisfactory
6- Highly Satisfactory: no shortcomings	3- Moderately Unsatisfactory: significant shortcoming
5- Satisfactory: minor shortcomings	2- Unsatisfactory: major shortcomings
4- Moderately Satisfactory: moderate shortcomings	1- Highly Unsatisfactory: severe shortcomings

The ratings are based on all the information available to the ET, including project documents, interactions with project staff, meetings with stakeholders, and field visits to the project's sites. Factors beyond the control of the project (such as economic crisis, crisis in banking system, legislative changes) were taken into account in considering shortcomings.

3.2 EVALUATION ACTIVITIES

A Work Plan was prepared in advance of the field activities and approved by USAID before the ET traveled to the region to meet with KIs. The schedule for the Work Plan is contained in Annex 2, while the Evaluation Matrix is contained in Annex 3.

During field activities, the ET spent the first three working days in Dushanbe where they consulted first with USAID and then with the AKF Tajikistan and Alliance partners. This was followed by field trips to Khatlon for six days and GBAO for another six days where in-person interviews, focus groups, and SVs were held. Further KIs were held in Dushanbe or remotely for the other five days. The fieldwork culminated with a presentation, discussion, and validation of the preliminary findings with the USAID and the implementing partner (IP) on October 4, 2019.

3.3 ETHICAL CONSIDERATIONS AND CONFIDENTIALITY

The ET observed utmost confidentiality related to sensitive information and feedback elicited during the interviews and focus groups, and in the course of surveys. All interviews and FGDs included an informed consent form or witnessed oral agreement, and an interview did not proceed unless consent was given. All of the surveys were anonymous. In the course of organizing FGDs, the ET paid special attention towards the groups' composition as well as to the cultural characteristics in each of the target regions visited. The ET made sure that the groups, where needed and appropriate, were composed of representatives of the same age groups and were divided on female and male representatives.

The evaluation complied with evaluation norms and standards and followed ethical safeguards, per the Organization for Economic Cooperation and Development's Development Assistance Committee (OECD/DAC) Evaluation Quality Standards. The gender dimension was considered as a cross-cutting

concern throughout the evaluation methodology. The project was evaluated through the lens of a diverse range of stakeholders that participate in and are intended to benefit from the project's interventions, including men and women.

3.4 EVALUATION LIMITATIONS

Several limitations and biases are common to evaluations based largely on ex-post facto qualitative information, with common strategies for mitigation. One significant limitation to the data collection was that the fieldwork took place during a three-week period, so not all relevant project sites or individuals were available during that time.

- **Potential Sample Bias:** The KIs' sample was purposeful and non-random, and was mobilized by the AKF Tajikistan and Alliance partners. The ET and USAID were able to review and comment on a draft list of informants; however, only topical input was provided. Nonetheless, it represents a potential risk for sampling bias.
- **Recall bias** can be problematic for multi-year projects. It is quite possible that KIs may not accurately remember details of particular intervention activities, and the reality of successive projects means that project beginning and end dates do not have much meaning outside USAID or the IP. Of course, fading or faulty memories are typically problematic for events even two years in the past and become a much larger problem over longer periods. One strategy is to use information from reports throughout the project lifetime to prod respondents' memories.
- **Response bias:** Informants may give the ET positive remarks about the project because they would like to stay involved in the future, and because they think a negative evaluation could mean the end of project-related opportunities. The ET had two strategies for mitigating this bias: 1) stressing to each informant that the team would maintain confidentiality and then explaining its independence from both USAID and the project; and 2) using questions designed to elicit specific examples to help identify response bias, as general questions allow too much leeway for general responses.
- **Selection bias:** Using contacts provided by the IPs could mean that the ET hears only from people who have positive experiences. This is often a problem for activities in which the main contacts typically have a longstanding relationship with the IP, which would be case for both the AKF Tajikistan and Alliance partners. The standard evaluation approach to mitigating this bias is to expand beyond IP-provided contacts, collect multiple points of data from various types KIs, and ask questions designed to elicit specific examples.
- **Performance not Impact Evaluation:** The primary and secondary information gleaned will serve as the body of evidence that will lead to an evaluation of project performance, not measure its impact. The accuracy of findings and relevance of recommendations are predicated on the integrity of the primary and secondary information provided.

To mitigate bias during the data collection process and ensure maximum freedom of expression for all IPs, stakeholders, communities, and beneficiaries, the IP staff were not present during interviews, focus groups, and SVs. IP staff only accompanied the ET to make introductions whenever necessary in order to facilitate the evaluation process and make respondents feel comfortable.

4.0 FINDINGS AND CONCLUSIONS

4.1 EQ 1: TO WHAT DEGREE HAS THE IMPLEMENTER MET OBJECTIVE 1 AND THE SEVEN OUTCOMES AS STATED IN THE COLLABORATIVE AGREEMENT?

4.1.1 Findings

IR 1: Local governance practices improved through better relations between communities and local government

Finding 1: The community mobilization model used by AKF is highly effective in terms of helping Mahalla Committees (MCs) becoming registered legal entities and providing hands-on training on managing the structure, planning process, and resources, which enabled them to provide a public service at the grassroots level. MCs have been a useful tool to mobilize community resources and solve problems in a participatory and structured manner. This model has a high degree of sustainability, which could be further reinforced by linking targeted MCs with other civil society organizations (CSOs) for continued capacity-building support.

As per the Cooperation Agreement, ESCoMIAD's main objective under IR 1 was to help Village Organizations (VOs) develop asset-based management plans, focusing on mobilizing and empowering village members to actively and sustainably participate in decision-making for local economic development. As evident from the document review and interviews, the project fully achieved its targets for the numbers of VOs established/registered as legal entities, Village Development Plans (VDPs) developed, and Village Development Funds (VDFs) created. Meanwhile, the amount of contributions from the communities into the VDFs and the number of priority projects implemented using VDFs as well as the number of exchange visits among VOs were overachieved. The only target which was reached partially is the number of VOs with enhanced institutional capacity¹.

At first, it is important to mention that MCs have, in most cases, existed before ESCoMIAD was launched.² As planned, the project helped 90 existing MCs in four districts (Hamadoni, Farkhor, Panj, and Jaihun) of Khatlon province to obtain a legal status and conform with the national legislation pertaining to self-government bodies. This support has been found to be very useful and commendable by beneficiaries as evident from the evaluation focus groups and the beneficiary survey in addition to the project's end line survey.³

Through ESCoMIAD, 90 VDPs were formulated by MCs to represent the developmental priorities of their communities. Each of the 90 MCs also established VDFs, by collecting contributions from members to finance community-driven improvements to social and economic infrastructure (e.g., cleaning irrigation canals, rehabilitating schools and medical points, establishing workshops). As a result, MCs empower local communities to identify and solve local community problems by providing village residents with a platform to voice their concerns and come to agreement with regards to solving community problems, as well as making sure that villages have a designated budget to finance their expenditure needs. This process has evolved naturally over the years and begged for the ESCoMIAD to "push" villages into streamlining their development planning processes in a transparent and accountable way.

¹ See Annex 7 for more details.

² Background information: MCs are formal institutions responsible for overseeing village affairs. They are self-governing and made up of volunteers, responsible for covering areas and populations pre-determined by administrative boundaries. Within the framework of this law, the VOs have the right to open bank accounts and possess an official seal or stamp.

³ ESCoMIAD Endline Survey, October 2019 (sample: 192 interviews with respondents that are inhabitants of MCs supported by the project).

The purpose of MCs is clear to beneficiaries and stakeholders (e.g., *jamoat*-level municipalities), and often complements and/or supports the delivery of public services at the lowest grassroots level. For example, several MCs have been delegated responsibility for tax collection, military conscription, communication, and collecting different statistics on land, demographics, and physical and human resources throughout their villages.⁴ This is seen by interviewed community residents and sub-national governments as a significant achievement of the project.

Ever since MCs became registered entities (in full accord with the 2008 Law on Local Self-Governance Bodies), they have helped *jamoats* in the delivery of public services (e.g., announcements, festivities and other community-level events, and registrations). *Jamoats* are grateful for the support that MCs provide and often build their medium-term plans on the basis of three-year VDPs, which are sufficiently detailed and costed. VDPs enable *jamoats* to know exactly what the problems are (in the order of priority) within each village and how citizens intend to solve them. This is especially important because *jamoats* do not have budgets⁵ and rely heavily on the ability of MCs to disburse funds through VDFs to solve community problems.

The ability of MCs to crowd-source financial resources from community residents to finance the implementation of social and economic projects in a transparent and accountable way (through VDFs⁶) is perceived to be a departure from “business as usual.” Previously, funds were collected on an *ad hoc* basis and their use was not transparent or accountable; and local assets were therefore utilized inefficiently. Right now, VDFs represent a proxy for the degree of trust that community residents place in their respective MCs. A total of Tajikistani somoni (TJS) 3,671,300 (or US\$389,300) has been mobilized for VDFs, which is 475 percent more than was initially planned.

As evident from interviews (six KIs, four FGDs) and the project’s end line study, ESCoMIAD, as a result of setting up MCs (as well as VDPs and VDFs), improved the quality of life of target communities. Eighty-seven (87) percent of surveyed beneficiaries believed that this contribution was excellent or good. Previously (i.e., in the 1990s), community problems were often identified during regular gatherings in local mosques and other religious places of worship. Local religious leaders have been the main solicitors and motivators for local community residents to share their problems and mobilize resources to get them solved. The creation of MCs has ensured the separation of social and religious affairs and has enabled village residents to have a local dedicated platform/venue to escalate and address community problems. ESCoMIAD not only made infrastructure investments in schools, health centers, roads, irrigation, and drainage, but also supported positive changes in “softer” areas such as social capital, social rituals, and constructive conflict management/processing. The project also improved the ability of village residents to mobilize resources (financial and in-kind) in order to solve critical problems as a result of medium-term planning. The VDP process has enabled local village residents to prioritize problems and solve them over a longer period of time. Previously, whenever a problem emerged, it was solved by village residents. Now, all problems are identified, and their resolution is planned over a three-year timescale. Overall, the Village Development Planning Process (VDPP)⁷ has proven to be very efficient, but less effective because VDPPs⁸

⁴ Session Report of Mahalla Committees, Reflection, Coordination, Solutions Platform, February 18, 2017.

⁵ Note: Only district-level governments have funds allocated to them from the state budget.

⁶ Background information: MCs have an operational budget, which is called a Village Development Fund (VDF). VDFs are replenished usually by: 1) fixed monthly contributions from each household living in the village; 2) *ad hoc* contributions from labor migrants and local entrepreneurs; and 3) revenues generated by the MCs’ own activities. At any one time, only up to 70 percent of the overall VDF budget can be spent on the implementation of activities which are part of their respective VDPs. The remaining 30 percent of each VDF should be kept by MCs for emergency needs and unforeseen spending.

⁷ Background information: The VDPP consists of six stages: village identification; community entry; VO analysis; assessment and planning; training and implementation; and review, re-planning, and maintenance.

⁸ Background information: The VDPP is conducted by gathering community members in small groups to voice their developmental priorities, which are then discussed and debated among all members. The result is an inclusive VDP, with priorities outlined across six sectors: education, health, economic development, agriculture and natural resource management, disaster risk reduction, and environment. Plans are submitted to *jamoats* and are often used to inform sub-district and District level plans and activities.

are still used by a large portion of MCs to raise funds from external sources (*i.e.*, only up to 40-50 percent of VDPs are implemented each year).

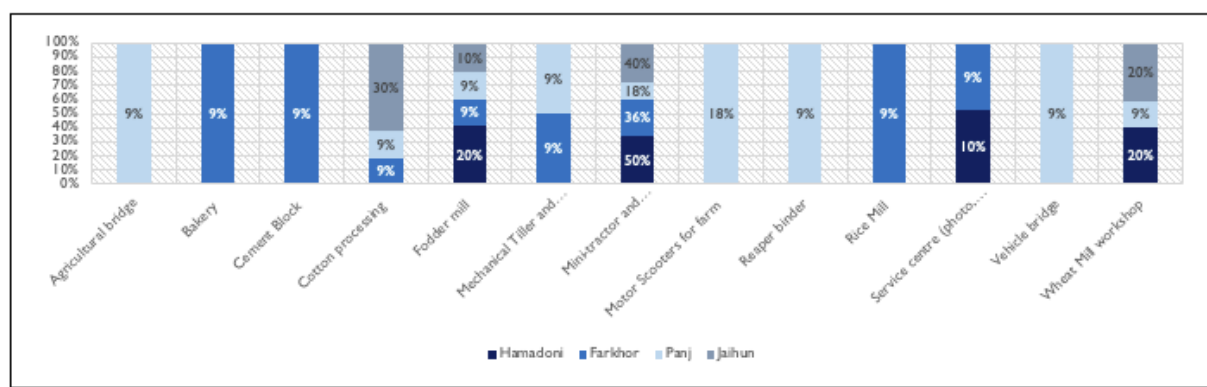
All interviewed stakeholders (six KIIs, four FGDs) and 78 percent of surveyed beneficiaries⁹ consider that the supported MCs in the framework of the ESCoMIAD can function further without external support as they are legal structures established under the national legislation and the project strengthened both their structures and operations for being able to act as community-based, self-organizing and self-governing bodies. However, the ET did not find any evidence on linking MCs with other CSOs (*i.e.*, the Civil Society Support Center in Kulob, Qalam in GBAO, and Fidokhor in Qurghonteppa) to provide ongoing capacity-building, fundraising, and management support after project closure. Additionally, in three out of four FGDs with MCs, the participants expressed doubt about whether the model can work as effectively and efficiently in more remote villages, where residents have much lower capability to make financial contributions to VDFs, or where residents have not previously planned their activities together.

As per the evaluation interviews, other villages with MCs which were not supported by the project, allegedly differ significantly in comparison with ESCoMIAD-supported MCs. ESCoMIAD-supported MCs had opportunities for activation of the communities. This represents a lesson learned because the positive effect of MCs is not spreading/spilling over to other geographic areas at a sufficient and steady pace.

Finding 2: MDPs aimed to stimulate the work of MCs through provision of seasonal or permanent services in local areas and creation of seasonal jobs. However, the level of their effectiveness was limited in the non-mountain areas mainly because of the mismatch between the existing needs and the budget available as well as the inappropriately selected business model which has a low level of sustainability.

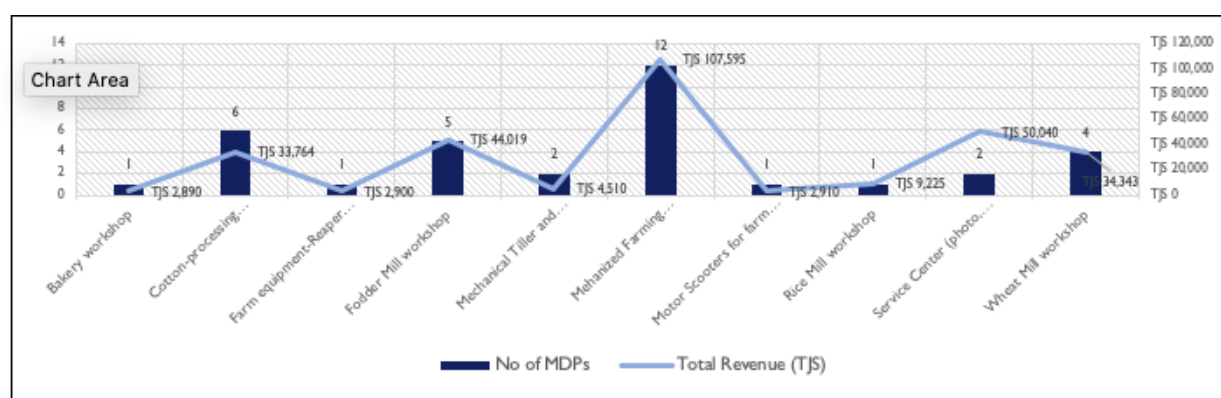
Another objective of ESCoMIAD under IR I was to give the opportunity for MCs to select certain services within their VDPs and make them available for members. This was supported through MDPs—small-scale economic infrastructure projects financed through a combination of project funds and local resources. The project overachieved all set targets under this component on average by between 26 percent to 100 percent due to the project's savings. In total, ESCoMIAD identified—through a competitive process—and supported 49 MDPs, which provided 18,648 transactions of services to 62,031 people across the four target districts of Panj, Hamadoni, Farkhor, and Jaihun and created 53 seasonal jobs.

Figure 2: Type of MDPs Supported During Year (Y)2-Y4 Disaggregated by District (N=36)



⁹ Rural Development Survey Results, September 2019.

Figure 3: Total Revenues Generated by the Supported MDPs for Y2-Y4 (N=36)



Source: ESCoMIAD's MDPs Dataset.

MDPs were perceived by the project team as an instrument which supports the process of building trust in MCs among community members and stimulates implementation of VDPs. This approach was tested by AKF in mountainous areas before ESCoMIAD and was piloted for the first time in non-mountainous areas in the framework of the present project.

However, the evaluation interviews, focus groups, and beneficiary survey revealed a mixed picture. On the one hand, the MDPs improved access to certain services previously unavailable in rural areas away from district centers. They contributed to the economic development through creation of jobs and improvement of service delivery by serving the residents of both target and neighboring MCs, who do not have access to similar services in their respective villages, and by offering the services at lower prices due to the savings on transportation/accommodation costs. On the other hand, MDPs were often small-value (started from US\$4,000-US\$5,000 in Y2 and increased to US\$10,000-US\$12,000 in Y4-Y5), yield minimum returns (for the replenishment of VDFs) which are not proportional to the amount of effort, and do not appear to account for market risks (e.g., presence of other competitors who offer similar services, market demand, etc.). As evident from analysis of the project's statistics, MDPs in Southern Khatlon focused largely on farming equipment and milling workshops (fodder, wheat, and rice) and, to a lesser extent, on small infrastructure priorities. At the same time, farming equipment and milling workshop MDPs generated, on average, three times less revenue if compared with small infrastructure projects, such as service centers (photo, grooming, shoe repair, etc.). Only 38 percent of surveyed beneficiaries stated that their MDPs were successfully implemented. In all three SVs and in two out of four FGDs, the beneficiaries highlighted to the ET that the provided equipment has low capacity and frequently broke down, especially the mini tractors. It was repeatedly emphasized that MCs need larger equipment to serve larger plots of land and provide services to larger number of clients—and thus generate greater profit. Less than 50 percent of the beneficiaries surveyed considered the volume of financing that their communities received for implementation of MDPs to be sufficient. Furthermore, MCs are not best positioned to offer commercial activities (due to a lack of market knowledge, business acumen, and entrepreneurial skills) and have limited opportunities or incentives to grow as a business. In addition, the business model is set up in such a way that service provision is essentially outsourced to an individual who bears the brunt of recurrent capital costs in relation to the use of mini equipment procured through ESCoMIAD.¹⁰ In this way, MCs' only benefit is a stable but very small stream of income (often not exceeding TJS 300 per month), up to 33 percent of which is used for the replenishment of VDFs. The returns are therefore too small to merit a

¹⁰ Background information: MDPs are owned by MCs but operated on a contractual basis by a member identified to have the necessary skills and experience for management and maintenance. Contracts stipulate a portion of projected revenues is contributed to VDFs, with the remainder used by contractors to pay for social taxes, electricity bills, materials, maintenance, and salaries. If an MDP does not perform, the MC has the right to terminate the contract and hire another individual.

continuation of MDPs unless they are complemented by dedicated and sustained business advisory services, as well as a clear social benefit to the communities in question.

Conclusions for IR 1:

- MCs supported by ESCoMIAD gave the opportunities for activation of the communities. This represents a lesson learned because the positive effect of MCs is not spreading/spilling over to other geographic areas at a sufficient and steady pace.
- MDPs could be successful only if sufficient funding is allocated and a proper modality of implementation will be selected.

IR 2: Utilization of economic opportunities improved for individuals and micro, small, and medium enterprises (MSMEs)

Finding 3: CBSGs were highly effective as they massively improved the access to finance and improved the financial independence of their members. This model helps village residents in target districts to understand the importance of savings, provided basic financial education on how to work with loans, and allowed to improve the local conditions by usage of available local resources.

The first objective of the project under the Access to Finance component aimed to extend coverage of CBSGs¹¹ as an alternative mechanism to attain financial inclusion into four new districts of Khatlon. Under this component, the project either fully achieved or overachieved the set targets.

ESCoMIAD established 200 CBSGs in four districts (Hamadoni, Farkhor, Panj, and Jaihun) of Khatlon province and all of them are still operating. In total, 3,669 members, of which 85 percent are women, accumulated TJS 6,031,260 in savings, took out 4,197 loans valued at TJS 3,001,000 to finance household consumption and make small investments (e.g., seeds for crop rotation, fertilizer to intensify production, land tilling services, etc.), and made social fund contributions of approximately TJS 1.5 per member resulting in a total pool of TJS 35,900 to support vulnerable households. An estimated 573 community members have received TJS 26,600 in social fund grants to cover costs related to health care, funerals, childbirth, weddings, and other needs.

The evaluation meetings (five KIs, four FGDs) showed that this model is practically useful to village residents for a number of reasons: 1) CBSGs offer quick loans at lower interest rates and without collateral; 2) CBSGs gave a chance for timely access to loans; 3) it is not necessary to travel to the district center to receive a loan; 4) CBSGs offer loans for emergency needs which are not offered by banks; and 5) CBSGs allow borrowers to take small loans, i.e., starting from TJS 100, while the minimum amount of loan in the banks starts from TJS 1,000. More than 70 percent of surveyed beneficiaries also stated that

¹¹ Background information: Description of the model – Members of CBSGs should be a maximum of 15-30. The minimum number of CBSGs in an MC is one CBSG. Members of each CBSG may take loans for any emerging needs at 2-3 percent monthly interest. Only members are eligible for credit and they are often expected to repay the principal within three months. Each member is eligible for credit in the amount not exceeding three times the cost of his/her shares purchased (e.g., if a member purchased shares in the amount of TJS 100, then he/she is only eligible for credit not exceeding TJS 300). Any member may take any number of loans within a year, provided that the total amount of outstanding loans does not exceed three times the cost of his/her shares purchased. Membership is exclusive, i.e., a person can only be a member in one CBSG at any time. Simultaneous membership in two or more CBSGs is prohibited. CBSGs have penalties for non-desired behavior, e.g., when speaking out of order or speaking too much during a meeting (TJS 5), when coming late to general meeting (TJS 5), when losing a key to the box (TJS 10), when phones are not switched off during a meeting (TJS 10), etc. The amount of a penalty is subject to agreement among members and varies across CBSGs. Often, CBSGs generate up to 5 percent of their total budget/funding out of penalties/fees. Over time, the share of penalties in the total CBSG budget declines (by 1-2 percent per year) as the behavior of members improves and trust among members strengthens. Each CBSG member has a membership card (and a printed notebook for note keeping). The box where all membership notebooks are kept is triple locked—and the three keys to each lock are kept by three different members of CBSG. In turn, the box is often kept by the Head of CBSG or the designated Treasurer of CBSG. Hence, the presence of at least four members is needed to open the box, which strengthens accountability and builds trust among members.

CBSGs brought positive change to their communities. The trainings provided by the project improved the saving culture of villagers (i.e., how to save money, how to make loan operations, how to calculate profit, how to keep records). Several participants of the FGDs mentioned *“When we have money at home we are spending quickly, but now we have a common cash box and we can save money which helps us to resolve our problems.”* In four of six FGDs, it was also mentioned that CBSGs improved the living conditions of the members (e.g., finishing of the construction of the house, rehabilitation of the roof, purchase of a water heater or washing machine for the house, etc.), improved the economic activity of women, strengthened friendships, and provided a platform for discussion of the community problems. *“This model united us and brought us together, when we have problems, we discuss them and find solutions”* (two FGDs). During evaluation meetings, the stakeholders also highlighted (in two KIIs) that CBSGs played an important role especially when Tajikistan had a baking crisis. CBSGs worked during that time. Interviewed stakeholders (three KIIs) saw CBSGs as a potential platform for financial literacy, promoting saving culture and income generating activities through Common Interest Groups (CIGs). The biggest challenge faced by the project has been to trust the model (particularly the CBSG model and VDFs) which required village residents to make financial contributions in exchange for services and a voice in the CBSG/MC platform.

In terms of sustainability, the USAID THRIVE project plans to support further this model by supporting the creation of another 300 CBSGs. Based on the document review and evaluation interviews, the established CBSGs were equipped with skills and knowledge which would allow them to continue their operations after the project end.

The main lessons learned by the project team and Alliance partners is that CBSGs are more effective in valley districts rather than in mountainous areas. They have a higher value of shares and use the funds more efficiently as valley districts have much better linkages with the market and have much more cash to buy shares. The main limitation of the model which was pointed out during the evaluation meetings is the share-out at the end of the year.

Finding 4: Although the project’s original target of transformation of micro-loan organizations (MLOs) to micro-deposit organizations (MDOs) was not achieved, the project has shown a sufficient level of flexibility to respond to emerging needs.

The second of objective of the project under the Access to Finance component aimed to transform four MLOs into MDOs that would increase financial services available to low-income, rural households. The key objective under this component has reportedly not been achieved by ESCoMIAD due to several unforeseen legislative changes affecting microfinance institutions in Tajikistan and their transformation had to be postponed by 2021. Instead, five beneficiary MLOs¹² merged into a larger MLO “Rushdi Kuhiston”¹³ with four branches and six banking service centers (BSCs) with the support of the project¹⁴. Overall, the project focused on the professionalization of MLOs, primarily through the Association of Micro-Finance Organizations in Tajikistan (AMFOT) as well as on the physical and technological upgrade of the consolidated entity.

¹² Background information: Five MLOs included: MLOs Rushdi Pomir, Ishkoshim, and Rushdi Darvoz were located in GBAO, MLO Shuroobod in Khatlon, and MLO Avrangzeb in Rasht Valley,

¹³ Note: At the moment, the head office employs 17 people. The total amount of personnel, including branches, is 72 people. The average salary is TJS 900.

¹⁴ Background information: In August 2015, the National Bank of Tajikistan changed the instruction and increased the minimum capital requirements for micro-finance organizations. Before, it was TJS 1 million and after it became TJS 4 million. Each MLO at that time had only a capital base of TJS 1 million. The Alliance partners decided to consolidate five MLOs into one entity. The consolidation was led by MSDSP over eight months (September 2015-July 2016).

From the view of interviewed stakeholders (five KIs), the most valuable and important support from the project was the consolidation and physical/technological upgrade of MLOs.¹⁵ The consolidation brought a number of positive changes.

The capital base of all five MLOs was TJS 5.6 million in 2014 and reached TJS 14.75 million in 2019. The loan portfolio increased 60 percent from TJS 5.3 million in 2015 to TJS 8.5 million in 2019. The quality of portfolio (portfolio at risk, or PAR, ratio) improved from 25 percent (pre-consolidation phase) to 10 percent (post-consolidation phase). The gross profit rate increased ten times and reached TJS 649,726 in 2019, while it was TJS 56,298 in 2015. New products started to be offered, i.e., agro-leasing for purchase of agricultural equipment with lower rate 24 percent. The sizes of the loans increased four times from TJS 10,000 in 2016 to TJS 40,000 in 2019, while the loan approval process was shortened from over two weeks to one week. For the last 1.5 years, MLO Rushdi Kuhiston has not had a loan delinquency of over 30 days.¹⁶

Table 6: Performance of MLO Rushdi Kuhiston (2015-2019)

Financial indicators	Year 2015	Year 2019 ¹⁷	Difference (in %)
Return of Equity (ROE)	2	5	135%
Return of Assets (ROA)	2	4	113%
Yield on Portfolio	73	19	-73%
Yield on Assets	60	8	-86%
Operating Expenses ratio	50	12	-76%
PAR ratio	25	10	-60%
Loan Portfolio/Assets	164	5	-97%
Written off loans	TJS 166,257	TJS 284,836	71%
Risk coverage rate	72	93	29%
Loan officer productivity	43	42	-2%
Average outstanding loan size	4,228	5,006	18%
Average amount of loan disbursed	5,418	6,619	22%
Interest and other income	TJS 2,372,064	TJS 1,638,522	-31%
Operational and other expenses	TJS 2,315,766	TJS 988,796	-57%
Gross/pre-tax profit	TJS 56,298	TJS 649,726	1,054%

Source: Mountain Society Development Support Program (MSDSP) MLO Performance Report, 2019.

In its turn, the installation of the central server improved both the control over operations of the branches and their quality of services. Physical upgrades included installation of the steel doors, barred windows, cash cabins, fire alarm system, and security cameras which allowed MLOs to comply with the regulator's requirements.¹⁸ The capacity-building support¹⁹ was also highly effective and the qualifications of MLOs staff were enhanced. This could be seen from the results of the internal and external audits which did not identify the mistakes in operations which they previously detected.

Quick approval of loans, lower interest rates, and provision of less package of documents for loans issuance were highlighted as the main strengths of the MLOs by ten interviewed MLOs loan recipients in

¹⁵ Background information: The project installed a central server in Dushanbe to securely maintain and access data, records, and information; a virtual private network (VPN) network to enable virtual connectivity between the head office and branches to increase controls and quality of service provision; and a common core banking system across MLO Rushdi Kuhiston outlets.

¹⁶ Note: The maximum amount that can be issued without collateral is TJS 5,000. For the loans over TJS 5,000, livestock and household goods could serve as a collateral.

¹⁷ Note: These figures are for eight months of 2019.

¹⁸ Background information: Regulatory changes in 2016 called for BSCs to staff a minimum of four employees on premises measuring at least 25 meters (m) by 2 m and outfitted with security cameras and fire alarm systems.

¹⁹ Background information: ESCoMIAD provided over 17 different trainings to the MLOs staff. Content of the trainings varied from: business planning, accounting, cash management, risk assessment, creditworthiness analyses, procedures of creation and use of reserve, etc. In addition, the project supported exchange visits and learning of best practices from leading micro-finance organizations like MDO Arvand, MDO Matin, and MDO Imon International.

GBAO. One of the interviewees stated “ESCoMIAD has brought extreme changes in the life of our community. More young people could stay home and do not leave for migration to Russia because they take a loan at MLOs for purchasing cars to offer taxi services from Khorog to Dushanbe and back. Now they are able to repay their loans and earn sufficient amount of money for living. As a result, young families could improve their living conditions.”

In terms of sustainability, MLO “Rushdi Kuhiston” human resources capacity-building, further infrastructural improvements (reconstruction of the head office in Khorog and building up of the regional office in Kulyab), and transformation of it into MDO (through further increase of the capital base from TJS 14 million to TJS 20 million) will continue in the framework of the Supporting Cooperation and Opportunities for Regional Economic Development (SCORED) program,²⁰ which allocated Euros (EUR) 1.8 million for these purposes.

At the same time, the ET observed that MLO “Rushdi Kuhiston” unilaterally withdrew its membership from AMFOT, which deprives the financial institution (FI) from networking and training opportunities in the future. Moreover, in 2019, AMFOT introduced a financial literacy program for local FIs through a three-year World Bank (WB)/International Finance Corporation (IFC) project. The training also includes sessions on digital financial instruments, which could have been useful for MLO Rushdi Kuhiston, but they were reluctant to participate in the training course. Finally, AMFOT has carried out a high-level national conference on financial inclusion (on August 15, 2019) and expected MLO Rushdi Kuhiston to participate. Participation fee for local FIs ranged from TJS 1,500 to TJS 2,000, which was affordable to all its members and non-members. MLO Rushdi Kuhiston did not attend. In addition, there does not appear to be a systemic approach to supporting local FIs, which provide financial services in the designated districts in Khatlon province and GBAO. The reason for not supporting other MLOs/MDOs/FIs in the area by the project remained unclear to the ET. Furthermore, the evaluation interviews with entrepreneurs demonstrated that access to finance is a problem in Tajikistan as a lot of FIs offer different credit products but the interest rate is not affordable for most MSMEs. Consequently, the lack of availability of cheap loans does not allow the start of new businesses and/or the development of existing ones.

Finding 5: One out of the two pilots on a mobile payments system and related banking services in GBAO was successful. Although the project allowed the expansion of the total number of banking terminals in the country, there is still insufficient accessibility of payment terminals and automated teller machines (ATMs) in the communities.

The third and fourth objectives of the project under Access to Finance component aimed at piloting a mobile payments system and related banking services in GBAO and offering an alternative delivery platform such as automated 24-hour service pay-in terminals in border crossing areas to SMEs and corporate customers of the First Microfinance Bank of Tajikistan (FMFB-T). ESCoMIAD, for the most part, achieved the set targets for these objectives.

The e-payment initiated by Pamir Energy in GBAO has been successfully piloted and implemented.²¹ This work has the potential to have a significant demonstration effect for similar energy companies (specifically, hydro-power plants) outside of GBAO. In addition, this pilot demonstrated that poverty cannot be the obstacle to access the banking system. In contrary, access to the banking system is good for improving the livelihood of the vulnerable population. Consequently, Pamir Energy together with the FMFB-T issued

²⁰ Background information: The European Union (EU) SCORED program aims to support fostering the economic and political integration of Afghanistan with the countries in the region, in view of contributing to economic development and stability. SCORED, on both sides of the border, is funded by the EU, AKDN, and Germany’s KfW Development Bank. The SCORED program has a budget of EUR 16,000,000 for July 2018-July 2022.

²¹ Background information: The first pilot “Electricity Payments to All Payments” used Pamir Energy’s existing payments system to station sales officers at the premises of SUDVO, once a week, to collect bill payments using mobile point of sale (mPoS) terminals. It was planned that this will pave the way for negotiations with Express Pay to roll out its full suite of payment services (e.g., loan repayments, mobile top ups, utilities), and look more closely at the potential for offering cash out services.

bank cards for 34,000 customers of Pamir Energy which provided access to additional services like insurance, crediting, and remittances. A second mobile financial services pilot²² has taken a long time and risked failing to achieve the outcome of this sub-component. In particular, INCLUDE software was supposed to be procured through a vendor from Pakistan but technical specification issues prevented FMFB-T from obtaining this software through this particular vendor. FMFB-T has since rewritten the specifications and is nearing the completion of the FMFB.Pay web-based platform which is linked to its payment terminals.

FMFB-T had reportedly benefited from ESCoMIAD by expanding the total number of banking terminals (i.e., an additional 23 ATMs and payment terminals were installed) throughout Tajikistan. Without ESCoMIAD, FMFB-T would not have expanded into these areas any time soon because Kulob and border districts had much lower utilization rates of banking terminals.²³ The project has helped to expand the banking terminals' network into risky and distant geographic areas. As evident from evaluation interviews and document review, the use of ATM services has maintained an upward trend since installation in 2016. This is largely due to a growing number of ATM users, although more recently, clients from other banks are using FMFB-T machines with greater frequency because they have cash to disburse. At the same time, 50 percent of surveyed beneficiaries pointed out that the accessibility of payment terminals and ATMs in the communities is still either "very poor" or "poor." Banking terminals have also enabled FMFB-T to launch several e-payment services to community residents—e.g., FMFB.pay (which replaced INCLUDE), e-wallet Tesum, and remittances-linked debit cards. Therefore, this sub-component has contributed to increased access to financial services. Notwithstanding the support that ESCoMIAD has provided to FMFB-T, the expansion of banking terminals is a strictly commercial activity which would have been implemented even without project support (albeit at a later period). However, the ET's point of view is that ESCoMIAD funding has favored a single FI without competitive tendering process and sufficient reasoning. There are other similarly large and successful FIs operating in the district areas and willing to expand their services, but they have not been supported by ESCoMIAD.

Finding 6: The project was effective in building CIG capacities and capabilities through direct technical assistance (TA), equipment, and supplies; nevertheless, CIGs are more efficient in creating social impact rather than the economic impact. Accelerate Prosperity (AP) targeted start-up and small entrepreneurs with hands-on pre-investment training, coaching, and mentoring, and seed capital financing for launching or expanding their business.

The project aimed within the MSME component to support the CIGs' focus on their products reaching markets to generate income and employment while cultivating business acumen and providing improved technology and assistance with management, bookkeeping, and marketing.²⁴ The project achieved the set targets. In total, the project supported 55 CIGs (35 newly created in Khatlon and 20 matured or advanced in GBAO).

CIGs have been supported with equipment and training and have found this support very helpful in terms of advancing their economic activity (three FGDs, seven SVs). CIGs have some basic business planning processes and undertake various entrepreneurial activities together—e.g., bakeries (mainly bread

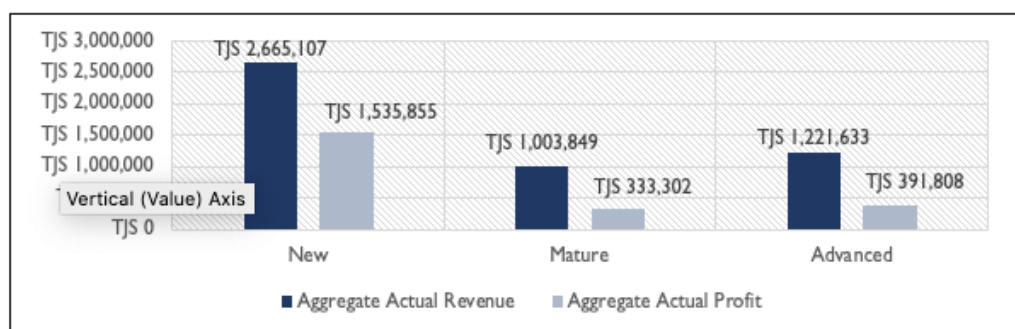
²² Background information: The second pilot "Technology to Expand Virtual Infrastructure" used FMFB-T's existing technological platform and loan officers to collect loan repayments, door-to-door, using smart phone devices in Khorog and Khujand. The focus on loan repayments aimed to extend to other cash-in services and pave the way for innovations related to cash-out services, including the possibility of developing an electronic wallet.

²³ Note: The difference in utilization rates between urban and rural areas was close to 50 percent.

²⁴ Background information: The project's definition of the CIGs is as follows "Common Interest Groups unite a small group of people around a business initiative, which mobilizes local resources to create an income generating activity and to support self-employment." There are three categories of CIGs: new CIGs (receiving support at start-up), mature CIGs (active for at least one year), and advanced CIGs (received support once or twice and achieved growth and sustainability). The selection criteria applied by the project for selection of CIGs included: 1) growth potential, 2) ability to make own investment, 3) access to markets, 4) commercial linkages, 5) performance since the last MSDSP intervention, and 6) institutional mandate. New and mature CIGs received basic support, namely business services and equipment. Advanced CIGs were considered for support that further expands markets.

production and confectionary), sewing workshops, production of dairy products, agricultural crop production (including cotton production) and sale, etc. From an early stage of development, new CIGs were heavily supported by EScoMIAD through trainings and study visits to successful and seasoned businesses.

Figure 4: Actual Revenue and Profit of Supported CIGs (N=35)



The meetings demonstrated (seven SVs) that CIGs are composed of CBSG members with common entrepreneurial interest who jointly start a business. The costs of establishing of CIGs are not high and vary from US\$2,000 to US\$2,500 for existing CIGs and from US\$4,500 to US\$7,000 for new CIGs (costs of equipment, accessories, and supplies to commence operations).

The analysis of project data indicate that EScoMIAD support in overall was effective and allowed the CIGs to increase their income. The 35 new groups consisting of 495 members (76 percent women) have cumulative revenues of TJS 2,665,000 and profits of TJS 1,535,855. The 13 mature CIGs consisting of 198 members (56 percent women) have cumulative revenues of TJS 1,003,849 and profits of TJS 333,302. The seven advanced CIGs consisting of 135 members (79 percent women) have cumulative revenues of TJS 1,221,633 and profits of TJS 391,808. Sixty-four (64) percent of surveyed beneficiaries stated that CIGs brought positive change to their communities and the project was effective in helping CIGs to access resources and markets. In the view of interviewed CIGs members (seven SVs), the benefits of CIGs include: increase in efficient usage of time among women, increase in productivity of those who are in CIGs and income of each member of CIG, improvement of selling of products on the market, and decrease of manual work. However, the amount of aggregated profit received by each member of CIG is quite low and varies from TJS 1,979 to TJS 3,103. The ET also observed that the biggest profit was received by members of new CIGs and the lowest by members of advanced CIGs.

Moreover, evaluation interviews indicated (three KIIs, three FGDs) that the CIG support program creates a competitive environment among more successful CIGs, while less successful ones are often left on their own without an adequate monitoring system to determine their lifecycle and provide tailored and continuous support. Fieldwork observations demonstrated that at least some portion of funding went into supporting a locally based entrepreneur rather than a CIG (e.g., milk collection point). Furthermore, all new CIGs are informal and there is a need to find a legal framework to make them formal.

AP has also provided significant support to businesses through EScoMIAD, but this support is not adequately recorded/reflected in annual progress reporting. The support provided by AP differed from direct procurement of equipment and training through EScoMIAD in terms of its support structure (zero-interest loans combined with mandatory training and business advisory services).²⁵ AP operates within its

²⁵ Background information: AP has five areas of work: Phase 1 – Outreach (master classes, conferences, events), Phase 2 – Incubator (one-month course: two weeks study and two weeks to present the ideas); Phase 3 – Accelerate (three months (licensing, channel of sales, etc.); Phase 4 – Investment (loans without interest rate, for 3-5 years, amount varies from US\$3,000

own mandate and business model, which provides dedicated financial and counseling services to early-stage businesses.

As is evident from evaluation interviews (two KIIs), in total AP disbursed 33 loans (30 percent to start-ups and 70 percent to existing business) for a total value of US\$339,213 from January 2017-September 2018. These loans allowed businesses to create 96 new jobs. The analysis of the loan portfolio shows that the main sectors which were supported included processing, production, manufacturing, and agriculture growth. Loan repayment is very good and stood at a level of 118 percent in 2017 and 98 percent in 2018. In overall, 56 percent of survey beneficiaries stated that the opportunities offered by AP (facilities, staff, and other resources) to youth and aspiring entrepreneurs are either “excellent” or “good” and only 6 percent consider them “poor” or “very poor.”

Finding 7: The SMBM program was highly effective as one-third of individuals who completed the program were able either to expand or start their businesses.

The project aimed to contribute to workforce development through delivery of a SME training program to local entrepreneurs who are seeking to expand and strengthen their current business models; the program will equip entrepreneurs with the requisite tools and skills to generate sustainable, regionally relevant, and scalable business models. ESCoMIAD, under this component, either fully achieved or overachieved the set targets.

The curriculum of the SMBM program was developed based on the international best practices (International Labor Organization [ILO]) and SPCE’s prior experience of the Open Your Business Program. The feedback of graduates demonstrates that the skills, knowledge, and competencies from the SMBM program helped them to fulfill their entrepreneurial ideas/plans and was sufficiently flexible in responding to the personal and business needs. Those graduates who received the mentorships support also rated it as either “excellent” or “good” as it improved their pitching skills and provided opportunities for connecting with investors. The most important modules in view of interviewed SMBM program participants (one FGD, three SVs) were marketing, accounting, and price setting. Meanwhile, the less important module was branding because the business scale is not large enough for participants to be able to benefit from establishing their own branding. The interviewed graduates informed the ET that the most valuable knowledge received in the course of participation in the SMBM program included complete information on how to run a business, how to calculate and plan cashflow, and how and where get additional financing for implementing business ideas. The beneficiary survey among SMBM program participants shows that only 15 percent of graduates found it challenging to start a business. Consequently, out of 299 individuals who completed the SMBM program, 67 individuals have existing businesses which were further developed with provision of employment for 220 people, and 27 micro and small businesses start-ups were set up with provision of employment for 50 people (mainly family members). The SPCE data indicate that the most successful businesses were in the following areas: food industry, confectionery, sewing workshops, and tourism. The project was effective in assisting with securing financing (loans and grants) by SMBM graduates. In total, 26 graduates received financing for a total amount of US\$287,060 for their start-ups and/or existing businesses from the AP business incubator, private investors, and other international organizations (International Organization for Migration [IOM], Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH [GIZ]). The main challenges identified by interviewed stakeholders and graduates (two KIIs, one FGD) are the lack of entrepreneurship spirit and business culture, the lack of ability to take risks, limited access to finance, and underdeveloped infrastructure in GBAO. Based on the received feedback by the ET, the area which requires further improvement in the SMBM program is practical learning to achieve greater learning outcomes so that students realize their full potential and, in

and up to US\$50,000); Phase 5 – Post-investment TA (provision of assistance to increase the business and provision of a second phase of financing either loan [up to US\$50,000] or support with attraction of other investors).

turn, contribute to economic growth overall. The sustainability of the SMBM program was ensured through its further development within the USAID-funded THRIVE project.

Finding 8: The project supported a limited number of lead firms; therefore, the improvement of livelihoods, specifically by increasing incomes and employment for those living in rural and remote communities because of their inclusion into lead firm supply chains, are still to be seen.

The project aimed at supporting “lead firms” in GBAO and Khatlon regions to respond to unmet market demand through more efficient supply chains and value addition. The project achieved the set targets under this component.

The “lead firm” model is similar to GIZ’s approach to supporting large processors in agribusiness through their TRIGGER project.²⁶ As such, the “lead firm” approach has all the attributes to ensure upstream and downstream linkages along specific value chains. In total, ESCoMIAD supported four “lead firms”²⁷ in two target provinces but ended up with only three active lead firms (two in Khatlon province and one in GBAO) by the end of project.

Evaluation interviews (three KIIs) showed that all supported lead firms experienced an increase in production and/or revenues. As evident from project’s reports, Mirali Seed Producer, Jaihun District of Khatlon increased sales on 16 percent (TJS 25,500 in 2019 vs. TJS 21,900 in 2018); AgroShop, Hamadoni District of Khatlon increased sales on 20 percent (before the project TJS 50,000 on average per month; after project TJS 60,000 on average per month); Pamir Welcome Center and Rest Stop in Darvaz, GBAO increased sales on 46 percent (US\$2,246 in 2019 vs. US\$1,217 in 2018), Green Nature increased juice production and sales revenue on 24 percent (TJS 85,704 in 2019 vs. TJS 69,252 in 2018).

Furthermore, 64 micro-enterprises accessed business development services through lead firms supported by ESCoMIAD. Thirty (30) local small farmers received advisory services on cultivating and growing of local seeds Dekhan Farm of Mirali; three small entrepreneurs were engaged in provision of input supplies and have received support to provide inputs to meet market demand for reliable suppliers in Eastern Khatlon from Agroshop in Hamadoni; four small entrepreneurs (three food processing—dairy, honey, fruit, and vegetable—and one handicraft processor) received technical support on products quality standards from Pamir Welcome Center in Darvaz; five small enterprises involved in fruit processing and 25 Business Membership Organizations in cross border areas of Afghanistan, including Shughnan and Darvaz districts received technical support and business advice from Green Nature.

Since MSDSP operated and had significant institutional knowledge of business activity in the region long before ESCoMIAD was launched in 2015, it is unclear for the ET why the project has only been able to secure the provision of support to four firms.

²⁶ Background information: Lead firms are an important part of the TRIGGER project, but the project team quickly realized that they should not be subsidized or supported too much. TRIGGER project staff supported them with technical expertise (about product development, etc.) and brought representatives of lead firms to various fairs and exhibitions to expand their commercial networks and help them to access other markets outside their “comfort zone.” But supporting the lead firms too much was agreed to be excessive as they have own resources and capability to reach out and expand.

²⁷ Background information: ESCoMIAD defines lead firms as follows – Lead firms are businesses with forward and backward commercial linkages. They are dynamic market actors that can promote greater integration of small-scale producers into value chains. Lead firms should have commercial incentives to support and build relationships with small-scale producers. They may provide goods and services to small-scale producers, as well as embedded services (e.g., trainings and support for improving production) to enhance their capacity.

Finding 9: The project was effective in promoting tourism and strengthening the capacity of tour operators; nevertheless, there are a number of pending needs in the tourist sector which require further support.

As evident from document review and interviews (six KIs, one FGD, two SVs), the project was effective in promoting tourism and strengthening the capacity of tour operators in GBAO. Tajikistan became a more recognizable destination in the world because of establishment of linkages with European partners and participation in the international conferences. As a result, the number of tourists in GBAO increased by 150 percent (both internal and foreign) and the quality of services and tourist infrastructure (i.e., Tajikistan National Park, Pamir Welcome Center in Murghab, Pamir Welcome Center in Darvaz) were improved in comparison to the past five years. Over the course of the project, the communities started to be more involved in the development of tourism in the region through establishment of 153 homestays. This initiative is very important as 80 percent of villagers' income depends on tourism. ESCoMIAD strengthened the capacity of PECTA,²⁸ which is seen as backup for its members, to provide better services to its members. PECTA became a member of the council for improving investment climate in Tajikistan and lobbied interests of local companies so they can function legally. Now six tour operators, who did not have a license before, were able to obtain it due to PECTA advocacy efforts. The main challenges which are still faced by GBAO are the lack of tourist infrastructure and lack of specialists in the tourism sector. Therefore, further support in this area is critical.

Finding 10: The project's support for preparation of feasibility studies made possible the construction of Sebzor hydropower plant by 2023. The construction of this hydropower plant is critical as would allow Tajikistan to build redundancy to the energy grid in GBAO and provide electricity to the population of Badakhshan, Afghanistan.

ESCoMIAD aimed at increasing access to renewable energy through supporting the conduction of feasibility studies for construction of the Sebzor hydropower plant (HPP). The set targets were fully achieved by ESCoMIAD. As evident from interviews (four KIs), preparation of feasibility studies for the Sebzor HPP (11 megawatts [MW]) was highly relevant. They included a technical justification which consists of several components—topography, geology, hydrology, construction, economic, financial, and environmental social impact study—as well as providing information not only about the Sebzor HPP, but also about the transmission lines and export of electricity power to Afghanistan. As a result of the project support, Pamir Energy was able to attract all needed amount of funding (US\$70 million) from five development partners (WB, EU, KfW, USAID and SECO) for construction of the Sebzor HPP and the transmission network for distributing the new electricity by 2023. Construction of the Sebzor HPP will have a number of long-term positive impacts, in particular it will: 1) influence the whole populations of GBAO, Tajikistan (220,000) and Badakhshan province of Afghanistan (468,000); 2) increase the general capacity of Pamir Energy to 25 percent; 3) provide job places for 2,000 people during construction, and an additional 2,000 people during the exploitation period in Afghanistan; 4) reduce carbon dioxide emission; and 5) promote the regional cooperation and improvement of regional stability, increasing Tajikistan's export potential.

Conclusions for IR 2

- CBSG represents an off-the-shelf savings and lending model, which has been adapted to the Tajikistan context based on its past success in other countries such as Pakistan and Afghanistan. CBSGs have directly contributed to the gradual improvement of the quality of life and welfare of community residents in target regions of Tajikistan. They played a significant role in the provision of small-scale financial services to communities during the banking crisis in Tajikistan. As such, the popularity and effectiveness of CBSGs is one of the greatest success stories of ESCoMIAD.

²⁸ Background information: PECTA has 22 members, 14 tour operators, and eight service providers. The yearly membership fee is US\$200 for tour operators, and US\$150 for service providers.

- Although the main objective of the support to CIGs is to encourage greater economic activity and, by proxy, improved welfare of community residents, there is disproportionately less emphasis on job creation and formalization of these informal CIGs.
- Training of FIs is absolutely important to improve quality of financial services and access to financial resources in Tajikistan. ESCoMIAD made significant contribution into strengthening of human/physical capacity and technological infrastructure of five MLOs in Khatlon, GBAO, and Rasht Valley in line with the National Bank of Tajikistan requirements for their smooth transformation into MDOs in 2021.
- The ET's point of view is that ESCoMIAD funding has favored a single FI without competitive tendering process and sufficient reasoning. There are other similarly large and successful FIs operating in the district areas and willing to expand their services, but they have not been supported by ESCoMIAD.
- The only MSMEs which were supported by the project under IR 2 are the so-called "lead firms." All other entrepreneurial activity was implemented by CIGs, which are informal groups and do not represent MSMEs (from a legal point of view).
- The lead firm approach demonstrates positive dynamics in terms of encouraging growth and market linkages; however, if a limited number of lead firms is supported, there is a risk of creating artificial market in which the entrepreneurs will start to dictate the rules.
- Application of growth-based approach by AP instead of a risk-based approach and focusing on innovative/value addition businesses contributes to creation of jobs and helping drive economic growth in key sectors.
- The newly introduced SMBM program facilitates economic development through building a critical mass of local entrepreneurs, substituting imports with local production, and providing skills and business planning opportunities, for youth, women, and remote areas of GBAO.
- The tourism sector is the key sector for GBAO and the project contributed to further development of the sector through a value chain development approach.
- Although the energy component was a relatively small one within ESCoMIAD, it generated the most significant long-term impact of the project.

IR 3: Access to quality social services sustained

Finding 11: Relevance Pedagogy (RP) and the Education Community of Practice (ECoP) are very useful models and provided teachers with instructional strategies to make learning relevant to students' lives, equipping them to apply their academic lessons to real-life circumstances and fostering their personal (non-cognitive) skills. The project contributed to securing the long-term viability of the Institute of Professional Development (IPD) in GBAO as a premier teacher training institution in the country. However, these models have limited sustainability as they were not approved and adopted by the Ministry of Education on a national scale.

Finding 11: Relevance pedagogy (RP) and its approaches contribute to the improvement of schoolchildren's performance, building the students' critical thinking skills during their time at schools, improvement of students' motivation and learning environment, and promoting the usage of child-centered methods of teaching.

The main objective under this component was to enhance teacher quality for improving the classroom experience for students and enabling greater learning outcomes through expansion and validation of two innovations—RP and the Education Community of Practice (ECoP)—and strengthening the Institute of

Professional Development (IPD) GBAO sustainability as well as enhancing the capacity of IPD Kulyab. ESCoMIAD under educational component primarily overachieved (on average between 8 percent and 220 percent) or fully achieved the set targets and even implemented additional activities which were not foreseen in the original project document.²⁹

Teacher training in RP and ECoP in target schools, as well as continuous hands-on mentoring and training opportunities, helped to improve the quality of teaching and, consequently, children's learning outcomes. As evident from the end line study, creating the conducive environment for students' learning using the RP strategies and linking the lessons and learning to the real life of students positively impacted students' learning outcomes in program schools in GBAO and Shamsiddin Shohin district. Significant improvement was also observed in the learning environment for children, particularly, by creating a conducive environment, based on the RP strategies. Over 70 percent of schoolchildren are confident in interacting with teachers and ask questions if they do not know or understand—something that is attributed to the transition to the child-centered methods of learning. Using resources aside from the textbook in lessons (as expressed by over 90 percent of students), teachers willingly try to help students with better understanding of the subjects. Over 80 percent parents in GBAO and 90 percent in Shamsiddin Shohin consider their support to their children's studies as important. The significant increase of on average 95 percent in the application of RP methods, particularly inviting guest experts, going on excursions, and doing a research project could be observed as well. The project was also effective in strengthening the methodological units of target schools. The strategies are shared among all the teaching staff through Methodological Training Days (MTDs) that are held monthly on random days and cover a wide range of themes in terms of improving teaching methodology and resources supporting one another at different time intervals. The ECoP created school learning and a supportive environment for the key teachers—especially young teachers. These findings have been reconfirmed by the ET in the course of the final evaluation. The interactive methods of teaching were being used by target schools by both primary and secondary school teachers. Meetings with teachers (two FGDs) demonstrated that before lessons were 90 percent of theory and only 10 percent of practice and now only 60-70 percent of class time was reserved for theory and the rest for practice (30-40 percent). Interviewed teachers found the monitoring and mentoring support provided by IPD as very helpful as it allowed them to better prepare for the lessons (e.g., formation of SMART [Specific, Measurable, Achievable, Relevant, and Time-bound] goals for the lesson and usage of it during the lesson). In overall, the RP and ECoP helped to create extra motivation for teachers to stay in their workplaces as they see the results of the learning on their students. The quality and volume of support provided to target schools by ESCoMIAD were assessed by 89 percent of the surveyed beneficiaries as “excellent” or “good.” The evaluation interviews demonstrated that the IPD GBAO endowment fund is something that is very unique in the sense that it has never been created for any government institution (particularly at a sub-national level). The fund was deposited in FMFB-T at annual interest rate of 7 percent.³⁰

IPD Kulob benefited immensely from training, on-the-job coaching and mentoring provided by ESCoMIAD with the help of IPD GBAO. Based on a needs assessment of IPD Kulob,³¹ AKF has procured six laptops,

²⁹ Background information: Following the April 2018 approval of an agreement modification request in July 2017, The Reading Resource Development Project was launched under ESCoMIAD with the goal of developing: 1) 20 age-appropriate children's storybooks (changed to 20 storybooks in a later budget realignment); 2) a mobile reading application for primary children; and, 3) digital Talking Stickers to enhance select classroom materials with recording and playback functions over tablets or mobile phones.

³⁰ Background information: AKF created a support fund to strengthen IPD GBAO's financial standing, at least partially, to sustain outcomes in the long-term and outlive individual project lifecycles, including past and present USAID investments (e.g., Curriculum Enrichment Frameworks, Reading for Children). A total of US\$125,000, comprising a partial USAID contribution, and an advance from AKF USA of its entire contribution for the five-year project duration, was deposited in FMFB-T as a term deposit with an annual interest rate of 7 percent through December 2016, and again in January 2017 with an annual interest rate of 6.5 percent through January 2018. A new term deposit beginning in March 2018 will continue to March 2020, at a 2 percent annual interest rate. The fund has generated US\$22,718 in interest as of August 31, 2018.

³¹ Note: IPD Kulob oversees 54 schools (primary and secondary) in n Shamsiddin Shohin district

five LCD projectors, and other office equipment in order to increase efficiency of its activities and improve ability to undertake analytical activities and the use of digital resources. Schools' selection criteria suggest that the project focused on larger schools with a sufficiently large number of teachers and high enrollment rates whereas smaller schools, as well as schools in more distant and remote villages, appear to have been overlooked. Another point raised by teachers and the school management in the course of the final evaluation (two KIs, two FGDs) was that the project assumed that teachers can travel easily and frequently among schools within the district to share experience, learn from each other, and contribute to quality of teaching (e.g., by being guest lecturers). In reality, however, this is not the case because many schools are relatively far from each other (the distance between some schools can be anywhere up to 60-80 kilometers from each other), and travel cost averages TJS 40-60 per person for a one-way trip. Given that teacher salaries average TJS 600 per month, visiting other schools becomes very costly for most teachers and key teachers. Therefore, incentivizing teachers financially remains crucial for the success of any education reform/intervention. Moreover, the cascade model was efficient but not very effective (one KI, two FGDs) as there was a lack of training handouts, absence of projectors for making presentations, big groups of teachers and the need to conduct trainings during the academic year when all teachers having classes. The main lessons learned by IPD GBAO in the framework of ESCoMIAD is that teachers need minimum five to six years of intensive coaching to improve teaching quality and move from teacher-centered to children-centered instruction.

Finding 12: The Cross-Border Health Program (CBHP) is highly important area of work which saves the lives of vulnerable people in Afghanistan, leads to behavioral changes (change in the attitude towards doctors and health of patients), and improves stability in the region.

The project aimed at improving access to quality health care, knowledge, and skills of health care professionals and supporting the development of an inter-linked health system between Gorno Badakhshan, Tajikistan and Badakhshan, Afghanistan. This project component was implemented in the framework of the ongoing CBHP of the Aga Khan Health Services (AKHS) Tajikistan, which is funded by the AKF.³² The project primarily overachieved all set targets under this component (on average between 2 percent to 40 percent) with the exception of one target which was only partly achieved (i.e., the number health professionals trained on required specialties).³³

Overall, the project was successful in improving access to quality health care through the purchases of medical equipment,³⁴ improvement of the knowledge and skills of health care professionals,³⁵ and provision of routine and emergency care.³⁶ The beneficiary survey among health professionals demonstrated that the overall quality of support provided by CBHP and overall responsiveness of the project to the needs of residents in Badakhshan, Afghanistan were highly effective in the past five years. Eighty-seven (87) percent of respondents also consider that the project allowed improved cooperation

³² Background information: CBHP was launched by AKF in 2010 to improve the health status of communities in bordering districts of Darwaz, Shugnan and Ishkashim of Badakhshan Afghanistan and Badakhshan Tajikistan.

³³ Note: This target was achieved only on 73 percent due to the cost of the trainings and the insufficient amount of funding budgeted for this purpose.

³⁴ Background information: Procured medical equipment: ambulance for appropriate transportation of Afghan patients from the border to health institutions and medical equipment for KoGH and Sh.Shohin district hospital in 2016; medical instruments for Khorog Ophtalmology center in 2017; portable dental machine in 2018 and dental chairs provided for three CHCs Badakhshan Afghanistan in 2019.

³⁵ Background information: Sixty-two (62) health professionals were trained on required specialties (30 Afghan health professionals received training in CHCs Badakhshan Afghanistan level provided by Tajik Health professionals from GBAO health institutions and 32 Tajik health professionals received training in PGMI Dushanbe on different topics).

³⁶ Background information: In total, 12,611 Afghan patients accessed health care provided by Tajik Health Professionals in Afghan CHCs including 1,125 surgeries and 13,020 Afghan patients received care from Tajik health professionals on both sides of the Tajik-Afghan border; 409 emergency patients from Afghanistan border districts were treated in Tajik health facilities; 536 patients from Afghan border districts received Radiology services at KRDU, and 179 patients from Afghan border districts received dental services in Khorog Dental Center.

between Afghan and Tajik health professionals in the treatment of Afghan patients. However, only 44 percent of survey respondents stated that the quality of medical equipment available during medical treatments in Afghan health facilities is adequate.

The evaluation interviews (one KII, one FGD) showed that the main challenges faced by the project were: 1) the unpredictable/unofficial closure of the border due to the unstable political situation in Afghanistan which negatively affected cross border cooperation and on time provision of health care for the Afghan patients at the CHCs and GBAO health institutions; 2) the absence of passports for Afghan health professionals which prevented the provision of training at KoGH and KRDU; and 3) the shortage of particular medicines in Afghanistan because they were not on the MOPH Afghanistan list during the Tajik health professionals visits to the CHCs Badakhshan Afghanistan. The sustainability of the CBHP is limited as Afghan health facilities are not yet fully ready to continue this program on their own and further support is required for provision of quality health care services in the peri-border region. The health component is not envisioned under the THRIVE project.

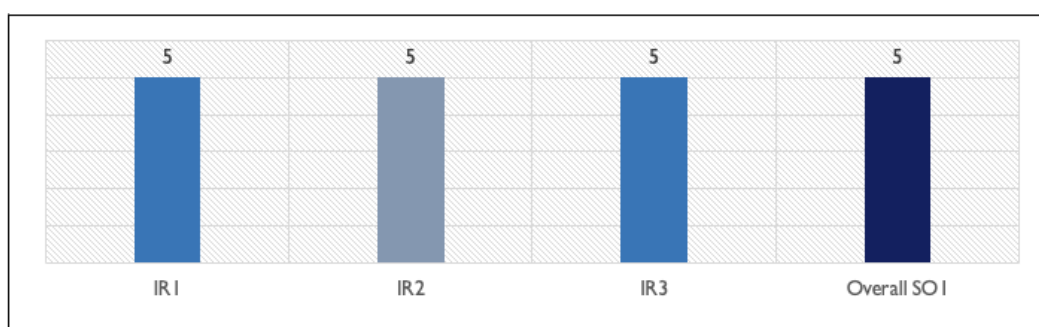
Conclusions for IR 3

- RP and ECoP are very useful models and provided teachers with instructional strategies to make learning relevant to students' lives, equipping them to apply their academic lessons to real-life circumstances and fostering their personal (non-cognitive) skills. The project contributed to securing the long-term viability of IPD GBAO as a premier teacher training institution in the country and strengthened capacity of IPD Kulob. However, these models have limited sustainability as they were not approved and adopted by the Ministry of Education on a national scale. CBHP enabled equitable and sustainable access to health care of Afghan patients and increased the supply of well-trained health professionals.

4.1.2 Conclusions for EQ 1

- The evaluation concludes that all three IRs (IR 1, IR 2, and IR 3) mainly either overachieved or fully achieved the set targets with exception of some targets under IR 2 which were partly achieved (i.e., transformation of MLOs to MDOs, implementation of pilots on mobile payments system, and related banking services in GBAO).
- Seventy-eight (78) percent of surveyed stakeholders believe that the level of achievement of the intended outcomes (IRs) under SO 1 were either "excellent" or "good," while 75 percent perceived the implementation modalities/approaches used by ESCoMIAD under SO 1 as effective. In the opinion of about 70 percent respondents, ESCoMIAD's interventions were more effective in the Khatlon province than in the GBAO region. The most sustainable IRs from the point of view surveyed stakeholders are IR 1 and IR 2 and the least is IR 3.
- Overall, the AKF approaches for participatory governance (MCs) and promotion of economic literacy/financial inclusion (CBGSs) are highly effective, while there is room for improvement in models focusing on economic development/economic inclusion (CIGs, MLOs, FMFB-T, AP) as they currently do not lead in most cases to formalization of businesses and graduation of micro-business into SMEs and have insufficient linkages among themselves. There is a need to create more opportunities to access to finance (e.g., through AP, lead firms, MLOs, preferential loans, and FMFB-T).

Figure 5: Assessment of SO 1



4.2 EQ 2: TO WHAT DEGREE HAS THE IMPLEMENTER MET OBJECTIVE 2 AND ESTABLISHED A SUSTAINABLE AND INDEPENDENT TRUST FUND MECHANISM WITH THE INVESTMENT RETURNS FROM FIRST MICROFINANCE BANK (FMFB)?

4.2.1 Findings

The project under SO 2 aimed at enhancing the stability and cooperation between Tajikistan and Afghanistan by making investments in one or more economic drivers in Tajikistan that will reach into and benefit the areas targeted by ESCoMIAD.

IR 4: Strategic investments made in businesses that generate profit

Finding 13: The loans provided to the FMFB-T helped the Bank expand its services to SMEs and maintained its network serving underbanked and vulnerable communities throughout Tajikistan. The amount of matching investments by AKFED/AKF significantly surpassed the set target.

The choice of implementing partner

At the decision-making stage, FMFB-T had been viewed as a viable and trusted investment recipient because of the consensus that microfinance and small business finance are important to Tajikistan's private sector led economic growth. The choice of FMFB-T was never doubted and had been regarded logical due to AKFED being its majority shareholder. In other words, FMFB-T was chosen as the only implementing partner for IR 4 based on the premise that: 1) its important role in the AKDN will enable the project to yield economies of scale and respond to any emerging needs quickly enough; and 2) FMFB-T's financial and prudential standing stood out in comparison with other FIs operating in Tajikistan (i.e., no major liquidity or solvency issues, sound corporate governance structure, presence of foreign equity investors, etc.). The possibility of partnering with other FIs was not entertained by Alliance members.

Table 7: ESCoMIAD Funding to FMFB-T (in US\$)

Area	AKFED	AKF	USAID	Total
Initial commitment	1,500,000	1,000,000	1,000,000	3,500,000
May 2016 equity ³⁷	2,000,000	-	-	2,000,000
July 2017 short-term loan	-	500,000	500,000	1,000,000
July 2017 long-term loan	-	500,000	500,000	1,000,000
Total (invested/lent):	2,000,000	1,000,000	1,000,000	4,000,000

The investment was made in mid-2015, which coincided with a peak economic downturn and banking sector crisis, leading to reduced liquidity in many Tajikistan based banks and reduced confidence in the banking sector in general. This was also the year when the National Bank of Tajikistan (NBT) had imposed

³⁷ Note: AKFED equity investment, while part of the ESCoMIAD capital, will not be tied in any way to the future trust fund. Any returns on that equity will flow directly back to AKFED.

a number of administrative measures to counter inflationary and currency pressures, which restricted or reduced the commercial operations of a number of financial institutions. Hence, the injection of capital—in the form of equity investment and credit—was welcomed and timely. At the same time, despite the obvious difficulties that FMFB-T faced in 2014-2015, FMFB-T senior management maintained that they still had enough liquidity to sustain themselves. Hence, investment received through ESCoMIAD was important and timely, but not critical to its survival and operations. In 2015, FMFB-T already had an active SME loan portfolio which was supported by KfW (through equity investment), SECO, and European Bank of Reconstruction and Development (EBRD), and constituted approximately 35 percent of the Bank's total loan portfolio. Besides, more than 65 percent of the Bank's outlets and service centers were located mainly in semi-urban and rural areas. The Bank's network included 157 credit officers across the country.

Size and type of investment

Debt investment provided by AKF USA and USAID was determined through discussions with the FMFB-T Board of Directors and its other investors. A subsequent agreement was reached, and the proposal was submitted to USAID for approval in June 2015. The terms of this agreement had enabled: 1) an 18-month loan of US\$1 million to provide liquidity for loans to small businesses in Tajikistan; and 2) an 84-month loan of US\$1 million to allow FMFB-T to expand its asset base and capabilities. The size of investment was optimal due to the FMFB-T's (and private sector's) absorption capacity and financial constraints on the amount of funding which would flow through ESCoMIAD to an FI.

The choice of credit (two loans to FMFB-T) as the preferred financing instrument was well justified in view of the ET. While other facilities and instruments could have been entertained—such as a risk-sharing facility (RSF) or first loss risk covers (FLRC)—FMFB-T insisted on a loan because of its market assessment and ability to offer credit at lower interest. Since there were no specific restrictions/guidelines by AKF on the use of these loans (aside from the generalized provision of credit to local businesses), FMFB-T has only had to abide by its own due diligence and screening procedures in the selection of eligible entrepreneurs. In turn, this meant that its non-performing loan (NPL) rates remained unaffected. Therefore, as NPL rates of FMFB-T's loan portfolio for SMEs were reportedly low, a simple loan was preferred over, say, first loss risk cover (FLRC). To date, NPL rates comprise less than 1 percent of FMFB-T's loan portfolio (two out of 62 clients), suggesting that the choice of credit has justified itself over time.

Value addition

Discussions with FMFB-T and desk review showed that the investment has in fact enabled FMFB-T to: 1) increase the FMFB-T's loan portfolio, which in turn allowed it to support more businesses (this was particularly critical because FMFB-T's revolving credit line to SMEs was halted in 2015, mainly due to the banking sector crisis and worsening financial soundness benchmarks); 2) subsidize average nominal interest rates for loans in foreign currency, which have gone down from 22-25 percent in 2015 to 15-18 percent in 2019 (the range reflects the risk differential); 3) crowd in additional investment (such as from KfW in the amount of EUR1 million and AKFED in the amount of US\$2 million) and increase trust in the institution (e.g., by EBRD and SECO); 4) improve the financial soundness indicators of FMFB-T via injection of funds—namely, notable improvements were made in the bank's capital adequacy ratio (CAR), while the share of NPLs remained relatively low (less than 1 percent of the aggregate loan portfolio); and 5) introduce and fully implement the new core banking system in the FMFB-T.

Target group (beneficiaries)

ESCoMIAD loans were intended to help FMFB-T to expand its SME lending portfolio and practice by not only increasing its capability to make larger loans to SMEs, but by also extending its reach in the border areas of Khatlon province. However, only five out of 55 entrepreneurial activities supported by FMFB-T had locations belonging to districts and cities in Khatlon province. The remaining 91 percent of all borrowers undertook activities outside Khatlon province (predominantly in Dushanbe and Sughd

province). Since FMFB-T's financial services focused mainly on Dushanbe and Khujand, this could at least partly explain the spread of recipients across Tajikistan.

Figure 6: Geography of Loans Disbursed by FMFB-T (N=62)

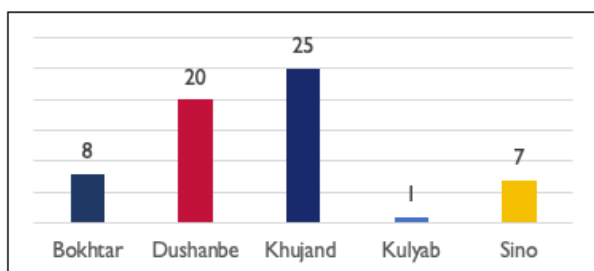
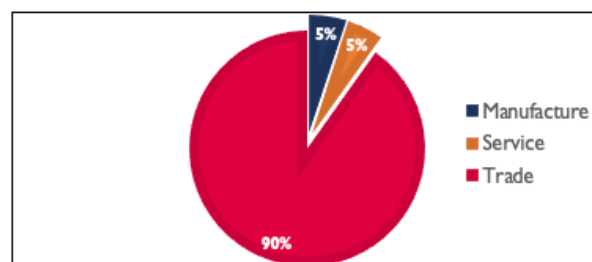


Figure 7: Sectors of SMEs Borrowers



Source: FMFB-T Report, September 2019

As of September 2018, 12 limited liability companies and 43 individual entrepreneurs have been supported (i.e., received loans from FMFB-T for their commercial activities). FMFB-T officers confirmed that the total number of loan recipients was 62 by end-September 2019. This highlights FMFB-T's flexibility to support entrepreneurial activity regardless of ownership type and legal status. The main challenges faced by the FMFB-T (one KII, one FGD, two SVs) are the low financial literacy of borrowers and absence of the regulatory requirements for financial reporting by SMEs.

Lending terms

Contrary to initial recommendation from the FMFB-T management and experts, the Alliance members (including AKF) insisted on loans to be disbursed in foreign currency (namely, United States [U.S.] dollars). Meetings with FMFB-T officers confirmed that the reason for this was the reluctance of ESCoMIAD partners to bear the risk of currency exchange, particularly at a time when the Tajik somoni was particularly volatile.

In 2015, business activity in Tajikistan subsided significantly and it was particularly important for local entrepreneurs to access funds in local currency. In response, FMFB-T decided to bear the entire risk of currency exchange by introducing a loan product in U.S. dollars which could be repaid in local currency. The Bank's excess liquidity—such as from dollar-denominated cash deposits by international clients and diplomatic agencies—created a financial buffer, which has effectively enabled FMFB-T to adjust the cost of loan transactions. Furthermore, FMFB-T's license allows it to undertake currency exchange activities which is why the Bank has been able to mitigate the risks associated with currency volatility. Finally, FMFB-T's entire SME loan portfolio generated approximately US\$50,000 to US\$80,000 in loan repayments (daily), which was sufficient to cap any gaps emanating from currency exchange. To date, FMFB-T was the first local FI to lend in U.S. dollars and accept repayments in Tajik somoni. This measure boosted demand for this loan product and reduced acceptable level of risk.

Evidence—based on desk review and meetings with loan recipients in the field—shows that loans were disbursed, on average, at 15-18 percent interest per annum and ranged from US\$15,000 to US\$200,000 per client. The loans were sector and geography agnostic (without exception). The duration of the first loan (18 months) deterred some otherwise eligible clients, while the second loan (84 months) has enabled FMFB-T to become a more attractive proposition to entrepreneurs who needed cash injections through credit. Loan maturity plays an important role for businesses.

Meetings with FMFB-T in the course of the final evaluation confirmed that the Bank's maximum exposure ratio is 20 percent of its regulatory capital. This is a requirement by the regulator, i.e., the NBT. Furthermore, FMFB-T's internal guidelines suggest that the Bank's acceptable exposure ratio is 5 percent

of its regulatory capital, which means that individual loan size of US\$200,000 is well within the 5 percent threshold.

Socially relevant indicators tracked down by FMFB-T include jobs and environmental safeguards (including gender disaggregation of jobs created), although reporting and monitoring of these indicators stops once the borrower repays the loan in full.

As evident from the evaluation interviews, FMFB-T is currently in the process of fostering a partnership with AP, which would ensure the provision of complementary business advisory/consulting services to MSMEs by AP (in addition to lending by FMFB-T). The new partnership has been recently approved by FMFB-T Board of Directions and will require further approval from the NBT. The plan is to disburse loans to MSMEs in local currency and U.S. dollars (at 12 percent annual interest, 6-7 percent of which would constitute service fee to clients). FMFB-T used to have a revolving credit line to SMEs until 2015 when the financial crisis hit all FIs and corporate clients. FMFB-T is considering the re-launch of a revolving credit line to SMEs in the future. FMFB-T is also considering a new loan product for corporate clients in the construction sector (with a portfolio of about US\$4 million; loans guaranteed by Credit Guarantee Fund Tajikistan GmbH [CGFT]), and a separate technical assistance for loan recipients.

IR 5: A trust fund-like mechanism established social development activities in the target areas

Finding 14: Trust fund-like mechanism has only recently been agreed amongst Alliance Partners and will be fully functional only after September 2023 when the second US\$1 million loan matures in FMFB-T. Jurisdiction for endowment was selected outside Tajikistan (i.e., the United States) and was a subject of a comprehensive due diligence process. The proposed governance structure is well documented and has all the attributes of a standard governance structure of an FI intended to provide resources for a specific cause.

The trust fund-like mechanism

As evident from the document review and evaluation interviews, US\$1 million in investments made in FMFB-T, which are attributable to USAID, will be “*contributed to a trust fund-like mechanism to fund social programs in Tajikistan*” following the completion of the ESCoMIAD project. The funds will be transferred over to a US-based endowment fund once they reach full maturation in September 2023.

The U.S.-based endowment fund will be created on the basis of a thorough assessment of options, among which were six potential trust arrangements and geographic jurisdictions. The assessment was carried out by a U.S.-based firm White & Case LLP and “*examined expropriation risks, regulatory environments, and legal statutes in each country.*” It is unclear if White & Case LLP was selected on a competitive basis or whether AKF opted to contract the firm on the basis of previous engagement.

The Trust is structured as a restricted endowment fund based in the United States in order to grow assets through the investment and reinvestment of capital; generate a predictable stream of cash flows for funding social programs; and is managed by a Governance Committee representative of key ESCoMIAD stakeholders.

Governance arrangements

On July 1, 2019, ESCoMIAD’s Alliance Steering Committee (ASC) members formally adopted the Trust Governance and Draft Bylaws, which represent the basic document governing the management and oversight of the trust fund-like mechanism. A review of these draft bylaws did not reveal anything surprising. The Trust will be managed by a seven-member committee—five representatives from Tajikistan’s civil society, the private sector, and AKDN. Permanent committee will consist of three members: AKF Tajikistan’s Chief Executive Officer (CEO), AKF Tajikistan’s Chief Financial Officer (CFO), and AKF USA’s Director of Programs and Partnerships. Rotating committee members will last three years.

Perhaps more importantly, no more than 5 percent of total Trust assets may be expended annually. This means that if the total size of the Trust endowment is US\$1 million (attributable to USAID loan to FMFB-T, excluding any accruing interest by September 2023), then the aggregate allowable amount to be spent on “social programs in Tajikistan” cannot exceed US\$50,000 per annum. It is too early to say whether this approximation of the spending threshold is sufficient to respond to social needs.

The choice of implementing partner

Similar to IR 4, FMFB-T was chosen on the basis of its relationship with AKDN and AKFED, and its sound financial standing (based on compliance with prudential norms and financial soundness thresholds). On the other hand, there is no guarantee that funds will be transferred back to FMFB-T within AKDN’s activities to “*fund social programs in Tajikistan.*” FMFB-T may not even feature among the recipients of these funds at all (beyond September 2023).

Once the funds mature at FMFB-T, they will be transferred over to a U.S.-based endowment fund. Under the GDA agreement, the legal owner of these funds will be AKF USA and the external fund manager will be JP Morgan Chase (AKF’s long term and trusted investment manager in the United States). Once again, AKF has previously conducted due diligence on JP Morgan Chase, which is why there was no competitive tendering process to select the external fund manager. In addition, JP Morgan U.S. Government Money Market Fund (MMF) currently values at about US\$150 billion and is one of the largest MMFs in the world. Hence, the choice of JP Morgan Chase as an experienced partner who is familiar with the preferred investment vehicle (i.e., MMF) is well justified.

Value addition

The available documentation does not provide any detail on the possible programs which will be co-funded by AKDN (or, specifically, by AKF USA) through the trust fund-like mechanism. This also means that the evaluation cannot independently assess the validity, sufficiency, and targeting of the trust fund-like mechanism. It also means that its effectiveness and efficiency cannot be assessed at this point in time, particularly since the endowment will enter its “active phase” only in September 2023.

Preferred investment vehicle

The U.S.-based firm White & Case LLP has explored three different investment vehicles: 12-month Certificate of Deposit (CD) – 2 percent yield annually which is relatively liquid and low-risk; Money Market Fund (VPMXX) – 2.11 percent yield annually which is liquid and low-risk; and Managed Income Strategy (JMGIX) – 2.41 percent yield annually which is liquid but higher risk.

Based on these options, AKF USA selected the MMF as its preferred investment vehicle to drive the trust fund-like mechanism forward. While comprehensive assessment of each of these three options were unavailable to the ET, in general, the choice of MMF was made on the basis of AKF USA’s investment criteria: 1) low-to-medium risk appetite; 2) a medium-term investment horizon; and 3) a competitive return rate.

MMFs are appropriate for investors who: 1) have an investment goal with a short-term horizon; 2) have a low tolerance for volatility (or are looking to diversify conservatively by investing in relatively low-risk assets such as short-term U.S. Treasury bills, federal agency notes, Eurodollar deposits, repurchase agreements, and others); and 3) need the investment to be extremely liquid (such as to be able to make annual contributions to fund social programs in Tajikistan). These common features of MMFs are in line with AKF USA’s investment criteria. Besides, while the returns from MMFs are generally not as high as those of other types of fixed income funds (e.g., managed income strategy or bond funds), they do seek to provide stability; and stability is key to AKF USA and its endowment fund.

Common risks of MMFs include 1) credit risk (because, unlike typical Certificates of Deposit or savings accounts, MMFs are not insured by the U.S. Federal Deposit Insurance Corporation, FDIC. At the same time, the types of debt securities held by MMFs are required by U.S. federal regulation to be very short

in maturity and high in credit quality. Both criteria satisfy the investment criteria of AKF USA); 2) inflation risk (e.g., the rate of return may not keep pace with inflation but this is unlikely to happen because the historic inflation in the United States was kept at bay); and 3) financial services exposure (e.g., changes in government regulation, interest rates and economic downturns, but these are also unlikely given the long-term macroeconomic forecasts by the World Bank and International Monetary Fund [IMF]).

Based on this preliminary analysis of MMFs in the United States, economic forecasts beyond 2023, and the critical investment criteria by AKF USA, the choice of MMFs is well justified and reasoned.

4.2.2 Conclusions

The evaluation concludes that IR4 and IR 5 objectives and targets have been met.

- Seventy-two (72) percent of surveyed stakeholders believe that the level of achievement of the intended outcomes (IRs) under SO 2 was either “excellent” or “good,” while in view of 63 percent the implementation modalities/approaches used by ESCoMIAD under SO 2 were effective. In the opinion of 61 percent respondents, both IR 4 and IR 5 have a good level of sustainability.
- Loans could have been disbursed in local currency, particularly during the difficult crisis period between 2015 and 2017. There must be some flexibility in the project to respond to such needs.
- The period of the loan makes a big difference in determining its attractiveness for the clients. The first short-term loan (18 months) of US\$1 million from AKF/USAID limited the ability of FMFB-T to disburse funds for a longer period, thereby limiting the pool of clients who require access to finance.
- It is difficult to conjecture about the possible implications and impact of a trust fund-like mechanism until it is fully operational. Its active phase will only start in September 2023, i.e., four years from now, when circumstances, need, and the overall macro-fiscal environment may change. Therefore, the ET cannot independently recommend any avenues/approaches that need to be considered for greater impact (because the trust fund-like mechanism is not operational until 2023).

4.3 EQ 3: ARE THERE OTHER AVENUES/APPROACHES THAT NEED TO BE CONSIDERED FOR GREATER IMPACT? IF YES, WHAT ARE THE RECOMMENDED AVENUES/APPROACHES?

4.3.1 Findings

Validity of Design

Finding 13: ESCoMIAD should be seen as a complex intervention which was based on the MIAD approach to ensure the improvement of the quality of life of those people living on the Tajik-Afghan border. Vertical linkages within the project’s components for the most part were clear, while there was a lack of horizontal linkages both among different SOs and within the project’s outcomes.

Overall, the MIAD Agreement contains a strong analysis of both the national and legal context in which the project intends to operate. It provides clear arguments for the justification of the intervention. In addition, the design of ESCoMIAD was based on the lessons learned from implementation of GDA by AKF and USAID in Afghanistan. The beneficiary survey demonstrated further that the key stakeholders were involved in the design of ESCoMIAD, the project was highly relevant to the needs of Tajikistan and target groups and the strategic objectives of ESCoMIAD are well formulated and clear.

In several evaluation interviews (four KIs), it was highlighted to the ET that the project has a number of unique characteristics. The first unique feature of the project was the uniqueness of the partnership which allowed both parties (USAID and AKF) to meet more of their strategic objectives. “ESCoMIAD is unique

because it lends support at the very grassroots level, i.e., at the level of villages (or mahallas). The focus on border districts has also been one of the most notable features of the project. Other development partners are less willing to deal with border areas, unlike AKF and USAID.” The second unique feature of the project was the investment component. For the first time, USAID gave a grant for Trust Fund. *“While USAID cannot change the lifecycle of the project, they were able to invest their trust and resources into the potential of the Trust Fund.”*

The third unique feature of the project was the usage of the MIAD approach. AKF and its Alliance Partners consider that by looking at different factors which influence the quality of life, it is possible to meet the greater needs of people. *“USAID is the only donor which would like to have the multi-sector interventions (not just to cover 2-3 sectors or several geographical locations).”* All in all, it was the first time USAID has undertaken this number of activities under different components in Tajikistan. Lastly, the fourth unique feature of the project is the modality of its implementation, i.e., the GDA. It came from USAID Global Development Lab and is perceived by the USAID as an opportunity to bring more financial resources to different sectors for achieving greater impact.

In spite of the uniqueness of ESCoMIAD, the design of the intervention posed a number of challenges both for AKF and USAID. The project’s results framework is not coherent, and its components are not well interconnected; therefore, it was challenging for the project team to ensure integration of different activities in the course of the project implementation. In addition, many components of the project might have horizontal linkages like community mobilization (local governance, financial and economic inclusion work), but this was not systematic. For example, none of the supported businesses represented former or current members of CIGs or CBSGs. Therefore, the so-called horizontal linkages between IR 4 and other components (i.e., IR 1 or IR 2) of the project have not been established by design. The project works with at least three AKDN “sister agencies”—namely, AKF, AKFED (mainly through AP and FMFB-T) and AKHS—which makes the project implementation “multi-headed” and poses challenges for USAID. GDA has been an interesting and useful modality and is valued by senior managers from USAID and AKF, but its practical implementation, however, was hampered by reporting requirements. Several interviewees mentioned that ESCoMIAD philosophy of multi-area development, gives better results if it works in a single area.

ESCoMIAD established a Performance Management Plan (PMP) on the stage of project design and it was an integral part of the MIAD Agreement. The PMP contains outcome and output indicators for each Result area, while any impact indicators for the development objective has been formed. Both outcome and output indicators have clear targets; however, most of the selected indicators do not reflect the full extent the project performance/achievements under each Result area. For example, the project’s results framework includes only one output indicator in reference to IR 4—namely, *“Investments made.”* There are no formally agreed or endorsed indicators (by AKF and USAID) which could have provided a further and more solid basis for assessing the quantitative progress with regards to activities IR 4. In sum, the results framework suggests that once investments are transferred over to FMFB-T, the ESCoMIAD project does not track down their use against agreed upon indicators.

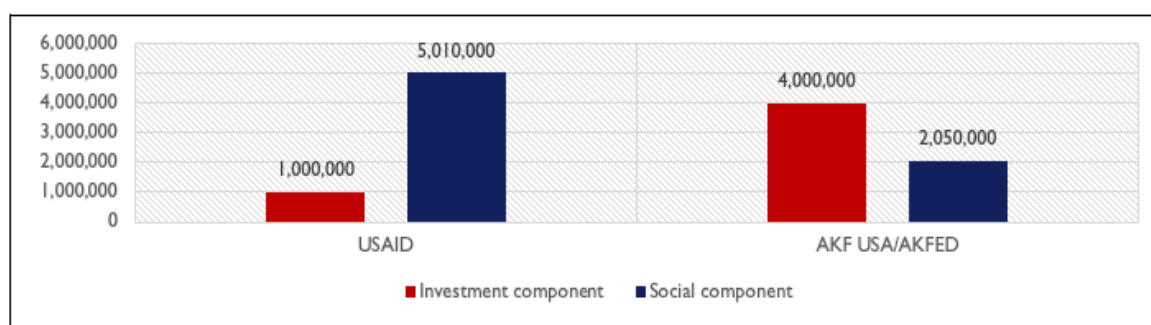
Efficiency of Resources Use

Finding 16: Budget allocations for ESCoMIAD commensurate with the needs, but there was a systematic budget underspending within three years of project implementation (Y2-Y4) which led to the reduction of the USAID portion of the funding.

ESCoMIAD budget amounts to a total of US\$12,069,641, while the actual spending equals US\$11,755,641 as of September 30, 2019, i.e. the budget utilization rate constitutes 97 percent. The main donors of the project are USAID (50 percent) and AKF/AKFED (50 percent).

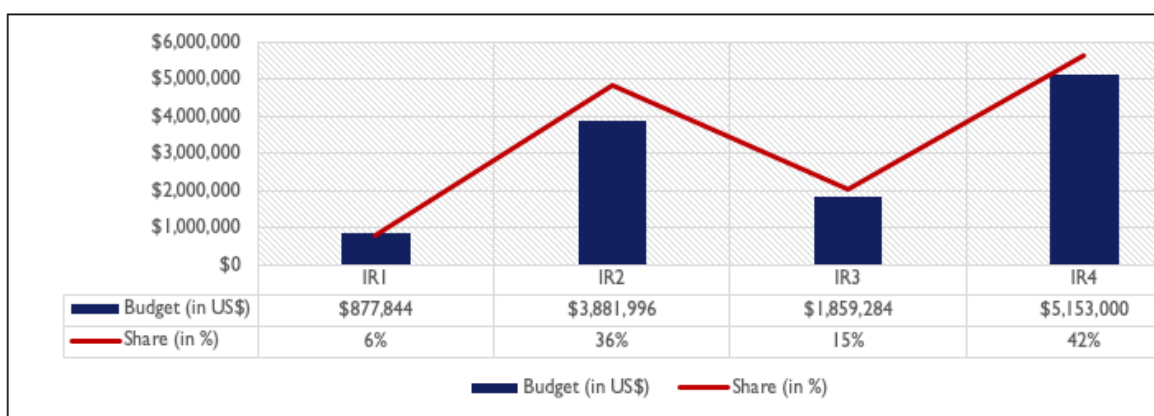
The USAID portion of budget was invested mainly on social component of the project (84 percent) and the rest 16 percent went for investment component; meanwhile, the AKF/AKFED contribution went primarily on investment component (66 percent) and the other 34 percent for social component.

Figure 8: Agreed-upon ESCoMIAD Contributions (in US\$)



For SO 1, the allocated amount was US\$6,949,641 (10 percent for Outcome 1.1; 63 percent for Outcome 2.1; 12 percent for Outcome 2.2, 20 percent for Outcome 2.3, 11 percent for Outcome 2.4, 15 percent for Outcome 3.1, and 12 percent for Outcome 3.2), while for SO 2 the allocated amount was US\$5,120,000 (100 percent for IR 4).

Figure 9: Budget Allocations Per Component



In accordance with the MIAD agreement, the AKF was not required to submit quarterly/yearly budget breakdowns by each component of the project. This presents a limitation by not allowing easy cost-effectiveness analysis.

Given the nature of the project, the ET did not have access to comparable benchmarks against which to assess the cost-effectiveness of the overall spend or the distribution across components. Hence the assessment is based on a comparison of inputs invested against outputs produced. On the one hand, all project expenditures remained within the budget and the procurement processes followed all USAID and AKF rules and regulations in order to ensure the project was cost efficient. On the other hand, during evaluation interviews in Tajikistan it was repeatedly highlighted that there was constant underutilization of the project budget within Y2-Y4 of the project implementation. The quarterly spending constituted about US\$200,000, but, due to underspending in the previous months, in the last quarter of 2019, the AKF had to “absorb” up to US\$800,000, which was quite difficult to do. Therefore, USAID did not disburse the last tranche in the amount of US\$314,000. One of the reasons for underspending was a lengthy process of negotiation of the AKF’s indirect cost rate with the USAID which resulted in postponement of some activities. One interviewee pointed out “GDA is the flexible tool, but there are issues with the USAID and AKF procedures...we agreed on common terms for the project, but each organization have its internal regulations; therefore, it took quite some time (i.e., from April 2018 to May 2019) to reach the consensus on NICRA.” The

other reasons for underspending included savings from currency devaluation, mobile payment pilot, and travel budget.

The beneficiary survey results demonstrate that in the opinion of the majority of stakeholders (63 percent), the funding of ESCoMIAD for achieving the intended IRs under SO 1 and SO 2 were sufficient. In the ET's opinion, the volume of funding has been sufficient, but MDPs in particular have been of surprisingly small value.

About 70 percent of respondents also pointed out that there was a good degree of leveraging (or facilitation) of additional financial resources for the achievement of ESCoMIAD SOs. The Investment component is an innovation of ESCoMIAD. Investments were made under two upsides: 1) generate returns which along with the principle will go to the Trust Fund; and 2) make investment in private enterprise in Tajikistan, which bring positive contributions to the economic growth. AKF provided investments prospective to the USAID Agreement Officer Representative (AOR) and the US\$2 million in investments to the FMFB-T in the form of two debt investments were approved (contribution of both sides on 50/50 percent basis).

Effectiveness of Management Arrangements

Finding 17: The actual project management and governance structures were only partly effective but did allow for reaching sustainable and meaningful results. Overall, the project monitoring system was effective in producing reliable, up-to-date, key data and reports for the vast majority of project's activities.

ESCoMIAD was administered by the AKF office in Dushanbe and was overseen by AKF USA. The project management team was composed of one full time Senior Program Officer based in Dushanbe supported by two part time staff: one Monitoring, Evaluation, Research, and Learning (MERL) Coordinator and one Finance Officer. Each IP—FMFB-T, University of Central Asia (UCA), Mountain Society Development Support Program (MSDSP), AKHS—assigned focal points (project coordinators) for coordination of respective components of ESCoMIAD; in addition, some program staff of Alliance partners were charged to the project. The detailed organigram of ESCoMIAD is presented in Annex 11.

As evident from the beneficiary survey among stakeholders, only 38 percent of respondents perceive the project's management arrangements as highly effective. The main reason for this is the absence of the sufficient number of staff to advance all five project components with multiple sub-components at one time. The project does not have a project management team composed of not only the Program Manager (PM) but also administrative and technical personnel to overlook all project activities, e.g., Environmental Specialist, Procurement Officer, etc. At the same time, the existing project management team is perceived as knowledgeable and experienced with dedicated staff members. The PM is seen by interviewees as a neutral and credible actor with a deep understanding of the country's context and the technical knowledge of the project's areas of work. In interviews with the donor representatives, they advised the project is professionally implemented, conformed to their requested inputs, and was responsive to information requests.

The beneficiary survey showed that the level of cooperation among the Alliance partners and collaboration/coordination between AKF and USAID were perceived as "effective" or "very effective" by the majority of stakeholders (81 percent). However, the ET mentioned that the collaboration among Alliance partners was limited in Khatlon although it was very well developed in GBAO.

In terms of governance structure, the project's Steering Committee served its purpose to some extent only. It was useful in terms of reviewing the progress by the head of each Alliance Partner and USAID and where needed to make improvements at project and strategic level. Nevertheless, the frequency of meetings (i.e., annually) did not allow to explore the opportunities of potential integration among different project's components.

The project's MERL system has both strengths and weaknesses as is evident from the document review and evaluation interviews with stakeholders (three KIs). Having a system of MERL focal points of Alliance partners, systematic provision of inputs by program specialists, sufficiency of monitoring, evaluation, and learning (MEL) budget for Alliance partners, and introduction of the RSC Platform, could be seen as a strength of the project's M&E system. However, the main weaknesses of the system included allocation of limited budget for the research component, absence of a full-time MERL Specialist, division of MERL tasks among focal points of Alliance partners, and absence of consolidated databases of project beneficiaries for different project components.

Reporting has been more process-based than results-based. This has included narratives on each activity performed, but without analysis of how these have contributed to overall progress and achievement of the intermediate results.

4.3.2 Conclusions

- ESCoMIAD was an all-embracing intervention; this is clearly its main point of strength, but it conversely represents also its main design weakness. Its components are not well interconnected, and the intermediate objectives define a gigantic scope of action and constitute a major organizational, logistic, and technical challenge. Despite the project's comprehensive and ambitious scope, it is fully supported and owned by the implementer (AKF and Alliance Partners) and the other stakeholders.
- The project PMP indicators have been systematically tracked as a part of the PMP and integrated into project progress reporting. The indicators are, in general, of good quality but are numerous and more focused-on quantity rather than quality. This, in turn, prevented the project from demonstrating its performance to the full extent.
- The project team has been qualified, but the project management and governance set-up were not effectively organized.
- There should always be a focus on improving and/or building systems, which effectively means that development partners should join forces at the local level and implement projects in partnership.
- EXCoMIAD needs to align better with other projects and strategies (e.g., Feed the Future) in order to combine resources and amplify impact of the current intervention, as well as explore opportunities to implement more targeted trans-boundary projects (similar to the health component of ESCoMIAD).
- Delivery timescales between AKF and USAID are not synchronized, which results in the dilution of the main objective and goals of the project.
- USAID needs to find ways to work directly with AKFED (for the sake of exploring more "linear" ways to support MSMEs in Tajikistan).
- Partnering with a development organization which also co-finances a project results in unclear accountability mechanisms (in terms of reporting requirements, expectations, in-built flexibility, etc.).

5.0 RECOMMENDATIONS

5.1 GENERAL

No.	Recommendation	Link to Finding(s)
Recommendations with regard to EQ 3		
1	Future GDA interventions should include a coherent Theory of Change with clear assumptions and risks identified, which is regularly reviewed during the implementation phase. This should be accompanied by a robust Results Framework structured as a management tool that can be used to measure performance. Indicators that are more reflective of a causal relationship between interventions and desired outcomes may be helpful.	Finding 15
2	Taking into consideration the scope and complexity of the ESCoMIAD, during conduction of independent evaluations of similar interventions, it is recommended to 1) invite an ET composed of three consultants—one international evaluation expert, and two national thematic experts (one on economic development/financial inclusion and one on civil society/community mobilization); and 2) allocate more time for evaluation conduction in order for the evaluation team to be able to collect properly all relevant data.	Finding 15
3	For better assessment of the efficiency of resources use and ensuring consistency with the concepts of Results-Based Management (RBM), it is recommended to introduce the Output-Based Budget (OBB) method for preparation of the budgets of GDA interventions, which will link project expenditures to the specific activities, outputs, and objectives. In addition, it is suggested to establish a system for tracking the cost-sharing activities with systematic collection of data on sources and amounts of allocations by each partner/project. It will allow ESCoMIAD to make better attributions of results in case of co-funding from other sources than USAID/AKF.	Finding 16
4	USAID and AKF should ensure allocation of sufficient number of staff for effective implementation of projects. For similar type of GDA interventions, it is recommended to have a Project Management Team composed of technical and administrative staff: Chief of Party (COP), Deputy COP, Specialists on MERL, Environment, Finance, Procurement, etc.	Finding 17
5	During implementation of interventions of similar size in the future, consider organization of Steering Committee meetings on more regular basis (at least twice a year) to ensure better integration of project's components throughout the implementation phase.	Finding 17

No.	Recommendation	Link to Finding(s)
6	Regardless of the specific donors' requirement, in future interventions, AKF should improve the quality of its reporting and strengthen the focus in progress reports on outcomes (<i>i.e.</i>, wider changes to which the project has contributed): • The reporting would benefit from stating where results have a plausible linkage to the project. This should distinguish between outputs (which are the direct consequences of project's activity) and outcomes (changes where other factors also contribute). • It would also useful to have a clearer impression of the significance of the results; for example, how important are the pilots that have been developed/expanded and operationalized with support from the project? In other words, it would be useful to have more depth in terms of the qualitative data that are presented. • Where challenges are described, it would be useful to include also recommended mitigating actions. The same logic applies to the section on lessons learned. What actions can the project take to capitalize on the lessons learned? • Consider including an opening section above the risks that provides an overall assessment of any changes and the consequences for the project. This should also note whether any changes to the assumptions require action.	Finding 17

5.2 SPECIFIC

No.	Recommendation	Link to Finding(s)
Recommendations with regard to EQ 1		
1	Any successor project to ESCoMIAD has to focus on the following elements (above and beyond the current support): 1) innovative/digital solutions to community engagement, which also enables lesson learning and networking opportunities (<i>e.g.</i> , using mobile connectivity among MCs/CBSGs/CIGs in one or more districts); 2) preserving greater gender balance (<i>i.e.</i> , heads or deputy heads of MCs should be encouraged to be women); and 3) financing, particularly for MCs and to support local economic development at district/ <i>jamoat</i> level.	Finding 1
2	Costing and realism of VDPs in the designated MCs merits improvement, particularly among those MCs which are less likely to receive external funding (<i>e.g.</i> , businesses or development partners).	Finding 1
3	Encourage and facilitate the sharing of best practice and experience among MCs that are supported by ESCoMIAD and those that are not. This will help spread out the model with minimum or no external support, thereby contributing to sustainability of project outcomes.	Findings 1, 2
4	Critically review the purpose and effectiveness of mini-development projects. In particular, abandon the procurement of equipment (mini-tractors and motor scooters) in favor of supporting early-stage businesses and entrepreneurs (<i>e.g.</i> , in the same community where the MC is being supported).	Finding 2
5	Expand the CBSG model to other geographic areas, especially remote and mountainous villages in the Khatlon province.	Finding 3

No.	Recommendation	Link to Finding(s)
6	Encourage MLO Rushdi Kuhiston to be more proactive and engaging, which will help expand commercial activity and improve networking benefits—e.g., regain AMFOT membership, actively participate in national and regional learning and awareness raising events (such as on financial inclusion, financial products, etc.) which are initiated or supported by AMFOT.	Finding 4
7	When the project’s objective is the improvement of access to finance, the creation of a level-playing field is best translated into a balanced and systemic support of more than one FI. This means that a successor to ESCoMIAD should provide similar sustained support to other FIs which would improve access to finance in the designated districts.	Finding 4
8	Horizontal linkages should be established, which make sure that MLO Rushdi Kuhiston lends to eligible MCs, CIGs, or lead firms to undertake or scale up commercial activity.	Finding 4
9	A second mobile platform is web-based and has been successfully tested/piloted, but significant awareness raising (i.e., information) campaign is needed in the designated districts to advertise and encourage the use of this platform. This activity could be supported by a successor program.	Finding 5
10	Future support should either involve competitive tendering process or provide a proper reason for choosing to use grant funding to support commercial activity of a single financial entity, which has the resources and plans to undertake a similar expansion in the future. While ESCoMIAD support helped to improve access to financial services, it may have also triggered a local market distortion.	Finding 5
11	Future intervention should embed job creation and formalization of the informal CIGs into objectives and results framework because jobs are rarely created and, when they are, they are informal (often temporary or seasonal) jobs.	Finding 6
12	Since the formation of CIGs (from CBSGs) is allegedly a natural process where a group of like-minded individuals evolve their thinking from a “savings mentality” to a “investment mentality,” it is important for the project not to lose sight of those CIGs which are unfortunate enough not to receive financial or in-kind support through ESCoMIAD. The project’s M&E system should offer a nationally (or regionally) representative picture of the evolution of CIGs without external support.	Findings 3, 6
13	The content of progress reports submitted by AKF at regular intervals (i.e., quarterly and annually) should clearly separate activities associated to AP which utilize ESCoMIAD funds. At the present, the attribution of project outcomes to AP is diluted and unclear.	Finding 6
14	Complementary support from other implementing partners—e.g., MLO Rushdi Kuhiston, FMFB-T, or AP—to enable each lead firm to expand outreach to local farmers and CIG members and scale up their commercial operations will be very timely and intuitive. AKF should not explore these horizontal linkages to amplify impact.	Finding 8
15	Lesson learning and coordination with GIZ’s TRIGGER project can help identify additional businesses that are sufficiently large and have all the attributes to become lead firms for the successor program of ESCoMIAD.	Finding 8

No.	Recommendation	Link to Finding(s)
16	While teachers are intensively trained in RP and ECoP strategies and are expected to continue their learning process and adaptation of these strategies to their teaching practice in schools, they (teachers) are often deprived of basic financial resources to share lessons with their counterparts in other schools or undertake information and practical sessions in other villages or <i>jamoats</i> . Future intervention should take into account any mobility constraints of beneficiary teachers and key teachers, which prevent them from spreading the RP and ECoP strategies further.	Finding 11
17	IPD Kulob has repeatedly stated their desire to have joint monitoring activities in their designated <i>jamoats</i> and districts. Future support should maybe involve IPD Kulob more in the discussion of lessons learned and wrap-up discussions based on monitoring visits at regular intervals.	Finding 11
18	To introduce to Tajik health professionals the list of MOPH Afghanistan or to review the budget of AKHS Afghanistan for procurement of medicines in these cases	Finding 12

No.	Recommendation	Link to Finding(s)
Recommendations with regard to EQ 2		
19	There are other local FIs (besides FMFB-T), which have greater presence and outreach in the districts which form the primary geographic focus of ESCoMIAD. A future program could spread its investment across two or more FIs for greater impact and reduced dependency on a single FI's focus and practice.	Finding 14
20	FMFB-T initially insisted that the funds should be disbursed in local currency (which would have safeguarded local entrepreneurs against the risk of non-repayment), but Alliance Partners have collectively decided in favor of a counter-intuitive mandatory payment of loans in U.S. dollars. Similar interventions in the future should be mindful of “absorption capacities” and financial constraints of local entrepreneurs—particularly at a time of significant financial and economic distress—and be sufficiently accommodating in the response to emerging needs/demands of the domestic market.	Finding 14
21	FMFB-T initially insisted that the funds should be disbursed in local currency (which would have safeguarded local entrepreneurs against the risk of non-repayment), but Alliance Partners have collectively decided in favor of a counter-intuitive mandatory payment of loans in U.S. dollars. Similar interventions in the future should be mindful of “absorption capacities” and financial constraints of local entrepreneurs—particularly at a time of significant financial and economic distress—and be sufficiently accommodating in the response to emerging needs/demands of the domestic market.	Finding 14
22	Future lending scheme for MSMEs should be complemented by professional business advisory services, because many recipients of FMFB-T loans appear to be less financially literate than originally anticipated. A greater focus of loans is desired, such as to restrict lending to a specific geographic area or thematic area (which conforms to geographies and themes that are regarded as important for ESCoMIAD).	Finding 14

ANNEXES

ANNEX I: EVALUATION STATEMENT OF WORK

C.1. TITLE OF ACTIVITY

The title of the Activity is Economic and Social Connections: A Multi-Input Area Development Financing Facility for Tajikistan (ESCoMIAD) Evaluation.

C.2. PURPOSE

The end of project evaluation will serve a dual purpose: 1) to learn to what extent the activities' two strategic objectives and intermediate results have been achieved as described in the results framework; and 2) to inform the design of future rural development activities. The evaluation must provide pertinent information, statistics, and judgments that assist USAID and the Aga Khan Foundation (AKF) in learning what has been accomplished against the intended results of the Global Development Alliance (GDA) Agreement, including management.

C.3. BACKGROUND

This GDA was designed to support USAID's and AKF's mutual goals to strengthen regional stability by increasing the movement of people, goods, and economic and social services across the Tajik-Afghan border and laying the economic foundation for future movement.

This partnership between USAID and AKF is a five-year activity that began in October 2014 and ends in September 2019, with total projected funding of \$12.06 million. USAID's \$6.01 million is matched by \$6.05 million from AKF. USAID funds support economic and social development activities and private sector enterprises in Tajikistan. AKF funds mobilize investments in private sector enterprises and support economic and social development activities. Specifically, \$5.01 million of USAID's funds have been used to support social development activities with \$1.0 million of grants invested as a Mission Related Investment (MRI) by AKF in economic drivers in Tajikistan. The AKF portion consists of \$4.0 million mobilized for investments in private sector enterprises and support economic and social development activities. Specifically, \$5.01 million of USAID's funds have been used to support social development activities with \$1.0 million of grants invested as a Mission Related Investment (MRI) by AKF in economic drivers in Tajikistan. The AKF portion consists of \$4.0 million mobilized for investments in private sector enterprises and \$2.05 million contributed to support social development activities.

AKF, together with its sister agencies in the Aga Khan Development Network (AKDN) has been implementing the project through a multi-input area development (MIAD) strategy. Under the MIAD approach, AKF and their alliance partners have been working across the major sectors that influence quality of life: economic growth through enterprise development; household financial security; governance and civil society; health; and education. At the same time, AKF has made investments in private sector companies in Tajikistan, whose success helps to create jobs, promote regional trade and thereby stimulate the Tajik economy as a whole. A portion of the returns generated by these investments are intended to be placed in a trust fund-like mechanism that is dedicated to supporting social development activities along the Tajik-Afghan border for decades to come.

Activities are implemented in Southern Tajikistan along the border of Afghanistan in Khatlon Province and Gorno-Badakhshan Autonomous Oblast (GBAO). The project works in six districts in Khatlon (Jaihun, Panj, Farkhor, Hamadoni, Shamsiddin Shohin, and Kulob) and eight GBAO districts (Darvaz, Vanj, Rushan, Shughnon, Roshtqala, Ishkashim, Khorog, and Murghab) which together form Tajikistan's entire 810-mile-long border with Afghanistan.

C.4. PROJECT INTENT

The overarching objective of ESCoMIAD is to *improve quality of life for people living on the Tajik-Afghan border*, through two strategic objectives and focusing on rural development, education, health, tourism and enterprise development.

The first strategic objective is to *improve socioeconomic conditions for residents of the target areas*. This objective will be achieved through three social sector development intermediate results (IR):

- IR 1: Local governance practices improved through better relations between communities and local government
- IR 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises
- IR 3: Access to quality social services sustained

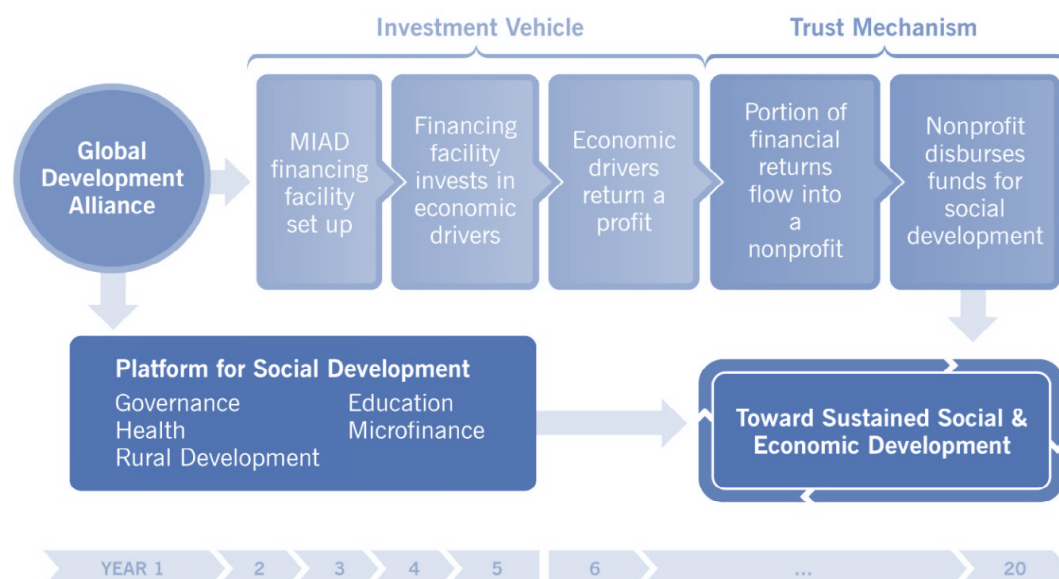
ESCoMIAD IRs, in turn, will be achieved through the following outcomes:

- Outcome 1.1: Level of community engagement with local government increased
- Outcome 2.1: Access to finance improved in the target area
- Outcome 2.2: Use of non-financial services increased
- Outcome 2.3: MSMEs strengthened through locally-driven capacity building
- Outcome 2.4: Access to energy improved
- Outcome 3.1: Children's learning outcomes improved
- Outcome 3.2: Access to quality health services for border populations sustained

The second strategic objective is to create a flexible, sustainable financing facility to fund private investment and social development activities for decades to come. This objective will be reached through two intermediate results:

- IR 4: Strategic investments made in businesses that generate profit
- IR 5: A trust fund-like mechanism established social development activities in the target areas

Partner agencies engaged under Strategic Objective I include: the University of Central Asia (UCA), Mountain Societies Development Support Program (MSDSP), Aga Khan Health Services (AKHS), First Microfinance Bank (FMFB), and Pamir Energy (PE). Partner agencies undertake work, as appropriate, under one or more of the result areas described above. The AKF, as the prime recipient of USAID funding, has management, coordination and oversight responsibilities for the project. They oversee the monitoring, evaluation, research, and learning agenda of the project.



Under Strategic Objective 2, AKF works with the First Microfinance Bank (FMFB), Aga Khan Fund for Economic Development (AKFED), and Mountain Societies Development Support Program (MSDSP) to create an appropriate portfolio of investments. AKF first hosts and then, if feasible and appropriate, spins off the trust fund-like mechanism that would be the beneficiary of a portion of the returns on investment. One hundred (100) percent of the returns on USAID's funding are given to social development programming, via the trust fund.

ESCoMIAD works in approximately 178 villages in Khatlon province and 393 villages (and Khorog, the administrative center) in Gorno-Badakhshan Autonomous Oblast (GBAO). AKDN's experience in grassroots poverty alleviation has demonstrated that community-based civil society structures are the bedrock of all area development. In GBAO, through the Mountain Societies MSDSP, the AKDN has built 466 Village Organizations (VOs) and 41 Social Unions for the Development of Village Organizations (SUDVOs)—federations of VOs created to help magnify the voice of communities at the district level and higher—into entities sustained by communities, through which individuals can work collectively with government to improve social services.

While AKF has much experience with developing village organizations in GBAO, it does not have any experience in most target districts of the project which are in Khatlon. ESCoMIAD has established 90 village organizations (VOs) in Khatlon where needed and support those that already exist. ESCoMIAD first helps VOs develop asset-based management plans, focusing on mobilizing and empowering village members to actively and sustainably participate in decision-making for local economic development. The project increases the capacity of villagers to identify development constraints, to recognize opportunities for economic development, to facilitate the development of income generating activities, and to attract needed services.

Throughout the project, 90 village organizations have been strengthened and empowered to act as community-based self-organizing and self-governing bodies. They have a broad focus in their role as facilitators of rural development and a specific focus on economic development issues and social inclusion of women, youth, and other marginalized groups.

C.5. EVALUATION PURPOSE

The purpose of the final evaluation of the ESCoMIAD activity is to determine how effective the program has been in *improving quality of life for people living on the Tajik-Afghan border* through the strategic objectives. USAID will use the results of this evaluation to inform implementation of ongoing and new activities. The evaluation is expected to provide pertinent information, statistics, and analysis of what has been accomplished against the intended results of the agreement, including any management, financial, and cost-efficiency findings. In summary, the evaluation will help USAID better understand its investment in rural development through community mobilization and development of private enterprises in Tajikistan and help focus and strengthen cooperation with AKF.

C.6. EVALUATION QUESTIONS

The evaluation will address the following key questions:

1. To what degree has the implementer met the Objective 1 and the 7 Outcomes as stated in the Collaborative Agreement?
2. To what degree has the implementer met the Objective 2 and established a sustainable and independent trust fund mechanism with the investment returns from FMFB?
3. Are there other avenues/approaches that need to be considered for greater impact? If yes, what are the recommended avenues/approaches?

C.7. DATA ANALYSIS METHODS

This evaluation will be qualitative in nature with some secondary, quantitative data analysis. Prior to the start of data collection, as part of the evaluation work plan, the Contractor will develop and present, for USAID review and approval, a data analysis plan; what procedures will be used to analyze qualitative data from key informant and other stakeholder interviews; and how the evaluation will weigh and integrate qualitative data from these sources with quantitative data from project performance monitoring records to reach conclusions about the effectiveness and efficiency of the ESCoMIAD Project in Tajikistan.

The Contractor will have flexibility in proposing the most appropriate methodology to accomplish the tasks outlined in the most efficient way. However, the Contractor will address the following:

Task 1: Desk review

The Contractor will conduct a desk review to provide a general overview of the current situation in Tajikistan, especially in GBAO and Khatlon regions, and will help identify areas that merit closer attention once the team begins its fieldwork. Reading materials will be available to the team prior to their arrival in Tajikistan. The Contractor will also review other relevant non-project related documents such as peer-review articles and other publications and incorporate the review findings into the data collection design and data analysis and interpretation.

The Contractor must consult a broad range of background documents apart from project documents provided by USAID/Central Asia. USAID and AKF will provide the Contractor with a package of briefing materials, including:

- USAID Central Asia Regional Development Cooperation Strategy (2015-2019)
- Tajikistan Feed the Future Multi-Year Strategy (2011-2015)
- ESCoMIAD work plans, 1-4 years of the project
- ESCoMIAD Annual Reports, 2015-2018, and 2019 (when available)
- ESCoMIAD Quarterly Reports, 2015-2018, and 2019 (when available)
- Feed the Future Tajikistan Baseline and Midline Survey Reports
- Government of Tajikistan National Development Strategy
- New USG Global Food Security Strategy (for context moving forward)
- USAID Tajikistan job diagnostic analysis
- USAID Tajikistan Feed the Future Gender Analyses
- ADB Tajikistan Country Gender Assessment
- Other documents as required

The Contractor must incorporate information obtained from the pre-field work desk review as well as information obtained from key informants and observations in the field in the final evaluation report.

Task 2: Draft description of overall methodology and work plan

In conjunction with USAID/Central Asia, the Contractor must develop a plan for conducting their fieldwork using information from the desk review and the Statement of Work (SOW). The work plan should clearly outline the methodological approach the team will use. The work plan must be submitted for review to the USAID/Central Asia COR for approval prior to arrival in country. The work plan must include a field work schedule, including a preliminary list of all proposed districts for travel and key organizations the Contractor plans to meet.

Task 3: Conduct field data collection

The in-country data collection will expand upon the analysis in the desk review. The tasks will include facilitated discussions through interviews, focus groups of sub-grantees/end-users, the Government of

Tajikistan, business associations, other private sector and certification entities and conduct field visits using other evaluation methods. The evaluation team should spend at least three weeks in-country to conduct the evaluation. The identification of key stakeholders and informants and the scheduling of in-person interviews/focus groups must be arranged in advance as much as possible to maximize efficient use of time while in the field. USAID/Central Asia will provide introductions and contact information to facilitate the data collection.

The Contractor will travel outside the capital to the districts as stated in the approved work plan to collect data and/or obtain information from ESCoMIAD's beneficiaries (e.g., male and female smallholder farmers, extension providers, district and community people and officials, etc.).

Travel will be made to six districts in Khatlon (Jaihun, Panj, Farkhor, Hamadoni, Shamsiddin Shohin, and Kulob) and eight districts in GBAO (Darvoz, Vanj, Rushon, Shughnon, Roshtqala, Ishkoshim, Khorog, and Murghob).

ANNEX 2: EVALUATION WORK PLAN

ESCoMIAD Evaluation Schedule						
~ August – November 2019 ~						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
Aug. 18	19 Review materials & prepare Work Plan Home	20 Review materials & prepare Work Plan Home	21 Review materials & prepare Work Plan Home	22 Conference call – USAID Home	23 Review materials & prepare Work Plan Home	24
25	26 Review materials & prepare Work Plan Home	27 Review materials & prepare Work Plan Home	28 Review materials & prepare Work Plan Home	29 Review materials & prepare Work Plan Home	30 Review materials & prepare Work Plan Home	31
Sept. 1	2	3 Submit Draft Evaluation Work Plan	4	5	6 Submit Final Work Plan	7
8	9 Travel to Tajikistan	10 Travel to Tajikistan	11 In-Brief with USAID KIIs with AKF Dushanbe	12 KIIs Dushanbe	13 KIIs Dushanbe	14
15 Team travel to Khatlon KIIs & SVs Bokhtar/Kulob	16 KIIs & FGDs Bokhtar, Jaihun, Panj	17 KIIs & FGDs Panj	18 KIIs & FGDs Farkhor	19 KIIs & FGDs Hamadoni	20 KIIs & FGDs Team travels to GBAO Kulob, Sh. Shohin, Darvoz	21 Team travels to GBAO SVs and FGD Vanj, Rushan
22	23 KIIs & FGDs Khorog	24 KIIs & FGDs Khorog	25 KIIs & FGDs Khorog	26 KIIs & FGDs Khorog, Murghab	27 KIIs & FGDs Khorog	28 Team travels back to Dushanbe

ESCoMIAD Evaluation Schedule						
~ August – November 2019 ~						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30 KII & FGD Dushanbe	Oct. 1 KII and SV Dushanbe	2 KII Prepare Out-Brief Presentation Dushanbe	3 KII Prepare Out-Brief Presentation Dushanbe	4 Out-Brief with USAID Out-Brief with AKF Dushanbe	5 Travel home
6	7 Prepare final report Home	8 Prepare final report Home	9 Prepare final report Home	10 Prepare final report Home	11 Prepare final report Home	12
13	14 Prepare final report Home	15 Prepare final report Home	16 Prepare final report Home	17 Prepare draft final report Home	18 Prepare draft final report	19
20	21 Prepare draft final report Home	22 Prepare draft final report Home	23 Prepare draft final report Home	24 Prepare draft final report Home	25 Submit Draft Evaluation Report to USAID	26
27	28	29	30	31	Nov. 1 USAID comments	2
3	4 Incorporate comments Home	5 Incorporate comments Home	6 Incorporate comments Home	7	8 Final revised report to USAID	9

ANNEX 3: EVALUATION DESIGN MATRIX

Evaluation Questions and Sub-Questions	Data Source	Data Collection Method & Sample Size	Data Analysis
EQ 1: To what degree has the implementer met Objective 1 and the seven outcomes as stated in the Collaborative Agreement?	ESCoMIAD documents: annual and quarterly reports, M&E data, assessments, studies, and surveys Datasets of beneficiaries USAID/Tajikistan staff ESCoMIAD and partner organization staff Other relevant data sources including national and local government ministries and agencies, international donor community, business and industry associations, CSOs ESCoMIAD beneficiaries in Khalton (five target districts) and GBAO (three out of seven target districts)	• Document search and review sourced from USAID and ESCoMIAD • Secondary data search and analysis • Feedback from KIIs with the donor and implementer • Feedback from KIIs at the national level with national authorities and international donor community • Feedback from KIIs in the regions with local authorities, business and industry associations, CSOs • FGDs with direct beneficiaries—how many, where, and when to be confirmed with ESCoMIAD • Survey among beneficiaries during FGDs • Site visits to selected direct beneficiaries (MDPs and SMEs)—subject to logistics	• Verification of ESCoMIAD M&E reporting • Analysis of ESCoMIAD and secondary data • Content analysis of KII and FGD meetings/notes • Analysis of findings resulting from the beneficiary survey • Synthesis and triangulation of data gathered to inform findings, conclusions, and recommendations for the Draft Evaluation Report
EQ 2: To what degree has the implementer met Objective 2 and established a sustainable and independent trust fund mechanism with the investment returns from FMFB?	ESCoMIAD documents: annual and quarterly reports, M&E data, assessments, studies, and surveys Datasets of beneficiaries USAID/Tajikistan ESCoMIAD and partner organizations Other relevant data sources including national and local government ministries and agencies, international donor community, business and industry associations, CSOs ESCoMIAD beneficiaries in Khalton (five target districts) and GBAO (three out of seven target districts)	• Document search and review sourced from USAID and ESCoMIAD • Secondary data search and analysis • Feedback from KIIs with the donor and implementer • Feedback from KIIs at the national level with national authorities and international donor community • Feedback from KIIs in the regions with local authorities, business and industry associations, CSOs • FGDs with direct beneficiaries—how many, where, and when to be confirmed with ESCoMIAD • Survey among beneficiaries during FGDs • Site visits to selected direct beneficiaries (MDPs and SMEs)—subject to logistics	• Verification of ESCoMIAD M&E reporting • Analysis of ESCoMIAD and secondary data • Content analysis of KIIs and FGD meetings/notes • Analysis of findings resulting from the beneficiary survey • Synthesis and triangulation of data gathered to inform findings, conclusions, and recommendations for the Draft Evaluation Report

Evaluation Questions and Sub-Questions	Data Source	Data Collection Method & Sample Size	Data Analysis
EQ 3: Are there other avenues/approaches that need to be considered for greater impact? If yes, what are the recommended avenues/approaches?	ESCoMIAD documents: annual and quarterly reports, M&E data, assessments, studies, and surveys USAID/Tajikistan ESCoMIAD and partner organizations Other relevant data sources including national and local government ministries and agencies, international donor community, business and industry associations, CSOs	• Document search and review sourced from USAID and ESCoMIAD • Secondary data search and analysis • Feedback from KIIs with the donor and implementer • Feedback from KIIs at the national level with national authorities and international donor community • Feedback from KIIs in the regions with local authorities, business and industry associations, CSOs • Site visits to selected direct beneficiaries (MDPs and SMEs)—subject to logistics	• Analysis of ESCoMIAD and secondary data • Content analysis of KIIs • Synthesis and triangulation of data gathered to inform findings, conclusions, and recommendations for the Draft Evaluation Report

ANNEX 4: LIST OF INTERVIEWS AND MEETINGS

List of KIIs

Date	Name	Position	Organization	Location
Sept. 11, 2019	Mr. Mirzo Qurbonov	USAID Development Program Specialist (COR for ESCoMIAD Evaluation)	USAID	Dushanbe
Sept. 11, 2019	Mr. Tojiddin Najmedinov	EG Project Management Specialist (AOR of ESCoMIAD Activity)	USAID	Dushanbe
Sept. 11, 2019	Ms. Malika Jurakulova	Gender Advisor	USAID	Dushanbe
Sept. 11, 2019	Mr. Amin Virani	Manager, ESCoMIAD GDA	AKF Taj	Dushanbe
	Mr. Shehzad Sewani	Consultant-MERL Agenda, ESCoMIAD GDA	AKF Taj	Dushanbe
Sept. 12, 2019	Mr. Kishwar Abdulalishoev	CEO	AKF Taj	Dushanbe
Sept. 12, 2019	Mr. Bakhtiyor Azizmamadov	General Manager, MSDSP	AKF Taj	Dushanbe
Sept. 12, 2019	Mr. Ghulomsho Lutfaliev	Technical Expert-Participatory Governance, MSDSP	AKF Taj	Dushanbe
Sept. 12, 2019	Mr. Khudoberdi Zuurbekov	Technical Expert-Financial Inclusion, MSDSP	AKF Taj	Dushanbe
Sept. 12, 2019	Mr. Yenten Lama	CEO	First MicroFinanceBank	Dushanbe
	Mr. Amid Tashrifbekov	Chief Banking Services Officer	First MicroFinanceBank	Dushanbe
	Mr. Farukh Khasanov	-	First MicroFinanceBank	Dushanbe
	TBD	-	First MicroFinanceBank	Dushanbe
	TBD	-	First MicroFinanceBank	Dushanbe
Sept. 13, 2019	Mr. Gulnoz Ibragimova	Head of Training Center	Association of Microfinance Organizations in Tajikistan	Dushanbe
Sept. 13, 2019	Mr. Shamiddin Shamsiddinov	Director	Tajikistan National NGO Association	Dushanbe
	Mr. Koshif Rajabekov	Civil Society Expert	AKF Taj	
Sept. 15, 2019	Mr. Jiyonkhon Zulifev	Regional Manager-Khatlon, MSDSP	AKF Taj	Khatlon
	TBD	-	AKF Taj	
	TBD	-	AKF Taj	
Sept. 16, 2019	Mr. Jamshed Nomozov	Director	Branch of Republican Institute for Professional Development in Education in Kulob	Khatlon
Sept. 17, 2019	Mr. Asaqolzoda Murodbek	Chairman	Jamoat Qumsangir, Rayon Jaihun	Khatlon

Date	Name	Position	Organization	Location
Sept. 18, 2019	Mr. Maruf Nurulloev	Chairman	Development and Community Relations, Rayon Panj	Khatlon
Sept. 18, 2019	Ms. Dilbar Talbova	Head	Department for Women and Families, Rayon Farkhor	Khatlon
Sept. 18, 2019	Mr. Nasriddinov Bahridin	Previously Chairman of MC Marghzor/Currently Head of Jamoat	-	
Sept. 18, 2019	Mr. Rakhmatilo Loubekov	-	FMFB-T – Kulob Branch – Payment Terminal, ATM	Khatlon
Sept. 19, 2019	Mr. Saidamir Valizoda	Editor, Rayon Newspaper	Formerly worked as Government Official in Rayon Hamdoni during ESCoMIAD implementation	Khatlon
Sept. 20, 2019	Mr. Saifiddin Abdurahmonov	Director	School #1	Khatlon
Sept. 20, 2019	Mr. Mahdullo Sidiqov	Methodologist	District Education Department, Shamsiddin Shohin	Khatlon
	Mr. Talabsho Salomatshoev	Methodologist	District Education Department, Shamsiddin Shohin	
Sept. 21, 2019	TBD	-	FMFB Operational Staff	Dushanbe
Sept. 24, 2019	Mr. Khujamyor Khumorikov	Regional Manager-GBAO	AKF Taj	GBAO
	Mr. Alisher Bakhtiyorov	Market Development Officer, MSDSP	AKF Taj	
Sept. 24, 2019	Mr. Umed Nosirzoda	Deputy Governor, GBAO	-	GBAO
Sept. 24, 2019	Mr. Khusravov Azam	Deputy Head of the Department for Economic Development and Trade at GBAO Hukumat	-	GBAO
Sept. 24, 2019	Ms. Rukhshod Oshurbekova	Director	MLO Rushdi Kuhiston	GBAO
Sept. 25, 2019	Ms. Mehrangez Mamadamonova	SMBM Program Graduate, UCA SPCE/Administrator, Bookkeeper	Restaurant	GBAO
	Mr. Farid Navbahorov	Director	Restaurant	
Sept. 25, 2019	Mr. Daler Qubodbekov	Project Coordinator	SMBM Program	GBAO
	Mr. Dilovar Butabekov	Deputy Director	UCA SPCE	

Date	Name	Position	Organization	Location
Sept. 25, 2019	Mr. Gulsha Jumakhonov	SMBM Instructor	UCA SPCE	GBAO
Sept. 25, 2019	Mr. Nazrishoev Umed	Project Coordinator	Cross-Border Health Program	GBAO
	Mr. Dzhamshedov Nekruz	eHealth/IT Manager	Cross-Border Health Program	
	Mr. Dorghabekov Alim	Senior Administrator	Cross-Border Health Program	
Sept. 25, 2019	Mr. Obid Zaynullobidin	First Secretary	Consulate General of Afghanistan in Khorog	GBAO
Sept. 25, 2019	Ms. Nazrimgul Neushova	Chief Specialist	Regional Department of Health	GBAO
Sept. 26, 2019	Mr. Asadsho Zoolshoev	Executive Director	PECTA	GBAO
	Mr. Mirzo Mirzoev	Communications Officer	PECTA	
Sept. 26, 2019	Mr. Devlokh Mirzoev	Head of GBAO	Tajikistan National Park	GBAO
	Mr. Munir Nazirov	Tourism Specialist		
Sept. 27, 2019	Mr. Jobir Mulamonov	Project Coordinator	IPD GBAO	GBAO
	Ms. Firuza Nazarkhudoeva	Head of M&E	IPD GBAO	
Sept. 27, 2019	Ms. Begim Yormamadova	Director	School #5, Khorog	GBAO
Sept. 27, 2019	Mr. Daler Jumaev	General Director	OJSC Pamir Energy	GBAO
	Mr. Amidkhonov Ofarid	Regional Projects Implementation Manager	OJSC Pamir Energy	GBAO
	Mr. Sodatshoev Anoibsho	Safety Measures and HR Director	OJSC Pamir Energy	GBAO
	Mr. Mirazorov Amid	Finance Director	OJSC Pamir Energy	GBAO
	Mr. Rahimov Amrikhon	Technical Director	OJSC Pamir Energy	GBAO
	Mr. Saidmamadov Gulhasan	Manager of Murghab Regional Energetic Complex	OJSC Pamir Energy	GBAO
	Mr. Shodibekov Alisher	Manager of Khorog Regional Energetic Complex	OJSC Pamir Energy	GBAO
	Mr. Hotamsho Khushqadamov	Director of Selling and Marketing Department	OJSC Pamir Energy	GBAO
Sept. 30, 2019	Mr. Najmiddin Gulomiddinov	Technical Expert-Economic Inclusion, MSDSP	AKF Taj	Dushanbe
Sept. 30, 2019	Ms. Walburga Roos	Country Director	Swiss Cooperation Office	Dushanbe
	Ms. Svetlana Jumaeva	Program Officer	Swiss Cooperation Office	Dushanbe
Oct. 1, 2019	Mr. Rozik Choshambiev	Country Director	Accelerate Prosperity	Dushanbe

Date	Name	Position	Organization	Location
Oct. 1, 2019	Ms. Elizabeth Grant	Director, Programs and Partnerships	AKF USA	Dushanbe
Oct. 2, 2019	TBD	-	UNDP	Dushanbe
Oct. 3, 2019	Mr. Marc Theuss	Director, Quality of Life	AKDN	Dushanbe
Oct. 3, 2019	Mr. Hideki Tanabe	Representative	JICA Tjk	Dushanbe
Oct. 3, 2019	Ms. Naomi Abe	Project Design Specialist	JICA Tjk	Dushanbe
Oct. 3, 2019	Mr. Wulf-Hendrik	Project Director, Towards Rural Inclusive Growth and Economic Resilience	GiZ	Dushanbe
Oct. 3, 2019	Mr. Mark Doyle	AOR of ESCoMIAD (2016-2018)	USAID	Dushanbe
Oct. 10, 2019	Mr. Stefano Ellero	Head of Development Cooperation	EU Delegation in Tajikistan	Dushanbe

List of FGDs

FGD #1:

Location: Jaihun District

Date: Sept. 16, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Mirzoev, Q.	Chairman of MC Rudaki	M	55
2	Idiev, Z.	Deputy Chairman of Qumsangir jamoat	M	36
3	Aripova, R.	Member of Council of MC Qumsangir	F	25
4	Sodiqov, A.	Chairman of MC Juibor-2	M	60
5	Salohidinov, Z.	Chairman of MC Javonon	M	67
6	Mashrapov, H.	Chairman of MC Qumsangir	M	46
7	Podabonov, Q.	Chairman of MC Pakhtakor	M	59
8	Fozilova, S.	Chairperson of Women at MC Qumsangir	F	61
9	Qurbonova, N.	Chairperson of Women at MC Rudaki	F	58
10	Jalilova, K.	Chairperson of Women at MC Juibor-2	F	55
11	Kholova, S.	Chairperson of Women at MC Pakhtakor	F	52
12	Shoev, Z.	Member of Council of MC Qumsangir	M	56
13	Salomova, S.	Member of Council of MC Juibor-2	F	64

FGD #2

Location: Jaihun district

Date: Sept. 16, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Nazarkhudoev, N.	CBSG Facilitator	M	40
2	Bulbulova, I.	Head of CBSG Sakhi	F	35
3	Dostonbueva, N.	Member of CBSG Sakhi	F	83
4	Naghzibekova, Q.	Member of CBSG Sakhi	F	62
5	Navruzmamadova, M.	Member of CBSG Sakhi	F	61
6	Sulaymonova, G.	Member of CBSG Vahdat	F	46
7	Nazarova, M.	Member of CIG Vahdat	F	51
8	Navruzmamadova, I.	Member of CIG Sakhi	F	54
9	Murodova, L.	Head of CIG Vahdat	F	54
10	Chinorova, H.	Cashier of CIG Vahdat	F	54

FGD #3

Location: Panj district

Date: Sept. 17, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Sherova, H.	Head of CBSG Halima	F	30
2	Asoeva, F.	Head of CIG Halima	F	58
3	Sherova, J.	Member of CIG Halima	F	38
4	Umarova, M.	Member of CIG Halima	F	60
5	Ibragimova, S.	Member of CBSG Halima	F	30
6	Azizova T.	Head of CBSG Barakat	F	49
7	Majidova S.	Member of CBSG Barakat	F	54
8	Orzueva S.	Member of CBSG Barakat	F	61
9	Khisrapova S.	Head of CBSG Madadgor	F	30
10	Davlatova S.	Member of CBSG Madadgor	F	36
11	Nazrieva S.	Member of CBSG Halima	F	35

FGD #4

Location: Panj District

Date: Sept. 17, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Mirzoeva, H.	Chairperson of Women at MC Dehi Mullo	F	57
2	Davlatova, S.	Member of Council of MC Pakhtakor bolo	F	61
3	Sirojova, N.	Chairperson of Women at MC Mehrgon	F	47
4	Nazarova, S.	Secretary of MC Mehrgon	F	48
5	Haitova, T.	Member of Council of MC Mehrgon	F	49
6	Rahimova, Z.	Member of Council of MC Dehi Mullo	F	39
7	Hagnazarova, M.	Chairperson of Women at MC Mehrgon	F	45
8	Navruzov, Z.	Chairman of MC Dehi Mullo	M	56
9	Khojaev, S.	Chairman of MC Mehrgon	M	64
10	Odinaev, S.	Member of Council of MC Mehrgon	M	66
11	Navruzov, A.	Deputy Chairman of MC Dehi Mullo	M	55
12	Davlatov, U.	Chairman of MC Pakhtakor bolo	M	56

FGD #5

Location: Farkhor district

Date: Sept. 18, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Tashrifov S.	Chairman of MC Sayora	M	61
2	Gulakov S.	Member of Council of MC Sayora	M	57
3	Qurbonali A.	Member of Council of MC Sayora	M	43
4	Nazarova H.	Chairperson of Women at MC Sayora	F	48
5	Safarov I.	Member of Council of MC Marghzor	M	48
6	Nasriddinov B.	Chairman of MC Marghzor	M	48
7	Alamurodova D.	Chairperson of Women at MC Marghzor	F	49
8	Sharipova Q.	Chairperson of Women at MC Nuri Sharq	F	44
9	Mahmadaminova B.	Member of Council of MC Nuri Sharq	F	38
10	Jumaeva L.	Member of Council of MC Nuri Sharq	F	43

FGD #6

Location: Farkhor district

Date: Sept. 18, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Nazarova, Z.	Head of CBSG Toji davlat	F	52
2	Yuldosheva, B.	Cashier of CBSG Toji davlat	F	57
3	Jumaeva, S.	Cashier of CBSG Toji davlat	F	50
4	Talbova, G.	Member of CBSG Toji davlat	F	47
5	Umarova, S.	Member of CBSG Toji davlat	F	38
6	Mirzomatova, M.	Head of CBSG Khazina	F	58
7	Nazarova, R.	Secretary of CBSG Khazina	F	51
8	Najmiddinova, G.	Member of CBSG Khazina	F	38
9	Abdulvohidova, O.	Member of CBSG Khazina	F	56
10	Safarova, M.	Member of CBSG Khazina	F	59

FGD #7

Location: Hamadoni district

Date: Sept. 19, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Umarov, S.	Bookkeeper of MC Tudaboyon	M	52
2	Saidov, Yo.	Chairman of MC Tudaboyon	M	29
3	Khojaev, A.	Chairman of MC Mehrvari bolo	M	52
4	Saidnizomiddinova, R.	Chairperson of Women at MC Tudaboyon	F	48
5	Odinaev, D.	Member of Council of MC Tudaboyon	M	59
6	Tashripov, V.	Member of Council of MC Tudaboyon	M	58
7	Kenjaeva, S.	Chairperson of Women at MC Tugul	F	56
8	Rasulova, S.	Chairperson of Women at MC Mehrvari bolo	F	59
9	Ashurmadova, M.	Member of Council of MC Mehrvari bolo	F	32
10	Abdurahmonova, F.	Member of Council of MC Tudaboyon	F	48
11	Rahmonov, S.	Chairman of MC Tugul	M	56

FGD #8

Location: Hamadoni district

Date: Sept. 19, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Odinaeva, I.	Head of CIG Somon	F	51
2	Kholova, M.	Head of CBSG Somon	F	40
3	Sobirova, B.	Member of CBSG Somon	F	60
4	Nabieva, M.	Keyholder of CBSG Somon	F	50
5	Karimova, B.	Keyholder of CBSG Somon	F	54
6	Taghoeva, B.	Member of CBSG Ganjina	F	58
7	Mansurova, Z.	Member of CBSG Ganjina	F	51
8	Davlatova, G.	Keyholder of CBSG Ganjina	F	51
9	Samadova, S.	Member of CBSG Ganjina	F	65
10	Sheralieva, O.	Member of CBSG Ganjina	F	54

FGD #9

Location: Shamsiddin Shohin district

Date: Sept. 20, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Valiev, R.	Head of Methodical Union of Primary Grades	M	-
2	Nazriev, R.	Head of Methodical Union of English Language	M	-
3	Mirzoeva, S.	Head of Methodical Union of History and Law	F	-
4	Mirzoev, S.	Head of Methodical Union of Native Language and Literary	M	-
5	Sidiqov, N.	Head of Methodical Union of Russian Language	M	-
6	Nabiev, D.	Head of Methodical Union of Chemistry, Biology, and Geology	M	-
7	Fazilai, K.	Teacher of Geography	F	-
8	Mavlonova, Z.	Teacher of Primary Grades	F	-
9	Boboeva, N.	Teacher of Primary Grades	F	-
10	Asibova, Q.	Teacher of Primary Grades	F	-
11	Amolloev, Z.	Deputy Director	M	-
12	Boboev, D.	Deputy Director	M	-
13	Davlatshoeva, N.	Teacher of Russian Language	F	-

FGD #10

Location: Shamsiddin Shohin district (Secondary school #1)

Date: Sept. 20, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Davlatmoi, K.	Student	F	-
2	Shamszoda, J.	Student	M	-
3	Jononai, Q.	Student	F	-
4	Qurbonova, M.	Student	F	-
5	Qurbonova, M.	Student	F	-
6	Mazorieva, S.	Student	F	-
7	Haydari, H.	Student	M	-
8	Tojidini, Q.	Student	M	-
9	Ehsoni, Z.	Student	M	-
10	Bibiasmoi, Q.	Student	F	-
11	Yusufi, D.	Student	F	-

FGD #11

Location: Vanj district

Date: Sept. 20, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Bachabekov, A.	Chairman of SUDVO	M	43
2	Bandaikhudoev, A.	Chairman of VO Dashtak	M	66
3	Khushov, N.	Member of VO Dashtak	M	24
4	Rahmatulloev, F.	Member of VO Dashtak	M	23
5	Nazrishoev, A	Chairman of Vodkhud jamoat	M	54
6	Davlatov, Z.	Member of VO Lakhsh	M	55
7	Iskandarov, Z.	Member of SUDVO	M	51
8	Qironova, H.	Member of VO Dashtak	F	46
9	Qosimova, O.	Member of VO Lugad	F	50
10	Davlatova, M.	Member of VO Uzbay	F	47
11	Dorobova, G.	Member of VO Vravz	F	68

FGD #12

Location: Khorog city (MLO Rushdi Kuhiston)

Date: Sept. 23, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Shoimbekova, Qimatgul	Entrepreneur	F	41
2	Amidshoeva, Sayora	Entrepreneur	F	49
3	Aydarbekov, Azim	Entrepreneur	M	50
4	Iqbolshoeva, Zebiniso	Entrepreneur	F	63
5	Surobov, Shogul	Entrepreneur	M	61
6	Nazakhudoev, Yusuf	Entrepreneur	M	46
7	Khuromonov, Mizrobsho	Farmer	M	54
8	Tutishoeva, Basgul	Entrepreneur	F	40
9	Saidyominova, Nazarbegim	Entrepreneur	F	59
10	Orzumamadov, Mamadamir	Entrepreneur	M	60

FGD #13

Location: Khorog city (SMBM Program)

Date: Sept. 24, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Donayorova, Firuza	(Confectionary) + Cashier	F	27
2	Farhodov, Mahmud	Entrepreneur – Director	M	45
3	Davlatbekov, Muslim	Entrepreneur	M	41
4	Qubodbekov, Nekusho	Entrepreneur	M	24
5	Berdov, Iftikhor	Entrepreneur (VO)	M	24
6	Nurmadshoev, Khushruz	Entrepreneur	M	36
7	Simakov, Khursand	Entrepreneur (Tour company)	M	24
8	Saidasanov, Etibor	Entrepreneur	M	33
9	Bobjonov, Dilbar	Entrepreneur	M	35
10	Rahmatulloeva, Chamanoro	Entrepreneur	F	23

FGD #14

Location: Khorog city (AKMC AKHS)

Date: Sept. 25, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Shabozbekov, Farhod	Chief of Traumatology Unit	M	58
2	Muzafarov, Nekusho	Chief of General Surgery Unit	M	52
3	Nazaramonov, Malik	Intensivist	M	51
4	Gulayozov, Mahmadbek	ENT Specialist	M	67
5	Shofozilov, Shoqambar	Intensivist	M	56

FGD #15

Location: Khorog city (Accelerate Prosperity)

Date: Sept. 25, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Khojonov, V.	Entrepreneur	M	28
2	Rashidbekov, S.	Entrepreneur	M	30
3	Bobov, M.	Entrepreneur	M	32
4	Dilyobova, N.	Entrepreneur	F	40
5	Saradbekov, S.	Entrepreneur	M	45
6	Shoniyozov, B.	Entrepreneur	M	37
7	Vatanbekova, N.	Entrepreneur	F	35
8	Mazambekov, T.	Entrepreneur	M	52

FGD #16

Location: Khorog city (PECTA)

Date: Sept. 26, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Shokandarova, Safina	PECTA	F	25
2	Shakarmamadova, Furugh	PECTA	F	25
3	Imomkulov, Firdavs	PECTA	M	27
4	Kadamshoev, Manuchehr	Badakhshon Travel	M	42
5	Shekhova, Madina	National Park	F	30
6	Bakhtiyorova, Diloru	National Park	F	21
7	Sherdzhonov, Najmiddin	National Park	M	46
8	Ilolov, Saidaziz	Pamir Lodge	M	44
9	Mirzoev, Mirzo	Communication Officer, PECTA	M	27

FGD #17

Location: Khorog city (Primary and Secondary Teachers)

Date: Sept. 27, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Khaybarov, Amin	Teacher of biology	M	21
2	Amirbekova, Tamanno	Teacher of mathematics	F	44
3	Mirzoiolova, Amonsulton	Teacher of mathematics	F	57
4	Nazirov, Abdullo	Teacher of Russian language	M	58
5	Fezakova, Abiba	Teacher of Russian language	F	59
6	Boynazarzoda, Mayram	Teacher of chemistry	F	34
7	Khushnazarova, Munira	Teacher of geography	F	30
8	Kukambekova, Munira	Teacher of Tajik language and literature	F	47
9	Guldarboghova, Chilla	Teacher of Tajik language and literature	F	35
10	Saydmurodova, Soro	Teacher of primary grades	F	42

FGD #18

Location: Khorog city (Students, School #5)

Date: Sept. 27, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Tavakalova, Davlatbegim	Grade 9b	F	15
2	Kilichbekova, Sayora	Grade 9a	F	15
3	Bakhtaliev, Mavluda	Grade 10a	F	16
4	Mirmastova, Sarvinoz	Grade 10a	F	16
5	Sarvinozi, A.	Grade 11a	F	17
6	Saidibroimova, Munisa	Grade 10b	F	16
7	Yormamadov, Samson	Grade 11a	M	16
8	Aqdodbekov, Jasur	Grade 11b	M	17
9	Mulkamonov, Nizor	Grade 9b	M	15
10	Mirzoazizova, Ziyoratmo	Grade 10b	F	16

FGD #19

Location: Dushanbe (FMFB Loan Recipients)

Date: Sept. 30, 2019

No.	Participant's Name	Role or Title	Gender (M/F)	Age (Years)
1	Mavlonazarov, M.	Director	M	37
2	Zuhurov, N.	Director	M	46
3	Mutsimov, Sh.	Director	M	39
4	Rozizov, Kh.	Director	M	42

List of SVs

Date	Name	Position	Organization	Location
Sept. 15, 2019	Mr. Sakhobidin Aizov	Loan Recipient 1 – Wholesale Spare Auto Parts	FMFB-T	Khatlon
Sept. 15, 2019	Mr. Farukh Sultanov	Loan Recipient 2 – Construction Material Vendor	FMFB-T	Khatlon
Sept. 17, 2019	Ms. Umarkhuza Dastlatova	-	MC Pakhtakor – MDP – Cotton Processing Workshop	Khatlon
Sept. 17, 2019	Ms. Murodova Lola	Head of CIG Vahdat	CIG Vahdat – Bread Baking Operation	Khatlon
	Ms. Chinorova Husnibonu	Cashier of CIG Vahdat		
	Ms. Nazarova Gultan	Member of CIG Vahdat		
	Ms. Rajabova Niso	Member of CIG Vahdat		
	Ms. Saidnazarova Zuhro	Member of CIG Vahdat		
Sept. 17, 2019	Mr. Abdukarin Muzafarov	-	AP – Investment – Lemon Greenhouses	Khatlon
Sept. 18, 2019	Ms. Asoeva Fotima	Head of CIG Halima	CIG Halima – Milk Collection Point	Khatlon
	Ms. Sherova Halima	Member of CIG Halima		
	Ms. Sherova Jamila	Member of CIG Halima		
	Ms. Umarova Manzar	Member of CIG Halima		
	Mr. Muzafarov Abdukarim	Chief Technologist of Milk Processing Workshop		
Sept. 18, 2019	Mr. Davlatov Umarkhuja	Chairman of MC Pakhtakor bolo	MC Pakhtakor Bolo – MDP – Motor Scooters	Khatlon
	Mr. Yaqubov Rozibek	Member of Council of MC Pakhtakor bolo		
	Mr. Rahimov Safar	Deputy Chairman of MC Pakhtakor bolo		
	Mr. Aliev Azim	Member of Council of MC Pakhtakor bolo		
	Mr. Sharifov Shafi	Member of Council of MC Pakhtakor bolo		
Sept. 18, 2019	Ms. Nazarova Zulfiya	Head of CIG Toji davlat	CIG Toji Davlat – Confectionary Workshop	Khatlon
Sept. 18, 2019	Ms. Yuldosheva Barchinoy	Member of CIG Toji davlat		
Sept. 18, 2019	Ms. Talbova Gulnigor	Member of CIG Toji davlat		
Sept. 18, 2019	Mr. Bushtaev Ugulbo	-	MC Margzhor – MDP – Mini-Tractor	Khatlon
Sept. 19, 2019	Mr. Odinaev Yorahmad	Flourmill Operator in Tughul village	MC Tugul – MDP – Wheat Processing Workshop	Khatlon
Sept. 19, 2019	Mr. Tashripov Vali	Deputy Chairman of MC Tughul		
Sept. 19, 2019	Mr. Fayzulloev Abdurahim	Member of Council of MC Tughul		
Sept. 19, 2019	Mr. Odinaev Davlat	Member of Council of MC Tughul		
Sept. 19, 2019	Mr. Sharif Safarov	Manager	Lead Firm – Agro-Inputs Shop	Khatlon
Sept. 20, 2019	Mr. Yorokhmiod Odinosov	-	AP – Investment – Pomegranate Orchard	Khatlon

Date	Name	Position	Organization	Location
Sept. 20, 2019	Mr. Madat Nazriev	Manager, Pamir Welcome Center and Rest-Stop in Darvaz	Pamir Welcome Center and Rest-Stop in Darvaz	Khatlon
Sept. 22, 2019	Mr. Davlatmo Imatmoev	Head of SUDVO Vanj	CIG Simrav – Juice Production	GBAO
	Mr. Khumnamo Balaev	Head of CIG Simrav		
	Ms. Nurit Imatmoeva	CIG member		
	Ms. Onin Toymastova	CIG member		
	Ms. Zhyrinmo Tezakovatova	CIG member		
	Ms. Kurtniko Samadova	CIG member		
	Ms. Aziza Berdsheva	CIG member		
	Ms. Zaynura Nurakova	CIG member		
	Ms. Muzifa Zhayratshova	CIG member		
	Ms. Zholiba Lundishkova	CIG member		
	Ms. Bunaeva Kironova	CIG member		
Sept. 22, 2019	Ms. Zubayda Akhismbekova	Head of CIG Ganji Badakhshan	CIG Ganji Badakhshan – Fruit Collection	GBAO
Sept. 22, 2019	Ms. Avazbekova Gulsara	Head of CIG Dinara	CIG Dinara – Confectionary Shop	GBAO
	Ms. Navjuvonova Mayram	Member of CIG Dinara		
	Mr. Nazariy Akram	Temporary worker		
Sept. 24, 2019	Ms. Yakhshibekova Zubayda	Head of CIG Nazir (now Private Entrepreneur)	CIG Nazir – Bread Bakery	GBAO
	Mr. Yakhshibekov Jafar	Bookkeeper		
	Mr. Rizoliev Ghulomsho	Supplier of raw products		
Sept. 24, 2019	Mr. Zohir Shomusalamov	SMBM Program Graduate	Mobile Travel Café	GBAO
Sept. 25, 2019	Ms. Mehrangez Mamadamonova	SMBM Program Graduate, UCA SPCE/Administrator, Bookkeeper	Restaurant	GBAO
	Mr. Farid Navbahorov	Director	Restaurant	
Sept. 25, 2019	Ms. Favziya Shonazmieva	SMBM Graduate, UCA SPCE	Early Childhood Development Center	GBAO
Sept. 26, 2019	Mr. Sabzaliev Shahtut	Manager of Pamir Welcome Center	Pamir Welcome Center in Bulunkul	GBAO
	Mr. Mabatqadamov Kholiqdod	Ranger		
Sept. 27, 2019	Mr. Davronshoev Razoq	Call Center Manager	Pamir Energy Call Center	GBAO

ANNEX 5: LIST OF DOCUMENTS REVIEWED

Agreement and Modification

Collaboration Agreement No. AID-176-A-14- 00009-00

Grant and Cooperative Agreement No. AID-176-A-14- 00009 dd 16.01.2018

Strategies

Regional Development Cooperation Strategy FY2015-FY2019, May 29, 2014

National Development Strategy of the republic of Tajikistan for the period up to 2030, Dushanbe 2016

Tajikistan: FY 2011–2015 Multi-Year Strategy, March 2, 2012

Strategic Framework for Jobs: Job analysis for Tajikistan, 2017

Tajikistan Country Gender Assessment by Asian Development Bank, 2016

Annual Reports

Annual Report. Reporting Period: October 1, 2014 – September 30, 2015

Annual Report. Reporting Period: October 1, 2015 – September 30, 2016

Annual Report. Reporting Period: October 1, 2016 – September 30, 2017

Annual Report. Reporting Period: October 1, 2017– September 30, 2018

ESCoMIAD - Performance Indicator Matrix for Y1, Y2, Y3, Y4

Annex 2 - Accelerate Prosperity - IPS-related Investments: January 2017 - June 2018

Federal Financial Reports

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.09.2018

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.09.2015

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.09.2016

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.09.2017

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.09.2018

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 31.12.2018

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 31.03.2019

Federal Financial Report USAID71 (Donor Report) period from 01.10.2014 to 30.06.2019

Gender Analysis

Gender Analysis for Feed the Future Project Activity Document: Tajikistan. October 14, 2013

M&E Plan

Activity Monitoring and Evaluation Plan (AMEP). Economic and Social Connections: A Multi-Input Area Development Financing Facility for Tajikistan; December 12, 2014

Annex 1 - AMEP Performance Indicator Matrix - Year 1 and Year 3

Annex 2- ESCoMIAD GDA – Results Framework

Quarterly reports

2015

Annex 1 - List of 90 communities in Khatlon under ESCoMIAD

Quarterly Report #1. Reporting Period: October 1, 2014 – December 31, 2014

SMBM promotional brochure Q4 2014

Quarterly Report #2. Reporting Period: January 1, 2015 – March 31, 2015

Quarterly Report #3. Reporting Period: April 1, 2015 - June 30, 2015

Baseline study of potential Mahalla committees in new MSDSP target districts in Khatlon province, Final Report June 2015

Annual Report. Reporting Period: October 1, 2014 – September 30, 2015

Annex 1 - AMEP Performance Indicator Matrix - Year One
Thirty-Day Inception Report. Reporting Period: October 1, 2014 –October 30, 2014

2016

Quarterly Report #5. Reporting Period: October 1, 2015 – December 31, 2015
Quarterly Report #6. Reporting Period: January 1, 2016 – March 31, 2016
Quarterly Report #7. Reporting Period: April 1, 2016 - June 30, 2016
Education Baseline Study Report of the ESCoMIAD-Tajikistan Strategy, May 2015
Monitoring Report on RP and ECoP Implementation April 2016, Institute for Professional Development in GBAO

2017

Quarterly Report. Reporting Period: October 1, 2016 – December 31, 2016
Approval Request for Economic Driver Component: Match Documentation, December 16, 2016
Economic Driver Component Match: Aga Khan Found for Economic Development S.A. Investment in the First Micro Finance Bank Tajikistan, December 1, 2016
Annex 1 - Reflection, Solutions and Coordination (RSC): an approach to collective action for effective implementation, Concept Note November 25, 2016
Annex 2 - Report on RSC for Mobile Financial Services, December 9, 2016
Annex 3 - FMFB-T Investment - USAID Contribution December 31, 2016
Annex 4 - ESCoMIAD Blog 1: Building Local Capacity for Self-Governance
Annex 5 - ESCoMIAD Blog 2: Savings Groups Build Local Capacity for Financial Governance
Annex 6 - Success Story 4. Learning from Failure: An Aspiring Entrepreneur's Journey Begins
Annex 7 - Success Story 5. The Surgery that Gave a Child her Future Back
Annex 8 - Success Story 6. Women Entrepreneurs- Working Together
Annex 9 - Success Story 7. Tajik Health Expertise Saving Afghan Lives
Annex 10 - Success Story 8. Savings to Promote Women's Empowerment
Quarterly Report. Reporting Period: January 1, 2017 – March 31, 2017 and Annex 1 - RSC on Mahalla Committees, Session Report February 23, 2017
Quarterly Report. Reporting Period: April 1, 2017 - June 30, 2017
Annex 2 - Success Story. High fashion leading to high impact (Ms. Dilangez Asanalishoeva)
Annex 3 - Success Story. From problem to dream to reality (Ms. Favziya Shonazmieva)
Annex 4 - Success Story. Mentorship: A Network of Hospitality (Mr. Nazarbek Ashurov and Mr. Jeenali Mamutov)
Annex 5 - Success Story. Mentoring for Sweet Success (Ms. Chamangul Murodalieva)

2018

Quarterly Report. Reporting Period: October 1, 2017– December 31, 2017
Quarterly Report. Reporting Period: January 1, 2018 – March 31, 2018
Quarterly Report. Reporting Period: April 1, 2018 - June 30, 2018
Annex 2 - Accelerate Prosperity - IPS-related Investments: January 2017 - June 2018
Revised Quarterly Reports July 31, 2018

2019

Quarterly Report. Reporting Period: October 1, 2018– December 31, 2018
Quarterly Report. Reporting Period: January 1, 2019 – March 31, 2019
An Escomiad project story: Together We Save: How Savings Groups Invest in Women
An Escomiad project story: Rukhshod's Story
Quarterly Report. Reporting Period: April 1, 2019 - June 30, 2019

Annex I - Press Ujjet.org: Travelling News from and for tourism lovers “Le Tadjikistan s’ouvre aux touristes belges”, June 19

Work Plans

Year Five Program Work Plan October 1, 2018 – September 30, 2019, Submitted: September 11, 2018

Year Four Program Work Plan October 1, 2017 – September 30, 2018, Submitted: September 28, 2017

Year Three Program Work Plan October 1, 2016 – September 30, 2017, Submitted: September 29, 2016

Year Two Program Work Plan October 1, 2015 – September 30, 2016, Submitted September 10, 2015

Year One Program Plan October 1, 2014 – September 30, 2015, Submitted 13 January 2014

Implementation Plan Gantt Chart: Multi-Input Area Development Global Development Alliance (MIAD GDA)

Data Sets

Community Mobilization – MCs and MDPs, CBSGs, CIGs (MSDSP)

Cross-Border Health Program (AKHS)

Education (IPD GBAO)

USAID Indirect Cost Rate Guide for Non-Profit Organizations

<https://www.usaid.gov/work-usaid/resources-for-partners/indirect-cost-rate-guide-non-profit-organizations>

ANNEX 6: DATA COLLECTION TOOLS

GENERAL KEY INFORMANT INTERVIEWS GUIDE

The Interviewer should read the following consent script prior to the start of each interview:

Introduction and Purpose of the Study

Hello. My name is _____. This is my team [introduce note-taker(s) and team members in room]. We are here to do an independent evaluation of the Multi-Input Area Development Financing Facility (ESCoMIAD) which is funded by USAID and AKF. We are here to find out whether the project is improving the quality of life for people living on the Tajik-Afghan border.

Description of Study Procedures

If you agree to be interviewed, you will be asked to share your experiences with and views about the ESCoMIAD. During our conversation we would like to take notes of the conversation. The notes are to make sure that the evaluators have heard and understood what you share with us today. Your ideas, together with other data, will be used to produce a report. This report will be presented to USAID and made available on the Internet. Your name will not be included in the report, but the ideas you share might be. Our discussion today will take 60-90 minutes.

Confidentiality

The notes are strictly confidential. Only the ET will listen to this recording or read the notes. The recordings and the notes will be kept in a secure location and all electronic information will be coded and secured. The recordings and notes will be destroyed after the project is completed. Your privacy will be protected; we will not include any information in any report that would make it possible to identify you.

Risks/Discomforts of Participating in this Study

We have not identified any risks/discomforts of participating in this study, but you can also decline to answer any of my questions should they make you uncomfortable. If you do so, I will move on to the next question.

Benefits of Participating in this Study

There is no direct benefit to you for being in this study, but we hope that the results of our study will help improve the ESCoMIAD and the services it provides. You will receive no compensation for participating in this interview.

Right to Refuse or Withdraw

The decision to participate in this study is entirely up to you. You may refuse to take part in the study at any time without affecting your relationship with the ET or the ESCoMIAD. As mentioned, you have the right not to answer any single question, as well as to withdraw from the discussion at any point. You will not be penalized if you choose to not answer or withdraw from this discussion. You will indicate if the information you have provided up to the time of withdrawal can be retained and analyzed, or if you prefer that this information is destroyed or removed from analysis.

Right to Ask Questions and Report Concerns

You have the right to ask questions about this research study and to have those questions answered by me before, during or after the research. Do you have questions for me at this time?

If you have any further questions about the study feel free to contact [Tajikistan-based Evaluation POC] at [EMAIL] or by telephone at [PHONE NUMBER]. If you have any other concerns about your rights as a research participant that have not been answered by the investigators, you may contact the ME&A

Program Manager via email at adow@engl.com. We will provide this information to you on a piece of paper.

Consent

Do you agree to participate in this study?

General Interview Guide			
Name of Interviewee(s):			
Organization:			
Position:			
Location:			
Category of stakeholders:		☐ USAID ☐ AKF ☐ Alliance partners ☐ International donor community ☐ Local Authorities ☐ Business and Industry Associations ☐ Local CSOs	
Date of Interview:			
Name of Interviewer:			
Introduction		Please describe your role/involvement with the ESCoMIAD (length of time, responsibilities, nature of interactions, etc.).	
No	Key Question	Probes	Answers
Validity of design (only for USAID/ESCoMIAD and Partner Alliance)			
1	How the project was developed? By whom? How ESCoMIAD is different from other AKF projects?	• Uniqueness and additionality of ESCoMIAD • Complementarity of ESCoMIAD with other donor interventions in Tajikistan • Selection of partners • Value of GDA • Modalities/approaches used under different IRs • Consultation with key stakeholders	
2	Do you consider the project design logical and coherent? Why/why not?		
3	Do its indicators measure their intended results and produce information that enables performance monitoring of ESCoMIAD's intended results? Why/ why not?		

Relevance (all)			
4	What are the specific needs of each stakeholder group? Do the project strategies adequately address these needs? Was a sufficient degree of flexibility embedded in project design in order to rapidly respond to emerging needs (e.g., mobilize/divert/reallocate resources)?	Major challenges facing the private sector development in Tajikistan	
Effectiveness (all)			
5	Has the project been able to meet its established targets under each SO? Why / why not?	- Factors crucial for the achievements and/or failures - Major challenges and obstacles	
6	In your opinion, what project component is the most/least successful? Explain	- IR 1: Local Governance Practices - IR 2: Utilization of Economic Opportunities for MSMEs - IR 3: Access to Quality Social Services - IR 4: Strategic Investments in Businesses - IR 5: Trust Fund - What evidence exists to demonstrate effectiveness?	
7	How have gender issues and discrimination (including disabilities) been taken into account during the implementation?		
8	Are there any unintended results of the project identified or perceived?		
Efficiency (only for USAID/ESCoMIAD and Partner Alliance)			
9	Have project resources been used efficiently to achieve project outcomes? Are there any more efficient and equally effective alternatives?	- Sufficiency of funding - Budget utilization rate per SO and year - Most/least cost-effective components	
Effectiveness of management arrangements (only for USAID/ESCoMIAD and Partner Alliance)			
10	Is the management and governance structure of ESCoMIAD enabling an efficient implementation of the project?	- Strengths - Weaknesses - GDA (Global Development Alliance) Partnership Framework	

11	How has the project managed its: (i) monitoring and reporting?; (ii) internal and external communication?; and, (iii) collaboration and coordination?	• Performance of Alliance partners • Satisfaction with the level of collaboration and coordination between AKF and Alliance partners/AKF and USAID • Level and areas of cooperation with other donors • Cooperation with national authorities • Cooperation with local authorities • Visibility of ESCoMIAD • Approach to M&E used by AKF and Alliance partners	
Sustainability (all)			
12	Which ESCoMIAD's activities are most/least sustainable under each SO? Why /why not?	• Aspects of the project which are particularly important to be sustained • Exit strategy of the project • Ownership of project's results • Replication of project's modalities/approaches by other donors	
Lessons learned (all)			
13	Has the project produced any important lessons thus far?		
Good practices (all)			
14	If you had to design a similar project in the future, what would you do the same way? What would you do differently?		
Closing		Is there anything else you would like to add to what we have discussed today?	

RAPID SCORECARD

Gender: ☐ Male ☐ Female

To which group of stakeholders do you belong?

- ☐ USAID
☐ AKF
☐ Alliance partners
☐ International donor community
☐ Local Authorities
☐ Business and Industry Associations
☐ Local civil society organizations (CSOs)

What is your position?

- ☐ Senior level manager
☐ Mid-level manager

Please make a quick assessment of these aspects of the Economic and Social Connections: A Multi-Input Area Development Financing Facility for Tajikistan (ESCoMIAD)

(5 =Excellent, 4=Good, 3=Average, 2= Poor, 1=Very poor. Select 0 if you don't know or have no opinion)

		5- Excellent	4- Good	3- Average	2- Poor	1- Very poor	0- Don't know/no opinion
1)	Clarity of the ESCoMIAD strategic objectives ³⁸	☐	☐	☐	☐	☐	☐
2)	Relevance of the ESCoMIAD to the needs of Tajikistan	☐	☐	☐	☐	☐	☐
3)	Alignment of the ESCoMIAD with the needs of target groups	☐	☐	☐	☐	☐	☐
4)	Involvement of key stakeholders in the design of the ESCoMIAD	☐	☐	☐	☐	☐	☐
5)	Clarity of the roles of the Alliance partners ³⁹ within the ESCoMIAD	☐	☐	☐	☐	☐	☐
6)	Level of <u>cooperation among the Alliance partners</u> (AKDN, FMFB, UCA, AKHS, Pamir Energy)	☐	☐	☐	☐	☐	☐
7)	Level of collaboration and <u>coordination between AKF and USAID</u>	☐	☐	☐	☐	☐	☐
8)	Level of collaboration of the ESCoMIAD Project Management Team and Alliance partners with <u>central government</u> (Committee of Tourism Development, Ministry of Energy and Water Resources, Ministry of Education and Sciences, Ministry of Health and Social Services, Ministry of Economic Development and Trade, Local Development Committee, and National Bank of Tajikistan)	☐	☐	☐	☐	☐	☐
9)	Level of collaboration of the ESCoMIAD Project Management Team and Alliance partners with <u>local authorities</u>	☐	☐	☐	☐	☐	☐

³⁸ **ESCoMIAD's Strategic Objectives: Strategic Objective 1** "Improve socioeconomic conditions for residents of the target areas" (six districts in Khatlon (Jaihun, Panj, Farkhor, Hamadoni, Shamsiddin Shohin, and Kulob) and eight districts of GBAO region (Darvaz, Vanj, Rushan, Shughnon, Roshtqala, Ishkashim, Khorog, and Murghab); **Strategic Objective 2** "Create a flexible, sustainable financing facility to fund private investment and social development activities for decades to come."

³⁹ **Alliance partners:** Aga Khan Development Network (AKDN), First Microfinance Bank of Tajikistan (FMFB), University of Central Asia (UCA), Aga Khan Health Services (AKHS), Pamir Energy.

		5- Excellent	4- Good	3- Average	2- Poor	1- Very poor	0- Don't know/no opinion
10)	Level of collaboration of the ESCoMIAD Project Management Team and Alliance partners with <u>international donor community</u> (EU, JICA, SCO, UNDP, and GiZ)	☐	☐	☐	☐	☐	☐
11)	Effectiveness of ESCoMIAD <u>management arrangements</u>	☐	☐	☐	☐	☐	☐
12)	Effectiveness of ESCoMIAD <u>governance structure</u> (i.e., Steering Committee)	☐	☐	☐	☐	☐	☐
13)	Effectiveness of ESCoMIAD's <u>monitoring and evaluation tools/systems</u>	☐	☐	☐	☐	☐	☐
14)	<u>Sufficiency of funding</u> of the ESCoMIAD for achieving the intended intermediate results (IRs) under project components of <u>Strategic Objective 1</u> "Improve socioeconomic conditions for residents of the target areas" (AKDN, FMFB, UCA, AKHS, and Pamir Energy)	☐	☐	☐	☐	☐	☐
15)	Degree of leveraging (or facilitation) of additional financial resources for the achievement of ESCoMIAD strategic objectives	☐	☐	☐	☐	☐	☐
16)	<u>Sufficiency of funding</u> of the ESCoMIAD for achieving the intended intermediate results (IRs) under project components of <u>Strategic Objective 2</u> "Create a flexible, sustainable financing facility to fund private investment and social development activities for decades to come" (AKDN and FMFB)	☐	☐	☐	☐	☐	☐
17)	<u>Quality of strategic planning</u> of the ESCoMIAD	☐	☐	☐	☐	☐	☐
18)	<u>Quality of risk management</u> of the ESCoMIAD	☐	☐	☐	☐	☐	☐
19)	<u>Achievement of the intended outcomes</u> (intermediate results) <u>under Strategic Objective 1</u> "Improve socioeconomic conditions for residents of the target areas"	☐	☐	☐	☐	☐	☐
20)	<u>Effectiveness of implementation modalities/approaches</u> used by ESCoMIAD <u>under Strategic Objective 1</u> "Improve socioeconomic conditions for residents of the target areas"	☐	☐	☐	☐	☐	☐
21)	Degree of flexibility to respond to emerging needs throughout the project implementation period	☐	☐	☐	☐	☐	☐
22)	<u>Achievement of the intended outcomes</u> (intermediate results) <u>under Strategic Objective 2</u> "Create a flexible, sustainable financing facility to fund private investment and social development activities for decades to come"	☐	☐	☐	☐	☐	☐
23)	<u>Effectiveness of implementation modalities/approaches</u> used by ESCoMIAD <u>under Strategic Objective 2</u> "Create a flexible, sustainable financing facility to fund private investment and social development activities for decades to come"	☐	☐	☐	☐	☐	☐
24)	Overall <u>effectiveness of</u> the ESCoMIAD's <u>interventions in Khatlon province</u>	☐	☐	☐	☐	☐	☐
25)	Overall <u>effectiveness of</u> the ESCoMIAD's <u>interventions in GBAO region</u>	☐	☐	☐	☐	☐	☐
26)	Contribution of the ESCoMIAD towards improving quality of life for people living on the Tajik-Afghan border	☐	☐	☐	☐	☐	☐

		5- Excellent	4- Good	3- Average	2- Poor	1- Very poor	0- Don't know/no opinion
27)	Sustainability of the EScoMIAD's outcomes (intermediate results) under Strategic Objective 1:						
27.1	IR 1: Local governance practices improved through better relations between communities and local government	☐	☐	☐	☐	☐	☐
27.2	IR 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises	☐	☐	☐	☐	☐	☐
27.3	IR 3: Access to quality social services improved	☐	☐	☐	☐	☐	☐
28)	Sustainability of the EScoMIAD's outcomes (intermediate results) under Strategic Objective 2:						
28.1	IR 4: Strategic investments made in businesses that generate profit	☐	☐	☐	☐	☐	☐
28.2	IR 5: A trust fund-like mechanism established to fund social development activities in the target areas	☐	☐	☐	☐	☐	☐

Thank you very much for your feedback!

FOCUS GROUP DISCUSSION GUIDES

Focus Group Discussion (FGD) Guide			
FGD number:			
Number of participants:			
Province/District/Town/Village:			
Date of Interview:			
Name of Interviewer:			
Warm-Up Questions:		- What are some of the most important problems facing your community? - What changes have you observed in your community in the last 5 years? - Are you aware of the support from AKF and USAID in your community?	
No	Key Question	Probes	Answers
Members of VO/SUDVOs (including Governing Bodies and Executive Committees), CBSGs and CIGs			
IR1/IR2	Outcome 1.1 and Outcome 2.1	1. How do you identify problems in your community and solve them? Please explain.	• Familiarity with VDPs • Ownership of VDP process • Costing of VDPs • Implementation of VDPs (facilitation of resources)
		2. What kind of support has AKF/USAID provided to your communities?	• How has this support evolved in the past 5 years? • Have other donors provided similar support to your communities?
		3. Can you please tell me how the community mobilization model (MCs, CBSGs, and CIGs) works in your communities?	• How popular among residents? • Trust

Focus Group Discussion (FGD) Guide				
		4. Has the support from AKF/USAID been able to solve your most critical need(s)?	- Why? Why not? - Need-based vs. imposed support - Relations with local government	
		5. In general, has the community mobilization model improved the quality of life in your communities?	- Why? Why not? - Please bring specific examples. - Has the model benefited any vulnerable groups (such as women, youth and others)?	
		6. What has been the most significant positive change as a result of AKF/USAID support?	- Why? - What else has worked well? - Can you bring specific examples?	
		7. What challenges, if any, have you encountered as a result of AKF/USAID support?	- What aspect of your community mobilization model is least successful? - What would you have done differently?	
		8. Do you think that your community mobilization model is sustainable and can effectively function without AKF/USAID support?	- Why? Why not? - Ask separately about MCs, CBSGs, and CIGs (including potential evolution of CIGs into MSMEs).	
SMBM Graduates and Investees				
IR2	Outcome 2.2	1. Please tell me what kind of support you have received from the University of Central Asia and in what way it has helped you?	- Relevance of the SMBM program to participants. - How did you find out about the program? What specifically interested you in the program?	
		2. Has the SMBM program been able to meet your expectations?	- Effectiveness and value of the SMBM program. - If yes, how? If no, why not?	
		3. What do you intend to do (or have done) with the skills and knowledge that you gained from the SMBM program?	- Please bring specific examples. - Does the University of Central Asia monitor your activity after graduation? Do you know why?	
		4. Have you been able to secure funding for your entrepreneurial idea?	- Has it been a direct result of the SMBM program? Please explain. - What do you intend to do with additional financial resources?	
		5. What aspect of the SMBM program do you consider to be the most/least successful?	Please bring specific examples and explain why.	
		6. If you had to design a similar program in the future, what would you have done differently?	Lessons learned.	

Focus Group Discussion (FGD) Guide

Tourism Stakeholders (PECTA)

IR2	Outcome 2.3	1. Please tell me what kind of support you have received from PECTA (or AKF/USAID) and in what way it has helped you?	• Relevance of PECTA and AKF/USAID support. • Are you a member of PECTA? • How has this support evolved in the past 5 years?	
		2. What have you achieved with the support from AKF/USAID (and/through PECTA)?	• How much of these achievements can you attribute to AKF/USAID? • Effectiveness and value. • Factors crucial for the achievement of these results. • What would these results lead to in the long term? (think of 1-2 most critical success indicators)	
		3. Have you also been supported by other donors/organizations in this area? Please explain.	• Additionality of support.	
		4. What aspect of the support from PECTA and AKF/USAID do you consider to be the most/least successful?	• Please bring specific examples and explain why.	
		5. What aspects of continued support from PECTA and AKF/USAID do you consider to be the most/least sustainable?	• Has it been a direct result of the SMBM program? Please explain. • What do you intend to do with additional financial resources?	
		6. If you had to design a similar program in the future, what would you have done differently?	• Lessons learned. • What do you think should be done?	

Teachers and Administrators

IR3	Outcome 3.1	1. Please tell me what kind of support you have received from IPD and AKF/USAID and in what way it has helped you?	• Relevance of IPD and AKF/USAID support. • How has this support evolved in the past 5 years? • Interactive and innovative teaching methods and tools.	
		2. What have you achieved with the support from AKF/USAID (and/through IPD)?	• How much of these achievements can you attribute to AKF/USAID? • Effectiveness and value. • Factors crucial for the achievement of these results. • What would these results lead to in the long term? (think of 1-2 most critical success indicators)	

Focus Group Discussion (FGD) Guide				
		3. Have you also been supported by other donors/organizations in this area? Please explain.	• Additionality of support.	
		4. What aspect of the support from IPD and AKF/USAID do you consider to be the most/least successful?	• Please bring specific examples and explain why.	
		5. What aspects of continued support from AKF/USAID and IPD do you consider to be the most/least sustainable?	• Has it been a direct result of the program? Please explain. • What are your future development plans?	
		6. If you had to design a similar program in the future, what would you have done differently?	• Lessons learned. • What do you think should be done to further improve the quality of education in your community?	

School Students (Primary and Secondary Grades/Schools)				
IR3	Outcome 3.1	1. Please tell me if anything changed in the teaching/learning system in your school?	• Relevance of IPD and AKF/USAID support. • How is it different now compared to 1 year ago? 3-5 years ago?	
		2. What new ways of learning have you noticed or experienced in your class?	• Explain any innovative tools that teachers use. • Any interactive teaching methods.	
		3. Did you notice any changes in your learning abilities and skills?	• How much of these achievements can you attribute to teachers? • Effectiveness and value.	
		4. What aspect of your learning process in your class (or school) do you consider to be the most/least successful?	• Please bring specific examples and explain why.	
		5. If you had to design a course in the future, what would you have done differently?	• Lessons learned. • Any aspects of school matters (e.g., rules, schedule, time, etc.)	
Health Professionals and Afghan Patients				
IR3	Outcome 3.2	1. Please tell me what kind of support you have received from AKF/USAID and in what way it has helped you?	• Relevance of AKF/USAID support. • How has this support evolved in the past 5 years? • Innovative and demand-driven health care solutions in border areas.	

School Students (Primary and Secondary Grades/Schools)				
		2. What have you achieved with the support from AKF/USAID (and/through AKHS)?	- How much of these achievements can you attribute to AKF/USAID? - Effectiveness and value. - Factors crucial for the achievement of these results. - What would these results lead to in the long term? (think of 1-2 most critical success indicators)	
		3. Have you also been supported by other donors/organizations in this area? Please explain.	Additionality of support.	
		4. What aspect of the support from AKF/USAID through this program do you consider to be the most/least successful?	Please bring specific examples and explain why.	
		5. What aspects of continued support from AKF/USAID through this program do you consider to be the most/least sustainable?	- Has it been a direct result of the program? Please explain. - What are your future development plans?	
		6. If you had to design a similar program in the future, what would you have done differently?	- Lessons learned. - What do you think should be done to further improve the quality of health care in your community?	
Entrepreneurs (MSMEs, including Business Incubation and Acceleration)				
IR2/ IR4	Outcome 2.2, Outcome 2.3 and IR4	1. Do you consider access to finance and skills to be a critical problem for you and others like you in this community?	- How problematic are they? - Why is it a problem?	
		2. What kind of support have you received from AKF/USAID or from one of its implementing partners (FMFB-T, Accelerate Prosperity, or Rushdi Kuhiston)?	- Relevance of AKF/USAID support. - How affordable and tailored was this support, based on your needs? - How has this support evolved in the past 5 years? - Presence/Absence of tailored business development products.	
		3. What have you achieved with the advisory or financial support from AKF/USAID or one of its implementing partners (FMFB-T, Accelerate Prosperity, or Rushdi Kuhiston)?	- How much of these achievements can you attribute to AKF/USAID? - Effectiveness and value. - Factors crucial for the achievement of these results.	

School Students (Primary and Secondary Grades/Schools)				
			What would these results lead to in the long term? (think of 1-2 most critical success indicators)	
		4. Have you also been supported by other donors/organizations in the past? Please explain.	Additionality of support.	
		5. What aspect of the support from AKF/USAID or one of its implementing partners (FMFB-T, Accelerate Prosperity, or Rushdi Kuhiston) do you consider to be the most/least successful?	Please bring specific examples and explain why.	
		6. What aspects of support from AKF/USAID or one of its implementing partners (FMFB-T, Accelerate Prosperity, or Rushdi Kuhiston) do you consider to be the most/least sustainable?	- Has it been a direct result of the financial and/or business development services that you received? Please explain. - What are your future development plans?	
		7. If you had to design a similar program in the future (to support MSMEs), what would you have done differently?	- Lessons learned. - What do you think should be done to further improve private sector and stimulate the growth of MSMEs?	

BENEFICIARY SURVEY FORMS

Beneficiary Survey Form - IR1 and IR2 (Local Governance)

Gender: ☐ Male ☐ Female

To which group of stakeholders do you belong? (you can choose more than one)

- | | |
|--|---|
| ☐ Village Organization (VO) | ☐ Teaching personnel (in primary grades/schools) |
| ☐ SUDVO | ☐ Teaching personnel (in secondary grades/schools) |
| ☐ Mahalla Committee (Governing Body) | ☐ School management |
| ☐ Mahalla Committee (Executive Committee) | ☐ Pupils (in primary and secondary grades/schools) |
| ☐ Community Based Savings Group (CBSG) | ☐ Health care professionals |
| ☐ Common Interest Group (CIG) | ☐ Management of health facilities |
| ☐ Micro, Small and Medium Enterprise (MSME) | ☐ Patients in health facilities |
| ☐ Individual entrepreneur | ☐ Other (Please specify: _____) |

Please make a quick assessment of the support that you received from ESCoMIAD Project

(5 =Excellent, 4=Good, 3=Average, 2= Poor, 1=Very poor, 0 = Don't know or Not applicable)

		5	4	3	2	1	0
1)	Are you aware of the support that AKF provides to your community?	☐	☐	☐	☐	☐	☐
2)	Are you aware of the support that USAID provides to your community?	☐	☐	☐	☐	☐	☐

		5	4	3	2	1	0
3)	How relevant has AKF/USAID support been to your community's needs?	☐	☐	☐	☐	☐	☐
4)	On average, what share of your community problems has AKF/USAID program helped to solve in the past 5 years?	<10%	11%-25%	26%-50%	51%-75%	76%-90%	>90%
5)	Does your community have any unsolved problems, which have been overlooked (i.e., unaddressed) by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
6)	Did AKF/USAID support fulfil your personal needs and aspirations?	☐	☐	☐	☐	☐	☐
7)	Has AKF/USAID been sufficiently flexible in responding to your community's needs and emergencies in the past 5 years?	☐	☐	☐	☐	☐	☐
8)	If you (or your community) encountered any problems, how responsive have AKF/USAID been in terms of the provision of support and guidance?	☐	☐	☐	☐	☐	☐
9)	What is the level of cooperation between Mahalla Committees (MCs) and representatives of district/oblast governments?	☐	☐	☐	☐	☐	☐
10)	Have Mahalla Committees brought positive change to your community?	☐	☐	☐	☐	☐	☐
11)	How effective is your community's development planning process?	☐	☐	☐	☐	☐	☐
12)	Have your Village Development Plans enabled to access resources to address your community problems?	☐	☐	☐	☐	☐	☐
13)	Have Community-Based Savings Groups (CBSGs) brought positive change to your community?	☐	☐	☐	☐	☐	☐
14)	Have Common Interest Groups (CIGs) brought positive change to your community?	☐	☐	☐	☐	☐	☐
15)	How effective has AKF/USAID support been in helping CIGs to access resources and markets?	☐	☐	☐	☐	☐	☐
16)	How successful are your community's micro-development projects?	☐	☐	☐	☐	☐	☐
17)	How relevant is the volume of financing that your community's micro-development projects received from AKF/USAID?	☐	☐	☐	☐	☐	☐
18)	How relevant is in-kind support (such as trainings) that your community's micro-development projects received from AKF/USAID?	☐	☐	☐	☐	☐	☐
19)	In general, how would you rate the quality of support provided to your community by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
20)	In general, how would you rate the volume of support provided to your community by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
21)	In general, can the community mobilization model (MCs, CBSGs and CIGs) continue to exist effectively without future AKF/USAID support?	☐	☐	☐	☐	☐	☐
22)	How accessible are payment terminals and ATMs in your community?	☐	☐	☐	☐	☐	☐
23)	In general, has the support provided by AKF/USAID helped to improve the quality of life in your community compared to 5 years ago?	☐	☐	☐	☐	☐	☐

Thank you very much for your feedback!

Beneficiary Survey Form - IR2 (SMBM program and Lead Firms)

Gender: ☐ Male ☐ Female

To which group of stakeholders do you belong? (you can choose more than one)

- | | |
|--|---|
| ☐ Village Organization (VO) | ☐ Teaching personnel (in primary grades/schools) |
| ☐ SUDVO | ☐ Teaching personnel (in secondary grades/schools) |
| ☐ Mahalla Committee (Governing Body) | ☐ School management |
| ☐ Mahalla Committee (Executive Committee) | ☐ Pupils (in primary and secondary grades/schools) |
| ☐ Community Based Savings Group (CBSG) | ☐ Health care professionals |
| ☐ Common Interest Group (CIG) | ☐ Management of health facilities |
| ☐ Micro, Small and Medium Enterprise (MSME) | ☐ Patients in health facilities |
| ☐ Individual entrepreneur | ☐ Other (Please specify: _____) |

Please make a quick assessment of the support that you received from ESCoMIAD Project

(5 =Excellent, 4=Good, 3=Average, 2= Poor, 1=Very poor, 0 = Don't know or Not applicable)

		5	4	3	2	1	0
1)	Are you aware of the support that AKF provides to your community?	☐	☐	☐	☐	☐	☐
2)	Are you aware of the support that USAID provides to your community?	☐	☐	☐	☐	☐	☐
3)	How relevant has AKF/USAID support been to your personal and/or business needs?	☐	☐	☐	☐	☐	☐
4)	Do businesses in your area have any critical unsolved problems, which may have been overlooked (unaddressed) by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
5)	Has the SMBM program been sufficiently flexible in responding to your personal and business needs?	☐	☐	☐	☐	☐	☐
6)	Please rate the quality of internships and/or mentorships offered to SMBM students and graduates.	☐	☐	☐	☐	☐	☐
7)	Please rate the opportunities offered by Accelerate Prosperity (facilities, staff and other resources) to youth and aspiring entrepreneurs.	☐	☐	☐	☐	☐	☐
8)	If you encountered any problems during course work, how responsive has the SMBM program been in terms of the provision of support and guidance?	☐	☐	☐	☐	☐	☐
9)	Have skills, knowledge and competencies from the SMBM program helped you to fulfil your entrepreneurial ideas/plans?	☐	☐	☐	☐	☐	☐
10)	How challenging has it been for you to start a business?	☐	☐	☐	☐	☐	☐
11)	How challenging has it been for you to access financial resources?	☐	☐	☐	☐	☐	☐
12)	How accessible (i.e. affordable) are financial resources from MLO "Rushdi Kuhiston"?	☐	☐	☐	☐	☐	☐
13)	How accessible (i.e. affordable) are financial resources from the First Microfinance Bank (FMFB)?	☐	☐	☐	☐	☐	☐
14)	How accessible (i.e. affordable) are financial resources from other local financial institutions in Tajikistan?	☐	☐	☐	☐	☐	☐
15)	In general, how would you rate the quality of support provided to your business by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
16)	In general, how would you rate the volume of support provided to your business by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
17)	In general, has the support provided by AKF/USAID (through University of Central Asia, Accelerate Prosperity, MLO "Rushdi Kuhiston" and FMFB-T) helped to improve the quality of life compared to 5 years ago?	☐	☐	☐	☐	☐	☐

Thank you very much for your feedback!

Beneficiary Survey Form - IR3 (Teachers, Managers and Pupils)

Gender: ☐ Male ☐ Female

To which group of stakeholders do you belong? (you can choose more than one)

- | | |
|--|---|
| ☐ Village Organization (VO) | ☐ Teaching personnel (in primary grades/schools) |
| ☐ SUDVO | ☐ Teaching personnel (in secondary grades/schools) |
| ☐ Mahalla Committee (Governing Body) | ☐ School management |
| ☐ Mahalla Committee (Executive Committee) | ☐ Pupils (in primary and secondary grades/schools) |
| ☐ Community Based Savings Group (CBSG) | ☐ Health care professionals |
| ☐ Common Interest Group (CIG) | ☐ Management of health facilities |
| ☐ Micro, Small and Medium Enterprise (MSME) | ☐ Patients in health facilities |
| ☐ Individual entrepreneur | ☐ Other (Please specify: _____) |

Please make a quick assessment of the support that you received from ESCoMIAD Project

(5 =Excellent, 4=Good, 3=Average, 2= Poor, 1=Very poor, 0 = Don't know or Not applicable)

		5	4	3	2	1	0
1)	Are you aware of the support that AKF provides to your school?	☐	☐	☐	☐	☐	☐
2)	Are you aware of the support that USAID provides to your school?	☐	☐	☐	☐	☐	☐
3)	How relevant has AKF/USAID support been to the development of pedagogy and teaching practice in your school?	☐	☐	☐	☐	☐	☐
4)	Does your school have any critical unsolved problems, which may have been overlooked (unaddressed) by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
5)	Has AKF/USAID support been sufficiently flexible in responding to your personal and academic needs?	☐	☐	☐	☐	☐	☐
6)	How challenging has it been for you to teach in your school 5 years ago?	☐	☐	☐	☐	☐	☐
7)	How challenging has it been for you to manage a school 5 years ago?	☐	☐	☐	☐	☐	☐
8)	Please rate the quality of teaching in your school, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
9)	Please rate the quality of learning materials in your school, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
10)	Please rate the degree of innovation in classroom in your school, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
11)	Please rate the training opportunities offered by the In-Service Teacher Training Institute (or Institute for Professional Development).	☐	☐	☐	☐	☐	☐
12)	Please rate the relevancy of networking opportunities for teaching personnel in your community (such as through the biannual key teachers' forum)?	☐	☐	☐	☐	☐	☐
13)	If you encountered any problems during training, how responsive has IPD or AKF/USAID been in terms of the provision of support and guidance?	☐	☐	☐	☐	☐	☐
14)	Have skills, knowledge, and competencies gained from training of teachers and key teachers helped you improve teaching practice in your school?	☐	☐	☐	☐	☐	☐
15)	Have skills, knowledge, and competencies gained from training of school directors helped to improve management practice in your school?	☐	☐	☐	☐	☐	☐
16)	In general, how would you rate the quality of support provided to your educational institution by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
17)	In general, how would you rate the volume of support provided to your educational institution by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
18)	In general, has the support provided by AKF/USAID (through the In-Service Teacher Training Institute) helped to improve the quality of life in your community/district compared to 5 years ago?	☐	☐	☐	☐	☐	☐

Thank you very much for your feedback!

Beneficiary Survey Form - IR3 (Health Professionals and Patients)

Gender: ☐ Male ☐ Female

To which group of stakeholders do you belong? (you can choose more than one)

- | | |
|--|---|
| ☐ Village Organization (VO) | ☐ Teaching personnel (in primary grades/schools) |
| ☐ SUDVO | ☐ Teaching personnel (in secondary grades/schools) |
| ☐ Mahalla Committee (Governing Body) | ☐ School management |
| ☐ Mahalla Committee (Executive Committee) | ☐ Pupils (in primary and secondary grades/schools) |
| ☐ Community Based Savings Group (CBSG) | ☐ Health care professionals |
| ☐ Common Interest Group (CIG) | ☐ Management of health facilities |
| ☐ Micro, Small and Medium Enterprise (MSME) | ☐ Patients in health facilities |
| ☐ Individual entrepreneur | ☐ Other (Please specify: _____) |

Please make a quick assessment of the support that you received from ESCoMIAD Project

(5 =Excellent, 4=Good, 3=Average, 2= Poor, 1=Very poor, 0 = Don't know or Not applicable)

		5	4	3	2	1	0
1)	Are you aware of the support that AKF provides to your cross-border health program?	☐	☐	☐	☐	☐	☐
2)	Are you aware of the support that USAID provides to your cross-border health program?	☐	☐	☐	☐	☐	☐
3)	How relevant has AKF/USAID support been to the improvement of health care services in your community/area?	☐	☐	☐	☐	☐	☐
4)	Does your medical facility have any critical unsolved problems, which may have been overlooked (unaddressed) by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
5)	Has AKF/USAID support been sufficiently flexible in responding to your personal and professional needs?	☐	☐	☐	☐	☐	☐
6)	How well your knowledge and skills have been improved to provide better health treatment services to Afghan patients in Afghanistan, compared with 5 years ago?	☐	☐	☐	☐	☐	☐
7)	How well your knowledge and skills have been improved to provide better health treatment services to Afghan patients in Tajikistan, compared with 5 years ago?	☐	☐	☐	☐	☐	☐
8)	Please rate the quality of Afghan patients' treatment and care by Tajik health professionals, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
9)	Please rate the quality of cross-border health program response to medical emergencies in Badakhshan, Afghanistan, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
10)	Please rate the relevance of extending patient treatment and care by Tajik health professionals to Afghan patients (particularly from border districts) in Tajik and Afghan health facilities?	☐	☐	☐	☐	☐	☐
11)	Please rate the adequacy of quality medical equipment (including IT solutions) available during medical treatments in Tajik health facilities, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
12)	Please rate the adequacy of quality medical equipment (including IT solutions) available during medical treatments in Afghan health facilities, compared with 5 years ago.	☐	☐	☐	☐	☐	☐
13)	Please rate the training opportunities offered to health professionals with support from AKF/USAID.	☐	☐	☐	☐	☐	☐
14)	Please rate the level of cooperation between Afghan and Tajik health professionals in the treatment of Afghan patients, compared with 5 years ago (with support from AKF/USAID).	☐	☐	☐	☐	☐	☐
15)	Please rate the level of knowledge/skills exchange between Afghan and Tajik health professionals in the treatment of Afghan patients, compared with 5 years ago (with support from AKF/USAID).	☐	☐	☐	☐	☐	☐

		5	4	3	2	1	0
16)	Please rate how responsive AKF/USAID has been in terms of the provision of support and guidance during larger scale health emergencies during 2015-2019.	☐	☐	☐	☐	☐	☐
17)	In general, how would you rate the quality of support provided to your cross-border health program by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
18)	In general, how would you rate the responsiveness to the needs of residents in Badakhshan, Afghanistan by AKF/USAID in the past 5 years?	☐	☐	☐	☐	☐	☐
19)	In general, has the support provided by AKF/USAID helped to improve the quality of life in your region (GBAO, Badakhshan, Afghanistan) compared to 5 years ago?	☐	☐	☐	☐	☐	☐

Thank you very much for your feedback!

SITE VISIT FORM

Instructions

1. At the start of the site visit, make an observation of the facility/business visited for 10-15 minutes.
2. Afterwards, conduct an interview with the interviewee for 30-40 minutes. \
3. At the end of the interview, give the interviewee the Significant Change story collection consent form for signature and ask the interview for a permission to make photos of the facility/business visited.

TITLE OF STORY

(can be completed after story telling session)

Questions for interview

1. **How did you find out about the USAID-AKF project? Why you decided to take part in it?**
2. **What did you get out of participation in this project (knowledge, skills, financial support, material support [equipment or supplies], network with other stakeholders [producers/buyers/seller/government])?**
3. **What changes this participation brought to your life/your community/your job/your earnings/your motivation?**
4. **What lessons have you learned from participation in the USAID-AKF project?**
 -
 -
5. **What could be done differently to improve the quality of USAID-AKF's interventions in the future?**

ANNEX 7: STATUS OF IMPLEMENTATION OF PMP

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
INTERMEDIATE RESULT 1: Local governance practices improved through better relations between communities and local government							
AKF/MSDSP	Outcome	# of selected VOs in new target districts of Khatlon qualifying as mature after project intervention	0	45	TBD	-	End line survey complete; report to be finalized in October calculating using Organizational Performance Index tool
AKF/MSDSP	Outcome	% increase of participation of women and youth in local governance and civil society (by intervention type) in villages selected	0	40	TBD	-	End line survey complete; report to be finalized in October calculating using beneficiary feedback mechanism tool
AKF/MSDSP	Outcome	Rating of collaboration between communities and government improved (Scale: 1-5 (1=lowest; 5=highest))	0	4	TBD	-	End line survey complete; report to be finalized in October calculating using Organizational Performance Index tool
AKF/MSDSP	Output	1.1.1 # of VOs established and/or registered at the Jamoat level as legal entities in Khatlon province	0	90	90	Fully achieved	-
AKF/MSDSP	Output	1.1.2. # of VOs with enhanced institutional capacity	0	70	TBD	-	Will make assertion using end line results; actuals thus far reflect regional team's analysis based on field observation, monitoring visits, performance against VDP targets (amount of priorities complete, funds raised)
AKF/MSDSP	Output	1.1.3. # of exchange visits among VOs	0	4	8	Over achieved	Full details on participants and visits are in the Y5 work plan, and Y5 Q1 and Q2 reports.
AKF/MSDSP	Output	1.1.4. # of VDPs developed	0	90	90	Fully achieved	3-year VDP plans were scheduled to be developed in Y1 and refreshed in Y4 of the project.
AKF/MSDSP	Output	1.1.4a: # of VDPs updated (refreshed)	0	90	90	Fully achieved	-
AKF/MSDSP	Output	1.1.5. # of priority projects identified and implemented jointly by VOs and local governments	0	29	49	Over achieved	Project savings contributed to surpassing target
AKF/MSDSP	Output	1.1.5a: # of service transactions provided to beneficiaries of priority projects	0	14,810	18,648	Over achieved	Project savings contributed to surpassing target (additional MDPs)
AKF/MSDSP	Output	1.1.5b: # of jobs created through priority projects	0	32	53	Over achieved	Project savings contributed to surpassing target (additional MDPs)
AKF/MSDSP	Output	1.1.6 # of village development funds created	0	90	90	Fully achieved	-
AKF/MSDSP	Output	1.1.6b: Contributions from community into village development funds	0	650,000	3,568,885	Over achieved	Up to June, 2019. Larger than expected mobilization of funds, due to - unexpected scale of local economies (compared to mountainous contexts), and substantial contribution from remittances to village development funds
AKF/MSDSP	Output	1.1.7: # of priority projects implemented using village development funds	0	100	TBD	Over achieved	Up to September 2018. To be updated once draft civil society end line is complete. Larger than expected mobilization of funds towards priority projects took place, due to - unexpected scale of local economies (compared to mountainous contexts), and substantial contributions from remittances
INTERMEDIATE RESULT 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises							
AKF/MSDSP	Outcome	# of new CBSGs still operating 12 months after intervention cycle is complete (disaggregated by women and youth)	0	140	200	Over achieved	Success of groups lends to support from MCs and positive response from beneficiaries to the groups
AKF/MSDSP	Outcome	Number of individuals participating in group-based savings, micro-finance or lending programs with USG assistance	0	3,400	3,683 (87.9% women, 12.1% men)	Fully achieved	-

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
AKF/MSDSP	Outcome	# of MLOs successfully transformed into MDOs	0	4	5 (1 consolidated entity with multiple outlets)	Partly achieved	See Y5 work plan (page 20) for explanation on why challenges relating to changing financial regulations and requirements (including an increase in the capital base required for an MDO) meant readjusting the timeline to amalgamate 5 separate MLOs into one (complete), and transform into an MDO (rescheduled for 2021)
AKF/MSDSP	Output	2.1.1. # of CBSGs established and operational	0	200	200	Fully achieved	-
AKF/MSDSP	Output	2.1.2. # of MLOs with developed and maintained five-year business plans	0	1	1	Fully achieved	-
AKF/MSDSP	Output	2.1.4. # of SUDVOs introduced to provision of mobile financial services	0	14	14	Fully achieved	-
FMFB	Output	2.1.5 # of household visits to SUDVOs to make electricity payments	0	2,250	2,350	Fully achieved	-
FMFB	Output	2.1.5 # of pay-in and ATM terminals installed (disaggregated by district)	0	22	22	Fully achieved	-
AKF/MSDSP	Output	2.1.6 # of consumers accessing pay-in terminals (disaggregated by male/female	0	1,300,000	115,096 (June 2019)	Fully achieved (anticipated by end of project)	-
AKF/MSDSP	Output	2.1.7: % of female participants in USG-assisted programs designed to increase access to productive economic resources	0	70%	87.90%	Over achieved	Emphasis on reaching women via savings groups and CIG activities, with the use of MCs as a platform for identifying those interested has provided an opportunity to reach an increased number of female participants in USG-assisted programs looking to increase access to productive resources over the course of the project.
UCA	Outcome	% of trainees (F/M) who report change in income or employment status as a result of training	0	60%	TBD	Final annual alumni survey to be carried out with SMBM program students, assessing progress since the program's conclusion. Final results will provide a figure for this indicator.	-
UCA	Outcome	Financing secured by trainees (loans and grants) for their start-ups and existing businesses	0	\$175,000	-	Over achieved	Linkages with numerous opportunities, including Accelerate Prosperity business incubator, private investors, and organizations has led to a 64% overachievement to-date (September 12, 2019)
UCA	Output	2.2.1 # of instructors earning a Master's degree as part of their professional development	0	10	10	Fully achieved	-
UCA	Output	2.2.2 # of individuals (F/M) successfully completing the Entrepreneurship course	0	288 (assumed 40% dropout rate): 58F/230M	299 (92F/207M)	Fully achieved	-

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
UCA	Output	2.2.3 # of individuals (F/M) successfully completing the SMBM certificate program	0	42 (assumed 30% dropout rate): 8F/34M	47 (12F/35M)	Fully achieved	-
UCA	Output	2.2.4 # of SMBM certificate program graduates (F/M) successfully completing mentorships with related businesses	0	40	40	Fully achieved	-
UCA	Output	2.2.5 # of Khatlon instructors trained to deliver the SMBM program	0	10	10	Fully achieved	-
AKF/MSDSP	Outcome	# of entrepreneurs and producers (F/M) who report change in income or employment status as a result of new MSME services, linkages and growth	0	20	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.1. # of CIGs established in Khatlon province	0	20	35	Over achieved	200 CBSGs provided a large number of beneficiaries interested in starting income generation activities. This allowed an additional 15 groups to be supported in Y4 of the project.
AKF/MSDSP	Output	2.3.2. # of lead firms identified and supported	0	3	4	Fully achieved	-
AKF/MSDSP	Output	2.3.2a % increase in production by lead firms	0	15	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.2b # of small-scale producers utilizing embedded services of lead firms (disaggregated by male/female owned/operated)	0	500	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.3. # of micro-enterprises accessed business development services through lead firms (disaggregated by F/M owned/operated)	0	15	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.5. # of tour operators providing tour products in border districts	6	15	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.6. # of micro, small and medium enterprises (MSMEs), including farmers, receiving business development services from USG assisted sources	0	60	TBD	-	Economic inclusion end line
AKF/MSDSP	Output	2.3.7. # of private enterprises, producer organizations, water users' associations, women's groups, trade and business associations and community-based organizations (CBOs) that applied new technologies or management practices as a result of USG assistance.	0	238	259	Fully achieved	-
Pamir Energy	Output	2.4.1. Design of Sebzor HPP completed	N/A	Complete	1 Feasibility Study (design, drawings, tender and other documents pending)	Fully achieved	-
INTERMEDIATE RESULT 3: Access to quality social services improved							

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
AKF/IPD	Outcome	% increase in children's learning achievement (knowledge, thinking, application)	Primary- 45.6 (Tajik language-46.5%, Mathematics-48.9%, Science-41.2%); Secondary -39.9% (Algebra and Geometry-39.1%, Tajik language and literature-49.3%, Zoology-37.7%, Physics-33.5%)	15% improvement (primary)/15% improvement (secondary)	Primary-53.5% (Tajik language-56.5%, Mathematics-55.8%, Science-48.3%); Secondary -48.0% (Algebra and Geometry-49.8%, Tajik language and literature-60.8%, Zoology-40.2%, Physics-41.0%)	Partially achieved (Primary 7.9% increase; Secondary 8.1% increase)	Reasons for deviation will be clearer once end line assessment is further reviewed (report being completed in late September)
AKF/IPD	Outcome	Proportion of students who, by the end of the primary cycle, are able to read and demonstrate understanding as defined by a country curriculum, standards, or national experts	EGRA 78,7% - (Pronouncing of letter sound-86.8%, Reading of familiar words 94.7%, Reading of unfamiliar words - 86.3%, Recognizing vocabulary (synonyms)-76.4%, Recognizing vocabulary (antonyms)-54.4%, Reading the text-82.8%, Comprehension of the text-73.7%, Questioning from the reading the text-64.5%, Writing-88.7%)	TBD	EGRA 86,9% - (Pronouncing of letter sound-93%, Reading of familiar words 96%, Reading of unfamiliar words - 92.3%, Recognizing vocabulary (synonyms)-80.4%, Recognizing vocabulary (antonyms)-67.5%, Reading the text-87.4%, Comprehension of the text-77%, Questioning from the reading the text-84.2%, Writing-86.9%)	TBD (8.2% increase)	Results will be clearer once end line assessment is further reviewed (report being completed in late September)
AKF/IPD	Outcome	% of teachers applying improved teaching and learning methodologies of Relevancy Pedagogy and interactive teaching techniques	6%	70%	96% from 51 primary teachers, 90% from 90 secondary teachers	Fully achieved	-
AKF/IPD	Output	3.1.1. % of children engaged in reading-related extracurricular activities	Often engagement (24% primary students, 23% secondary students)	70%	81.3% primary students from 1087, 74% secondary students from 2876	Fully achieved	-
AKF/IPD	Output	3.1.2.1 # of key teachers introduced to RP and ECOP via key teachers' forums	60	650	1258	Fully achieved	-
AKF/IPD	Output	3.1.2.2 # of teachers trained in RP in the targeted schools (20 schools per year)	0	1000 teachers in targeted schools	3196	Over achieved	Teacher turnover has resulted in a higher number of teachers receiving training over the course of the project.
AKF/IPD	Output	3.1.2.3 # of teachers/educators/teaching assistants who successfully completed in-service training or received intensive coaching or mentoring with USG support	0	418	496	Fully achieved	-

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
AKF/IPD	Output	3.1.2.4. # of IPD Kulyab staff trained in RP and ECOP	0	14	21	Fully achieved	-
AKF/IPD	Output	3.1.2.5. # of education officials successfully trained	0	129	150	Fully achieved	-
AKF/IPD	Output	3.1.2.6. # of teaching materials produced	0	1	1	Fully achieved/Over achieved	Of note, resources created over the project include: Two modules covering (i) relevance pedagogy and (ii) Education Communities of Practice strategies; one package for school directors, targeted towards those in 16 Shamsiddin Shohin district schools in Khatlon region; separate package for teachers to employ guest experts and mini-research strategies (part of relevance pedagogy strategies)
AKF/IPD	Output	3.1.3.1 # of age-appropriate children's storybooks developed	0	20	20	Fully achieved	-
AKF/IPD	Output	3.1.3.1a % of target primary students with access to new age-appropriate reading materials	0	1	100	Fully achieved	Approximately 114,000 books will be distributed to all schools (project and non-project schools) in the target geography for education activities (across GBAO region, and Shamsiddin Shohin district of Khatlon region). Each school will receive ~15 copies of each of the 20 original storybook titles developed.
AKF/IPD	Output	3.1.3.2 Mobile reading application developed	0	1	1	Fully achieved	Application being finalized by end of September, to be released in google play store.
AKF/IPD	Output	3.1.3.3 # of students in pilot schools using talking stickers during school lessons and at home with caregivers	0	100 students, across four pilot schools	100	Fully achieved	End line assessment of scores and review of application's use during one full academic year (October 2018 to June 2019) verify successful piloting
AKHS	Outcome	# of Afghan patients receiving care in the target area	2,219/year	9,400	15,549	Over achieved	During the project, additional emphasis was put on sending Tajik healthcare professionals to Afghanistan due to (i) significant demand for emergency and routine care; (ii) ability to treat more patients due to cost effectiveness, compared to bringing patients over the Tajik border to Tajikistan; (iii) opportunity to provide on the job support to Afghan doctors to explain how to conduct routine, emergency, and specialized procedures in person.
AKHS	Output	3.2.1. # of Afghan patients accessing health care provided by Tajik Health Professionals in Afghan CHCs.	2,150 for 4 years	9,000	15,117 (Darvaz - 3803, Shugnan - 6286, Ishkashim - 5028) and 1324 surgeries, Including 2382 consultations and 548 surgeries during emergency visits)	Over achieved.	See above, outcome indicator 3.2.
AKHS	Output	3.2.2. # of Tajik health professionals crossed to Afghan Badakhshan (disaggregated by emergency services/ routine services and F/M)	60/year	240	625	Over achieved.	See above, outcome indicator 3.2.

IP	Type of indicator	Indicators	Baseline	Target	Actual (Y1-Y5)	Status	Comments/ Reasons for Deviation (if any)
AKHS	Output	3.2.3. # of Afghan patients crossed the border to GBAO to receive care (disaggregated by emergency and routine health care and F/M)	55/year	400	432 (Darvaz -25, Vanj - 18, Shugnan - 156, Ishkashim - 233. A total of 158 patients were refused crossing at the border)	Over achieved.	-
AKHS	Output	3.2.4. # of Afghan patient samples and specimens crossed to KRDU (disaggregated by F/M)	360/year	1,440	6,308 (1,974 patients)	Over achieved.	-
AKHS	Output	3.2.5. # of health professionals trained on required specialties (disaggregated by Tajik and Afghan and F/M)	50	50+36 new	78; 41 (male - 23, Female - 15) - Afghan HP and 37 (male - 23, female - 14) Tajik HP	Partially achieved (78 out of 86).	Some Afghan health professionals were refused visas to come to Tajikistan for trainings.
AKHS	Output	3.2.6. # of Afghan patients who accessed health services at Shurabhad District Hospital in Khatlon (disaggregated by F/M)	48/year	192 for 4 years	48	Partially achieved.	The security situation in Northern Afghanistan resulted in continued border closures at Khatlon region.
INTERMEDIATE RESULT 4: Strategic investments made in businesses that generate profit							
AKF/AKFED	Output	4.1.1 Investments made	0	\$5,000,000	\$14,592,000 (6. O)SC Indigo Tajikistan - Tcell telecomms (\$9M))	Over achieved.	-
INTERMEDIATE RESULT 5: A trust fund-like mechanism established to fund social development activities in the target areas							
AKF	Output	5.1.1 Trust fund-like mechanism established	None	Complete	Established (Charter approved by Alliance Steering Committee Meeting)	Fully achieved.	-
Environmental Due Diligence							
AKF	Output	# of Environmental Review Checklists (ERC) approved by USAID corresponds with # of Negative Determination with Conditions (NDC) classified USAID-funded activities.	0	TBD	108	Fully achieved.	-

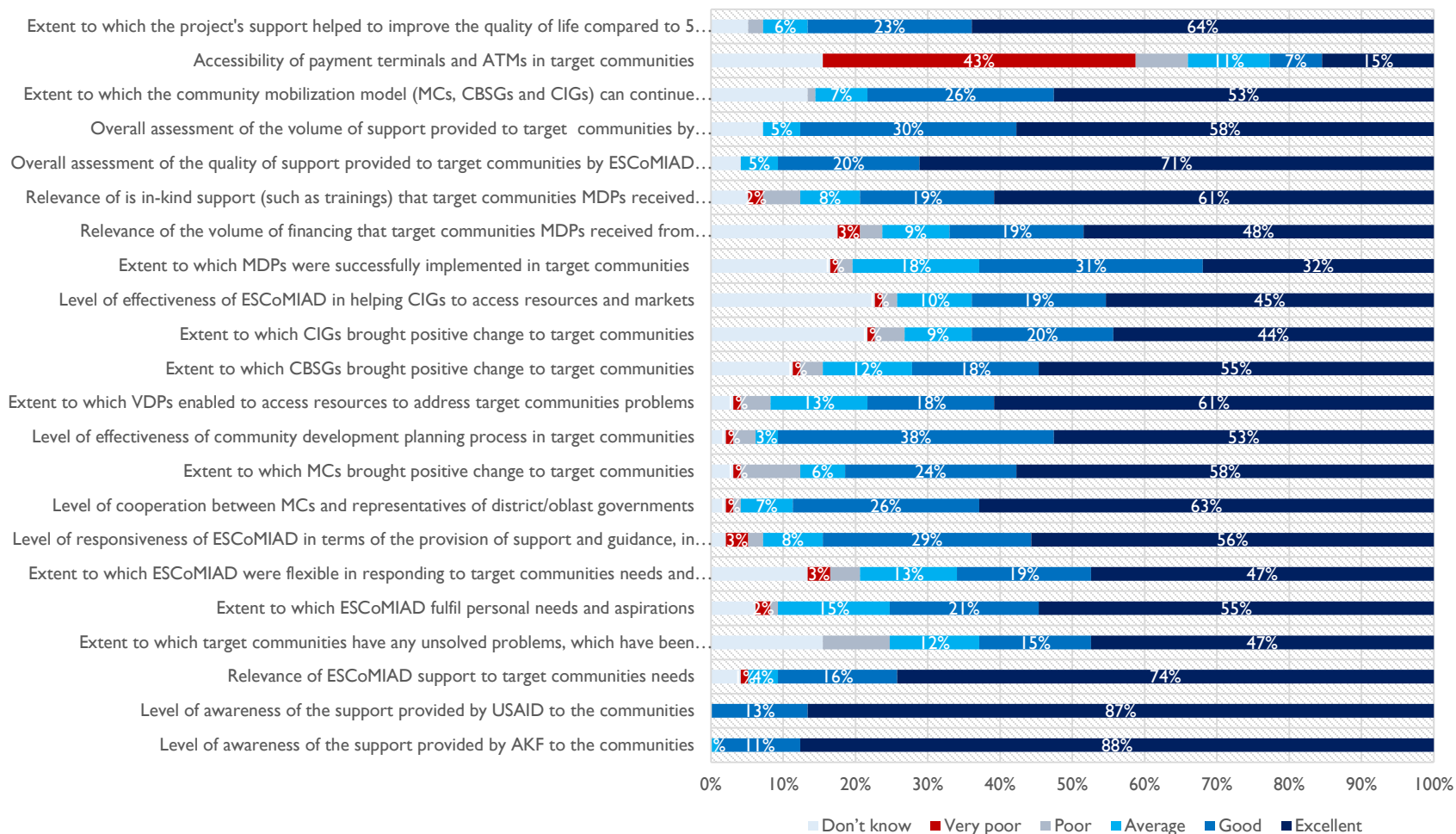
ANNEX 8: ESCOMIAD PROJECT BUDGET (ALLOCATIONS VS. SPENDING)

Results Area	Planned Budget (YI-5), US\$	Actual Budget (YI-5), US\$
IR 1: Local governance practices improved through better relations between communities and local government	706,860.87	877,843.73
Outcome 1.1: Level of community engagement with local government increased	706,860.87	877,843.73
Output 1.1.1: Creation/strengthening of VOs/MCs	322,970.40	314,272.98
Output 1.1.2: Effective participatory planning with focus on economic development	115,441.29	103,074.62
Output 1.1.3: Priorities for micro-development projects identified based on VDP priorities	268,449.18	460,496.13
IR 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises	4,381,034.41	3,881,996.12
Outcome 2.1: Access to finance improved in the target area	1,391,211.19	1,079,374.98
Output 2.1.1: CBGS developed in Khatlon province	240,645.52	194,971.05
Output 2.1.2: MLOs transformed to MDOs	561,775.43	477,621.59
Output 2.1.3: Mobile payments system rolled out in GBAO	302,741.55	153,799.34
Output 2.1.4: Payments terminals installed in rural areas	286,048.69	252,983.00
Outcome 2.2: Use of non-financial services increased	802,506.07	833,479.02
Output 2.2.1: SMBM program initiated	802,506.07	833,479.02
Outcome 2.3: MSMEs strengthened through locally-driven capacity building	1,417,148.50	1,214,949.33
Output 2.3.1: Emerging micro-to-small enterprises supported	857,060.66	657,594.09
Output 2.3.2: Inclusive SME growth in priority sectors taking a “lead firm” approach	279,602.98	298,578.17
Output 2.3.3: Tourism sector developed through a “lead firm” approach	280,484.86	258,777.07
Outcome 2.4: Access to energy improved	770,168.65	754,192.79
Output 2.4.1: Feasibility study conducted for Sebzor HPP	770,168.65	754,192.79
IR 3: Access to quality social services sustained	1,861,745.27	1,859,283.70
Outcome 3.1: Children’s learning outcomes improved	1,049,166.91	1,052,913.52
Output 3.1.1: Teachers trained in RP and ECOP in targeted schools followed by in-depth support	700,801.24	685,711.21
Output 3.1.2: Key teachers introduced with RP and ECOP via biannual key teacher’s forum	75,532.00	77,331.68
Output 3.1.3 IPD Kulyab staff trained in RP and ECOP		
Output 3.1.4 IPD GBAO support fund established with 7% annual revenue	160,178.04	156,199.46
Output 3.1.5 Progress on reading resource materials development (added following Agreement Modification 5 in January 2018)	112,655.63	133,671.17
Outcome 3.2: Access to quality health services for border populations sustained	812,578.36	806,370.18
Output 3.2.1 Enabling environment created for the implementation of the CBHP		
Output 3.2.2 Improving access to specialized health care	812,578.36	806,370.18
IR 4: Strategic investments made in businesses that generate profit	5,120,000.45	5,153,000.00
IR 5: A trust fund-like mechanism established social development activities in the target areas		2,000.00
TOTAL	12,069,641.00	11,774,123.55

ANNEX 9: SURVEYS RESULTS

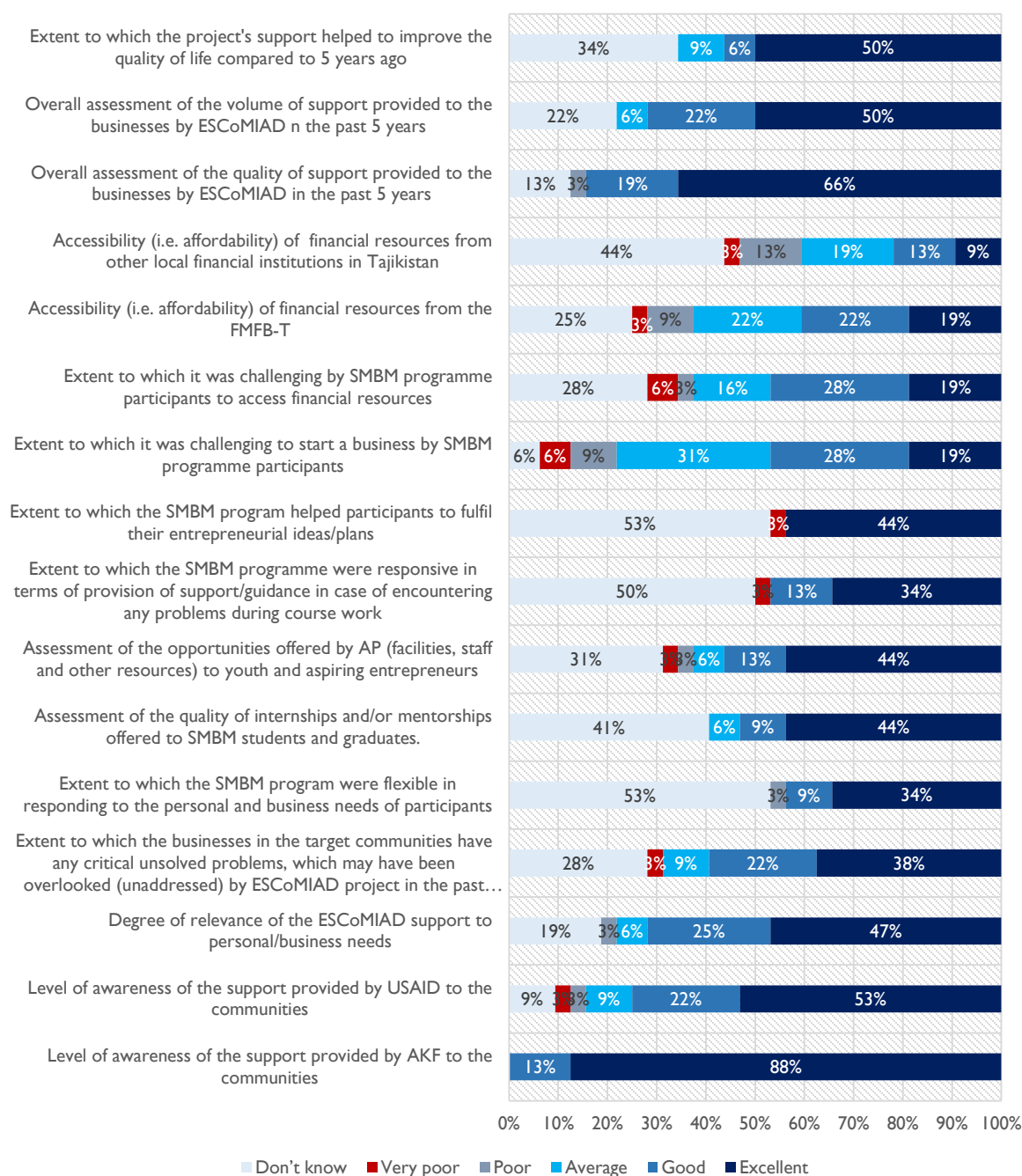
IR 1: Local governance practices improved through better relations between communities and local government

Rural Development Survey Results (through community mobilization, economic literacy and business model development - MCs, CBSGs, CIGs) (N=97)



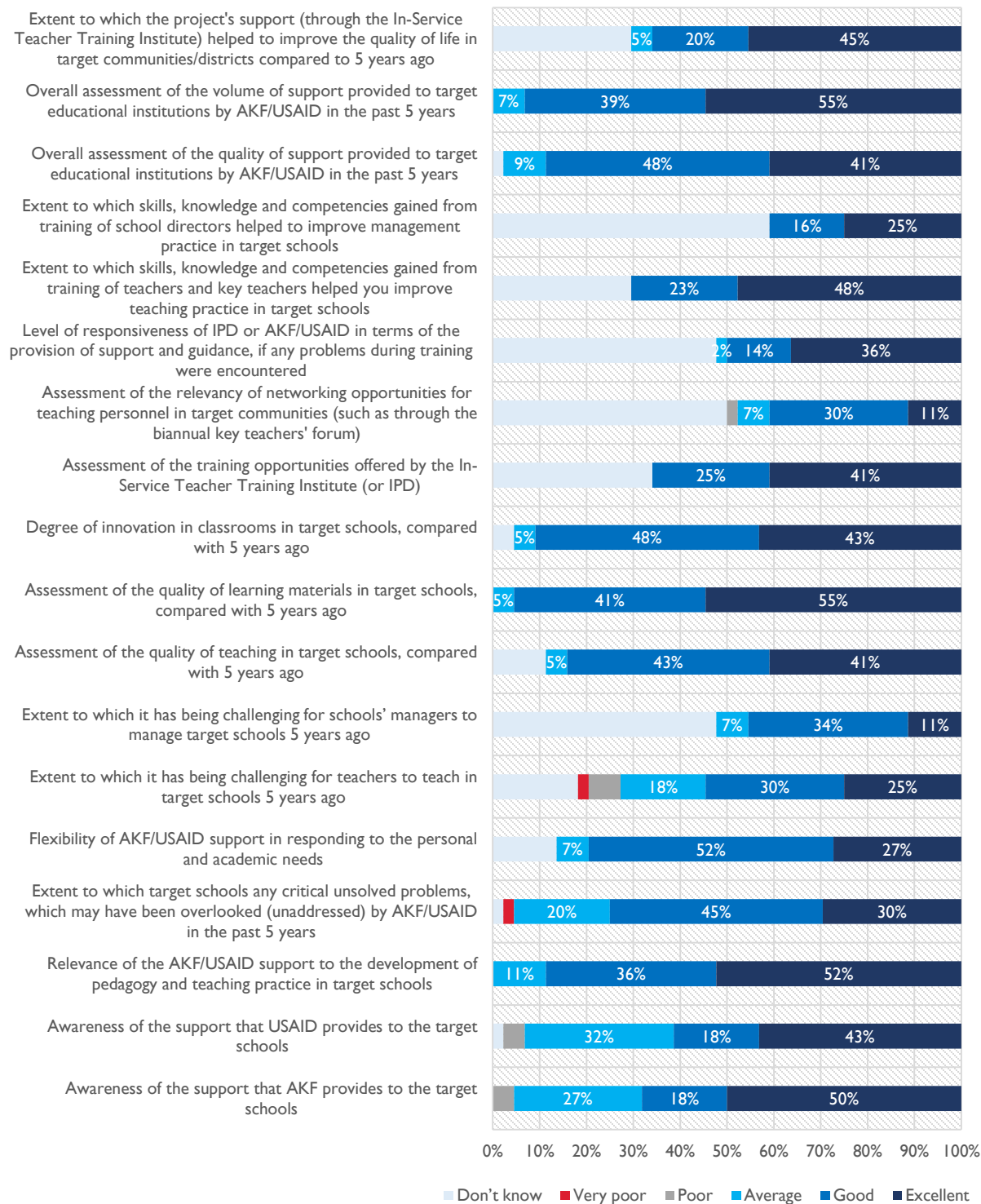
IR 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises

Business Survey Results (SMBM Program, SMEs Loans given by FMFB-T and MLOs) (N=44)



IR 3: Access to quality social services sustained

Education Survey Results (N=44)



Health Survey Results (N=9)

Extent to which the AKF/USAID's support helped to improve the quality of life in target region (GBAO, Badakhshan, Afghanistan) compared to 5 years ago

Overall responsiveness of the project to the needs of residents in Badakhshan, Afghanistan in the past 5 years

Overall assessment of the quality of support provided by CBHP in the past 5 years

Responsiveness of the AKF/USAID in terms of the provision of support and guidance during larger scale health emergencies during 2015-2019

Assessment of the level of knowledge/skills exchange between Afghan and Tajik health professionals in the treatment of Afghan patients, compared with 5 years ago (with support from...

Level of cooperation between Afghan and Tajik health professionals in the treatment of Afghan patients, compared with 5 years ago (with support from AKF/USAID)

Assessment of the training opportunities offered to health professionals with support from AKF/USAID

Adequacy of quality medical equipment (inc IT solutions) available during medical treatments in Afghan health facilities, compared with 5 years ago

Assessment of the adequacy of quality medical equipment (inc IT solutions) available during medical treatments in Tajik health facilities, compared with 5 years ago

Assessment of the relevance of extending patient treatment/care by Tajik health professionals to Afghan patients (particularly from border districts) in Tajik and Afghan health facilities

Assessment of the quality of CBHP response to medical emergencies in Badakhshan, Afghanistan, compared with 5 years ago

Assessment of the quality of Afghan patients' treatment/care by Tajik health professionals, compared with 5 years ago

Extent to which the project improved the knowledge and skills of health professionals to provide better health treatment services to Afghan patients in Tajikistan, compared with 5 years ago

Extent to which the project improved the knowledge and skills of health professionals to provide better health treatment services to Afghan patients in Afghanistan, compared with 5 years ago

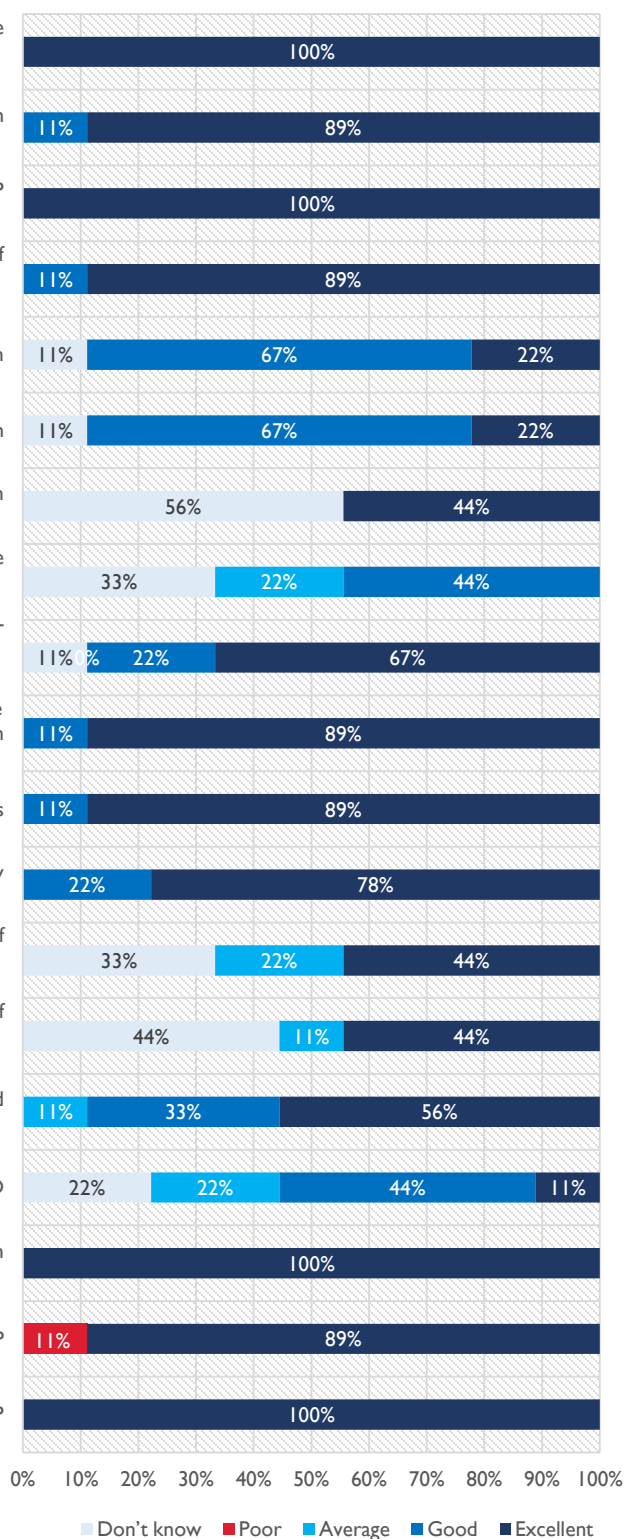
Flexibility of AKF/USAID support in responding to personal and professional needs

Does your medical facility have any critical unsolved problems, which may have been overlooked (unaddressed) by AKF/USAID in the past 5 years?

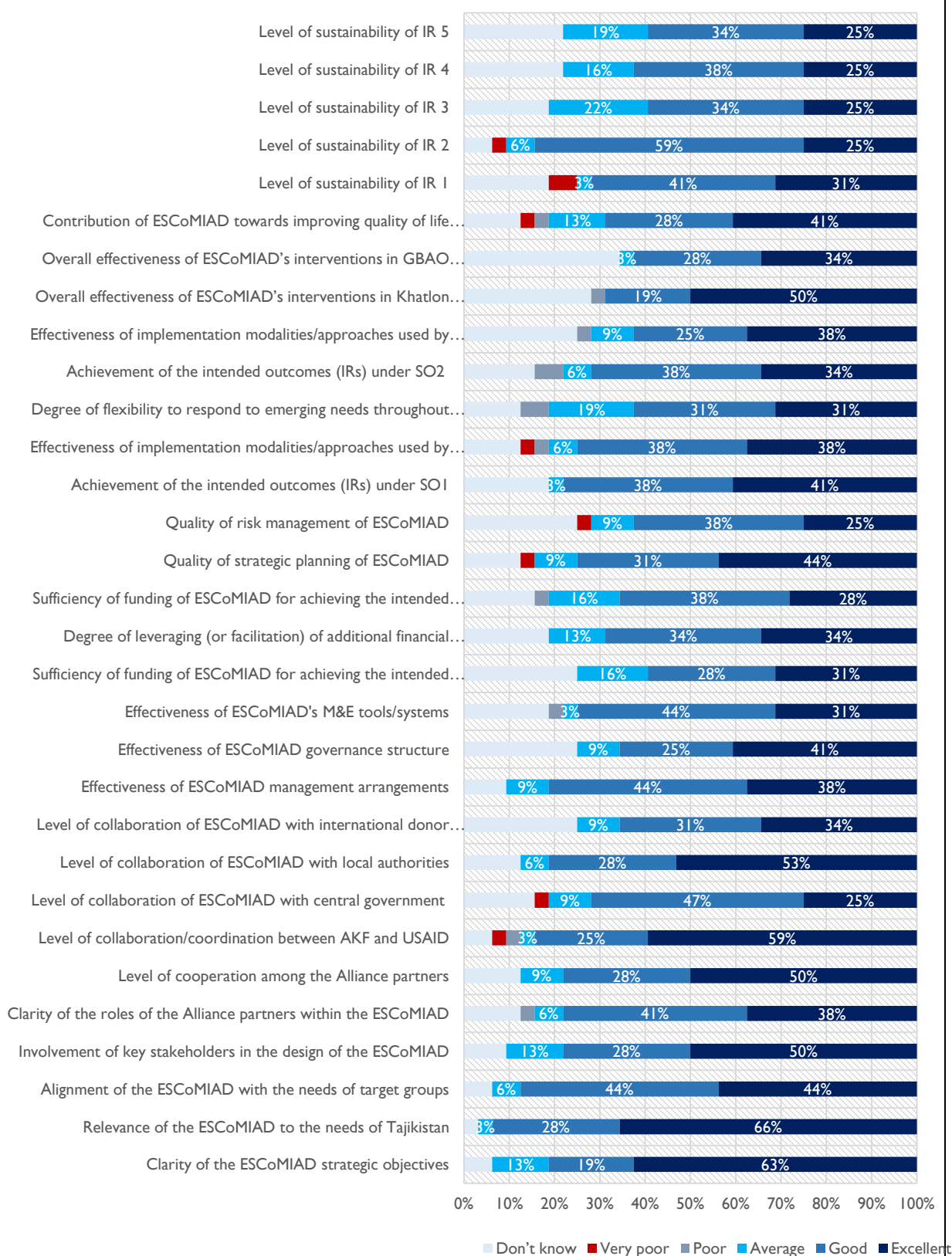
Relevance of AKF/USAID support to the improvement of health care services in target communities/areas

Awareness of the support that USAID provides to target CBHP

Awareness of the support that AKF provides to target CBHP



Rapid Scorecard Survey Results (N=32)



ANNEX 10: MOST SIGNIFICANT CHANGE STORIES

IR 1: Local governance practices improved through better relations between communities and local government

Story 1: MC Pakhtakor – MDP Cotton Processing Workshop in Khatlon



The MC in Panj village has been supported by ESCoMIAD project since 2015. In 2015, the MC members found out about MDPs and the financial support that is available through the project on a competitive basis. They were informed about MDPs from AKF/MSDSP field staff who at the time held information sessions for several MCs and entrepreneurs in Panj and Kumsangir *jamoats*.

Through ESCoMIAD, AKF/MSDSP staff have procured two main pieces of equipment, which enabled the MC to process a cotton carding machine and a cotton ginning machine. In addition to the provision of these cotton processing machines, AKF/MSDSP provided specialized training on the use and maintenance of these machines (through vendor firm). Furthermore, ESCoMIAD project staff have also helped the MC to refine their business model and management of MC's entrepreneurial activities and provided additional hands-on training on accounting principles (including estimating the cost of depreciation), financial management and risk management. Other training courses MC benefitted from ESCoMIAD were related to project design and fundraising.

The participation in the project brought a number of changes. There are 22 MCs functioning in Panj and Kumsangir *jamoats*, and 450 hectares (ha) of arable land (including 150 ha used specifically for cotton production). The processing equipment is used by all MCs and entrepreneurs (often *dehkan* farmers) to either sell their raw cotton produce to MC or process their cotton using MC's processing equipment. Revenues are used for three different purposes: 1) 33.3 percent of revenues are earmarked for salary of the machine operator; 2) 33.3 percent of revenues are spent on amortization needs (e.g., regular maintenance and repairs); and 3) the remaining 33.3 percent of revenues are channeled into MC's Village Development Fund (VDF). A portion of revenues from this equipment has already been spent on the construction of a small recreation area and sports facilities for children and youth who live in their village, and for co-financing the construction of additional classrooms in the local general secondary educational institution (i.e., school). The machines are capable of processing up to 500 kg of cotton per shift (whereby one shift equals eight working hours), which is more than enough to satisfy local community demand. In the last year, MC has processed between 100 kg to 300 kg of cotton per month which suggests that there is potential to expand processing operations (provided there is demand). Equally important, the purchase of this equipment has also reduced local *dehkan* farmers' time and cost of processing their cotton produce. Previously, *dehkan* farmers and individual entrepreneurs used to travel up to 10 kilometers (km) to access the nearest cotton ginning/carding service, which is located in the district center. Today, same farmers and entrepreneurs can come to the MC and get their processing business done swiftly. The provision of cotton processing service by MC in Panj village has created one seasonal job (for equipment operator) and increased annual turnover of MC, on average, by TJS 8,000. Since 2018, the total volume of processed cotton is approximately 30-35 tons.

The main lessons learned from the implementation of this MDP is that the revenue streams this activity generates are not huge but still adequate to improve the wellbeing of the community. **In terms of the pending needs**, the MC requires additional training and guidance in order to access farther markets and generate demand for cotton processing services in *jamoats* outside of Panj and Kumsangir.

Story 2: MC Pakhtakor Bolo – MDP – Motor Scooters



MC Pakhtakori Bolo has worked with ESCoMIAD since 2015. ESCoMIAD staff came and introduced the project. MC Pakhtakori Bolo has 120 households and 900 population. There are seven members in the MC Executive Body. Land for cultivation (wheat and cotton) - 80 ha, 22 farmers (1-5 ha for each) and there are ten local entrepreneurs. Mr. Bolo decided to take part in the project after seeing the benefits after all income/expenditure was calculated under a formalized MC. Main problems faced by MC included: no organizational structure in place for public events or improvement of the MC; did not have any funds and everybody was very spread and now we are all under one umbrella and work together. VDPs developed for three years (2015-2018/2018-2021). Priorities of VDP 1 were the transportation of harvested cotton and wheat (need moto scooters), repair of village roads, installing overhead transmission lights (800m) in the streets, and construction of a sport yard. Out of the four priorities, all were implemented except the roads. The MC was only able to only able to put gravel on the road, not asphalt). Sources of funding come from contributions of all MC members, all local entrepreneurs, labor migrants, and service provision by MC (e.g., leasing of motorcycles purchased by project). Specific contributions included, leasing two motorcycles at TJS 300 per month, collected TJS 50 per household three times per year for road repairs. Lightening: money collected for roads repair, VDFs, local entrepreneurs. The costs of each priority were; repairing of roads – TJS 30,000, overhead transmission lights and lamps – TJS 3,000, construction of sport yard – TJS 3,000. All materials were provided by some international organizations and there was no pay for labor.

Priorities of VDP 2: don't have on paper (drinking water supply, reducing underground water to increase the productivity of soil through; cleaning of collectors and drainage system; procuring big tractors for cultivation of land; increase feed production to support increased scale of raising of livestock. VDF financing will likely include; TJS 5 sooni per household per month; local entrepreneurs, labor migrants.

Two motor scooters were provided by the project in June 2017. Leased two motorcycles – TJS 300 per month (for both). Driver pays TJS 150 per month to the MC with a salary of TJS 60-70 per month and is responsible for maintenance. Minor repairs were only done; warranty was in place and it was for one year but was not used. A key draw back using the scooters is they can only be used for small workloads. The scooters cannot work areas larger than 5 ha of land. During that period needed only small motor scooters. Now agriculture of land extended and number of farmers increased. Amortization period: five years (service life). MC properties on the balance: motor scooters, MC building and what is inside the building.

The participation in the project brought several changes. Villagers have access to motor scooters and don't need to look for transportation outside the MC. Additional benefits have been; Reduction in transportation costs (e.g., transportation of 150 kilograms [kg] cotton was TJS 70 for transportation by tractor, now by motor scooter - TJS 15 only); savings on costs of fuel (three times less consumption of fuel by motor scooters then on tractor). Creation of two jobs in the MC (two drivers with average salary of TJS 300-400 per month in the spring, summer, and fall); and free or low costs of transporting harvested crops.

Pending needs include: 1) procuring a bigger tractor with different functions for cultivation and ploughing; 2) wheat processing workshop; 3) construction of the kindergarten; and 4) job creation, such as sewing workshops.

Story 3: MC Margzhor – MDP – Mini-Tractor in Khatlon



The MC in Margzhor village found out about the MDPs competition through the ESCoMIAD project in 2017. Information about opportunities to apply for funding on a competitive basis was provided to them during training carried out in Kulob. The MC wanted to obtain another source of revenue for the replenishment of its Village Development Fund.

One example of additional revenue streams is receiving a fixed leasing cost for tractor provision from locals. AKF has procured through a competitive tender process a single-piston tractor, made in China with 12 horsepower and provided further training on the operation of this tractor. The life cycle of this mini tractor is approximately five to six years, although it has already needed some minor repairs in the past two years. The MC outsources the service provision to a local resident who happens to be a certified mechanic and tractor operator, it has also effectively “outsourced” any related maintenance costs. According to the terms of agreement between the mechanic/operator and the MC, the mechanic/operator pays TJS 100 per month to the MC and any additional revenue beyond TJS 100 may be retained by the mechanic/operator and utilized at his discretion.

The participation in the project brought several changes. The MC generates a profit of TJS 100 per month from outsourcing this mini tractor to a local mechanic/operator who helps local *dehkan* farmers and households. The mini-tractor is mainly used for moving agricultural products (as well as items such as hay) from one point to another, while its plough equipment is rarely used. The mini-tractor is allegedly best used in small-scale orchards and small plots of land. Given that the Margzhor village has about 45 ha of orchards, the purchased mini-tractor fits the bill.

The main lessons learned from the implementation of this MDP is that 1) larger equipment is needed to serve larger plots of land and generate greater profit; 2) mini-tractors tend to break too often and bring much less value for money than larger tractors or combine harvesters, 3) currently, the mini-tractor is only used one to two times a week and is faced with competition from other owners of similar mini-tractors and scooters in the area.

The main recommendation for improving the quality of USAID-AKF’s interventions in the future was a provision of a different type of mini-tractor (or additional equipment).

IR 2: Utilization of economic opportunities improved for individuals and micro, small and medium enterprises

Story 4: CIG Halima – Milk Collection Point in Khatlon



With ESCoMIAD support, the CIG in Panj village was created on February 28, 2018. The CIG is mainly composed of women who are able and willing to produce milk products. The entrepreneur who was supported by ESCoMIAD has attended information sessions organized by AKF/MSDSP staff in Panj and Kumsangir districts. He has worked in milk business for a number of years prior to being supported by AKF/USAID through ESCoMIAD. The entrepreneur runs 4 other milk collection points (in Panj district) and two milk processing workshops (e.g., one of which is located in Vahdat village of Panj district). The entrepreneur also owns a herd of cows (Belarus breed) which generate up to 120 liters of milk daily. The entrepreneur had wanted to expand his business and had submitted a business plan to AKF/MSDSP team. The business plan made clear that the new milk collection point will support rural residents and, in particular, several CIGs which "specialize" in milk production. The milk collection point was officially opened on August 1, 2018.

AKF/USAID support through ESCoMIAD has targeted the individual entrepreneur who also runs three other milk collection points in the neighborhood. More specifically, AKF has allocated funding (exact amount unknown) to construct a small building which serves as a milk collection point for local residents. AKF has also procured - through a competitive tender process - milk storage equipment and milk quality stress-testing equipment. ESCoMIAD has also provided training for milk-producing CIGs on the following themes: business planning, cow breeding, financial management, accounting, and others. Previously, all members of the CIG had produced milk and sold it in the local market. The presence of a milk collection point in close proximity to CIG members (and other village residents) has allowed them to sell their milk at a higher price and a lower cost (since they no longer need to travel to the district market in Panj or Kumsangir). To date, 118 unique individuals (i.e., local residents representing 112 households in Panj district) had bought/sold milk in various quantities to new milk collection point. On average, 25-30 individuals sell milk to this milk collection point on a daily basis. Milk is collected twice a day - early in the morning and early in the evening, but not during the day or at night because of cold storage constraints. Another by-product of milk processing—cheese—is usually sold in Dushanbe because of its higher price and lower demand in rural and remote areas.

The participation in the project brought a number of changes. The milk collection point allows the entrepreneur to increase his revenues and employ a larger number of people in his milk business. The milk collection point enables local village residents (and, in particular, CIG members) to save time and money to sell their fresh milk and earn money which improves their livelihood and welfare. For example, 1 liter of milk is sold, on average, at TJS 1.5 but the cost also depends on the fat content of milk (which often varies from 2.8 percent to 5 percent). Fat content of milk peaks (i.e., at its highest level) in autumn, which is why milk producers can earn more during autumn. Annual profitability of local CIGs averages between TJS 20,000-30,000 from milk production and sale through the milk collection point. Up to 30 percent of these profits go into the replenishment of CBSG budgets through monetary contributions of CBSG members. To date, the milk collection point has purchased 34,407 liters of milk from local residents

(including CIG members in neighboring villages in Panj district) at the total cost of TJS 66,020. In 2019, similar cow-owning and milk-producing CIGs from Kubodiyon district, Nosiri Husrav district, as well as from Kyrgyzstan and Afghanistan, came to visit them in Panj district to learn from their experience and business model.

The main lessons learned from the implementation of this MDP is that: 1) in general, demand for high-quality by-products such as cheese, cottage cheese and yogurt are relatively low in rural areas (compared to urban areas), which is why the entrepreneur will continue to focus on accessing urban markets such as Dushanbe, Kulob and other cities; 2) ideally, the entrepreneur wants to sell his milk products fresh, which requires the purchase of cold storage equipment which will keep milk fresh for a longer period of time. The current milk storage equipment, which was financed through ESCoMIAD, is not satisfactory. More specifically, the entrepreneur indicated that storage equipment is not specifically intended to be used for milk because it doesn't have stirring capability which will keep milk fresh. This is also the reason why the milk collection point is unable to collect milk more than twice a day because the storage capacity of equipment is only 4-6 hours; and 3) regular vaccination and inspection of cows, whose milk is subsequently sold at the milk collection point, is a must. Therefore, local entrepreneur is ready to invest as much as needed into such regular vaccinations and inspection. This is also based on past experience when (in 2016) several cows were found to have brucellosis.

In terms of the recommendations, the purchase of equipment should conform with the needs of entrepreneurial activity and business model.

Story 5: CIG Dinara – Confectionary Shop in GBAO



A confectionary shop in GBAO started cooking confectionary from 2000. They have started CBSG in 2009. Up until participation in the project, they had been preparing confectionary at home and selling in local shops or providing for other people in exchange for cooking products. Owners of the shop met on a regular basis for different trainings and seminars with MSDSP and MSDSP informed them about the project. They started cooperation with MSDP in 2011. The small oven and refrigerator were bought for US\$800. They learned about CIG from MSDSP staff as they had regular meetings with MSDSP staff for discussing different challenges of community. They decided to organize an CIG in 2011 with 5 people, in order to improve living conditions and creating jobs. In 2016, the CIG compiled a project and submitted to MSDSP to be financed through the ESCoMIAD project in order to increase capacity of confectionary and work as registered entrepreneurs. A three persons staff of the confectionary shop has received trainings on technology and preparing different types of confectionary. The confectionary shop now produces 12 types of the products. The products are sold out to local population leaving around, orders for weddings and other events.

Type of support received from ESCoMIAD. Within the project, they received display refrigerator, big ovens, fryer, chisel for paste—two pcs, two tables, chopper, forms for bread and cake preparation, total amount approximately TJS 24,750 (equipment received in March 2017). Before the project when working at home net profit was TJS 1,000 per month (TJS 200 per person). At the moment they pay TJS 500 salary to three people and TJS 1,000 to the baker. Net profit is TJS 2,000-2,500 which is accumulated. Legal status is registered for tax inspection as private entrepreneur.

The participation in the project brought several changes: 1) learned how to run and develop business; 2) offered job opportunities; 3) increased personal earnings; and 4) learned technology of cooking new types of confectionaries. The owners have faced problems over standardization of their confectionary products as they had to register each new product at a cost of TJS 180 for each product. Recently, competition is increasing. The CIG first year (September 2016 - September 2017) had a gross income of TJS 47,124 with a net profit of TJS 3,630. In 2018, gross income was TJS 94,562, with a net profit TJS 35,521. In 2019 to date, net profit is approximately TJS 10,000. Number of months worked by each CIG member to receive this profit is 12. Number of working days per week is six. From May 2017 we have registered as individual entrepreneur.

In terms of the pending needs, the beneficiary needs: 1) bigger oven and as sometimes when there are a lot of orders for events existing capacities do not allow us to fit in time; and 2) chisel for paste. **The main lesson learned** is the need for better quality equipment.

Future plans. The beneficiary plans to expand business and to increase capacity of the shop. And to employ three to four more people. Also, she accumulated money of the group and at the moment discussing to buy building which will have greater space and all necessary infrastructure (storage unit, water, washing outfit, toilet). We have 40 percent of the cost of the building and we plan to borrow 60 percent.

Story 6: CIG Nazir – Bread Bakery in GBAO



A bread bakery owner in GBAO is a member in 2 CBSG. CBSG 1 was formed in 2010. From 2015 until the present, members increased from 18 to 36, share price – from TJS 5-20, Social Fund – from TJS 1-2. Members meetings are twice per month. Penalties are from TJS 2-5, but TJS 10 for losing a key. The interest increased from 2 percent to 3 percent (reason for increasing—more effective, e.g. much money flows). Loan period was six months. One cycle was one year. She is also a member of another CBSG which formed in 2017 which has about 35 members. One cycle is two years. No limit with regard to quantity of shares the members buy. Share price is TJS 20. Members meet twice a month. She does not use money from the CBSG 2. Social fund and penalties are of the same rates as the first CBSG. After her husband died, her two children receive social allowances (totally, TJS 200 and she adds 200 more TJS from bread bakery income to buy shares in amount of TJS 400 from the second CBSG. She does not use money from the second CBSG and instead leaves it for her children's future study.

She started her bakery business informally in 2013 using money from CBSG cash box for the purchase of products for bake and at her expenses she bought a small oven, a mixer and 17 metal forms. Before, the daily production capacity was 100 loaves of bread and employed one baker. Due to the number of her customers increasing, she decided to scale up her business and applied to ESCoMIAD. CIG Nazir was formed in 2015 with ten members. The CIG Nazir submitted a project proposal to ESCoMIAD to get necessary equipment for bakery in 2015. She got registered and became an Individual Entrepreneur. Now she has a total of eight staff (six workers: head, bookkeeper, supplier, driver and two bakers). All get salary. She only pays tax.

The participation in the project brought several changes: Before, net income TJS 0.26 per bread and now - TJS 0.39. Monthly net income was TJS 780. Now monthly net income is TJS 4,680. Bakers work five hours a day. Average production capacity is 400 loaves of bread a day. Thanks to this business, she was able to use of incomes: 1) bought a mixer, capacity 50 kg; 2) repaired house and workshop; and 3) bought a TV set, and other daily items. She received loans from FMFB in amount of TJS 60,000 for three years for her other business, a children's clothes shop founded in 2013, at an interest rate of 24 percent. In 2015, she got another loan in amount of TJS 40,000 for her husband's treatment and surgery in Dushanbe. Total loan was TJS 100,000 for a three-year period. Every month she pays the bank loan in amount of US\$500 of which US\$300 is from the bread bakery and US\$200 is from the shop. Bank deadline for returning loans is 2022. She is also able to save some money.

Future plans: Her future plans are: 1) scale up business; 2) build new workshop; 3) install larger one, three more two-deck ovens, to total seven ovens; and 4) increase kinds of products (cookies, rolls, cakes), also set up a booth near her house for selling her produces. To build new larger workshop, she plans to use incomes and CBSGs money. According to her, up to TJS 25,000 will be accumulated in CBSG's cash box by the end of year. No need for getting loan to build new workshop. There is a great demand but she has low capacity. Many customers, like UCA, Presidential lyceum etc. offered her a contract for buying her bread but she did not accept their offers due to her bakery's insufficient capacity.

Story 7: Lead Firm – Agro-Inputs Shop in Khatlon



The lead firm is in fact an individual entrepreneur which buys agricultural inputs (such as fertilizers, seeds and vitamins) from China and sells them to local *dehkan* farmers and other producers of agricultural products. There are 35 different types of seeds, more than 15 types of different fertilizers and vitamins which the agro-inputs store offers to local clients. Financing from AP (at zero interest) was used to construct the building (currently located the store) with the cost of furniture (e.g., shelves, stands, etc.) and advertisement campaign for increased awareness of farmers about the facility. The building was constructed and furnished in September 2019. The storage facility is located approximately 6 km away from the agro-inputs store. The entrepreneur was also a recipient of specialized training courses, mainly on business planning and market assessment.

The participation in the project brought several changes: 1) the construction of agro-inputs store in the Hamadoni district and increased access to agricultural inputs for local *dehkan* farmers and households (engaged in subsistence farming); and 2) monthly turnover of the entrepreneur from selling agricultural inputs averages TJS 50,000, the bulk of which is currently reinvested because of high demand from local producers. Benefits to local producers include: 1) variety of agro-inputs available to them; 2) ease of access for approximately 5,000 clients in the neighboring villages in Hamadoni district; and 3) outreach. As revenues gradually increased, the entrepreneur has also recently started to provide financial support to local *dehkan* farmers upon need (e.g., low-interest loans of up to TJS 200,000 at short maturity periods). Since certification of fertilizers and other agro-inputs is required, all agricultural inputs are high quality and trusted by local *dehkan* farmers and households. This has increased trust, which has translated into higher demand for agricultural inputs which improves yield.

The main lessons learned from the implementation of this MDP is that: 1) many *dehkan* farmers (and especially local households engaged in subsistence farming) are still located relatively far away from the agro-inputs store; and 2) that local government officials could have been more aware of the need and accommodating in terms of providing an additional land plot, which would have been used as a storage facility. The agro-inputs store is an important problem to address, particularly since in the future the entrepreneur wants to satisfy demand throughout the Hamadoni, Jayhun and Shamsiddin Shohin districts). This means that the entrepreneur will need to invest in mobile delivery services of agro-inputs directly to agricultural producers. The entrepreneur is likely to apply for another loan (at a later stage) which will enable her to introduce mobile delivery services to local communities.

In terms of the recommendations, that the future project could make sure that local government officials are fully supportive and engaged in social entrepreneurship, which benefits local communities.

Story 8: Pamir Welcome Center and Rest-Stop in Darvaz



Pamir Welcome Center and Rest-Stop in Darvaz started construction at the end of 2015 and has been in operation since 2016. The Pamir Welcome Center stays on the balance of the AKF. Pamir Welcome Centre and Rest-Stop in Darvaz is composed of two buildings, one toilet and a parking lot. The main building is composed of two floors. First floor is the office of MSDP. Guest house has two double rooms on the first floor and seven rooms on the second floor (one family room, four double rooms, two rooms for three people). The guest house has a total capacity of 19 people. Benefits from the creation of guest house includes; creating four jobs (one cook, one dish washer, two cleaners); and receive internal and foreign guests (visitors within AKF and tourists). The second building is a cafeteria with a capacity of 24 people. Darvaz is called the golden gate of Badakhshan, as it has many historical places in Darvaz. It is a mid-point between Dushanbe and Khorog.

Pamir guest house is different from others in the following way; it has better security having employed three security guards; the territory is bigger; it's located along the road offering easy access to tourists; it has a parking lot; and the staff works legally and pays official taxes. The price in the Pamir Welcome Centre and Rest-Stop in Darvaz is US\$15 per night (for tourists) and for staff of AKF is US\$20. Pamir guest house is very clean and clean rooms every day, while others do not clean as frequently. Plans to install ACs also on the second floor of the main building for guests (through MSDP). Tourist season is from May to October with a peak in July and August. The number of visitors who came to Pamir Welcome Center in 2016 was 340; in 2017 was 663, in 2018 was 1020, and in 2019 was 605 (May-August). 80 percent of these visitors are tourists (UK, China, Japan, Korea, Austria, Afghanistan). Period of stay mainly one night. Info about Pamir Welcome Centre. It is a member of PECTA. Tourists book this place through PECTA. Pamir guest house has functioning for 5 years and information is spreading through the word of mouth. Also collaborates with other 8 tourists' companies.

Support received from the ESCoMIAD: 1) all furniture for cafeteria and kitchen (for US\$25,000); and 2) hired one cook and received training at the Serena Hotel in Dushanbe.

The participation in the project brought several changes: 1) improved services for visitors (i.e., place for breakfast, lunch and dinner); and 2) capacity increased from six dining tables to 50-60 dining places (24 indoor; 16 on larger beds, and extra tables and chairs). From 2016 (August-December) till 2018, the number of visitors increased from 340 to 1,020 people, total profit increased 263 percent, from TJS 57,922 to TJS 210,064, additional services TJS 40,419 and net income—on 261.6 percent (from TJS 32,550 to TJS 117,703). Rent for the buildings started from TJS 2,500 per month (2016) and is now TJS 4,000 per month (2019). The introduction of additional service in Pamir Welcome Center included the provision of lunches/dinners for groups, cost per person—TJS 40. Thanks to this cafeteria—more tourists started to come to the guest house. Such service is not available in other guests' houses. This makes up 25-30 percent of the gross profit. Chairman of the district appreciated and expressed thanks to the services spurring them to bring guests to the Pamir Welcome Center. Gross income and expenses are calculated by the staff of MSDP in Darvaz, and net income is calculated by MSDP Dushanbe.

The main lessons learned from the participation in the project is that: 1) reconstruction of the guest house and will include the bathroom in each room (it is very important for each visitor to have private bathroom); and 2) larger cafeteria and make a kitchen separately to separate the smell of food in the canteen area.

Future plans (for 2020): 1) for new season – installation of ACs and TV sets in each room of the guest house (anticipated costs: TJS 29,400 for ACs and TJS 8,400); 2) increase the number of rooms in the guest house (have potential to construct a building here for four additional double rooms, with bathroom), four to five cars of tourists come and do not stay because of the absence of rooms for drivers (anticipated costs: TJS 65,000); 3) have three lots of land and plan to create orchards and put some tables and chairs under the trees. Collective voluntary work, anticipated costs (six sets of tables and chairs): TJS 14,000); 4) the planned investments—the money will be taken from the profit of 2018-2019 with period of return on investment in 2020—two years (prioritizing is ACs in Nov 2019, TV sets until May 2020; additional rooms (plan to start construction next May 2020); 5) have problem with drinking water supply and try to bring water supply system to this village in September 2019 (it is one of the critical problems); 6) installation of the Internet – TJS 250 per month (20,000 megabite). Phased out for Pamir Welcome Center is unclear (transfer of this center to the private entrepreneur).

IR 3: Access to quality social services sustained

Story 6: SMBM Program Graduate – Mobile Travel Café in GBAO



After discovering SMBM on Facebook, a SMBM Program Graduate participated in two courses (6 months each) before graduating in 2015. Main reasons for participating in the SMBM courses were wanting to learn about starting a business from the legal, taxation, and financial perspectives. Each course received positive feedback as it was implemented in a logical manner. After developing a seasonal bicycle renting business, the graduate pursued a more permanent business plan for a mobile travel café. Her business plan was approved and she received financing of US\$4,500. Mobile travel café is a truck which can travel from place to place. It has hinged sides, area is 42m² and 37 places to seat. She is registered as a private entrepreneur since 2018. USAID project purchased equipment for the mobile travel café. After one year of graduation with the financial aid of the project she has also participated in an exchange program to Kyrgyzstan with the expense covered by the project. She learned how to repair complicated mechanism of modern bicycles. After return, she acquired knowledge on how to repair bicycles. She also built a network of partners in Kyrgyzstan so she could order and buy spare parts and new bicycles. Project financed her participation in the exchange program in Dushanbe for fast food preparing. She has also built strong relations with local government as they very often invite her to different trade fairs and meetings with youth to showcase her successful small business.

The participation in the project brought a number of changes: Participation brought sweeping changes to her life as she is the owner of two successful businesses at the moment. She has built a strong network of like-minded people, partners and business contacts. Because of participation in this project, her income has increased and now she can even afford to send her children to study in a private school. At the moment, she employs four people (three people in mobile travel café and one person in the bicycle rent shop). Salary range is from TJS 1,000 to TJS 500 per month for staff. Next, she is planning to expand to a second floor for the mobile travel café on which there will be more than 20 places to seat and two more persons employed. I received a credit of US\$15,000 and within nine months she has repaid US\$6,000 of this credit. My average net income is TJS 8,500-9,000 per month. During peak demand from June to September it reaches TJS 700 of net income per day.

The main lessons learned from the participation in the project is that: 1) the most valuable thing she received from the course is complete information how to run own business, how and where to get additional financing for implementing my ideas; and 2) entrepreneur has to develop own knowledge and skills permanently. New contacts and strong network with like-minded people help to develop business and professional skills.

In terms of the recommendations, it is recommended to include in the program more practical sessions and more exchange program with successful businesses in Dushanbe, Khujand, and Bishkek.

Story 7: SMBM Program Graduate – Early Childhood Development Center in GBAO



After discovering SMBM courses from the post on Facebook, a SMBM graduate enrolled in 2015 and graduated in 2016. During her time taking courses she learned and participated in building a professional network, learned how to do financial calculations and how to manage the budget of the company and family, and how to conduct business communications and marketing. After graduating, she started her own kindergarten center in September 2016. She had her own building but needed AKF financing to procure appropriate furniture and equipment. She submitted her business plan to different companies including; MLO Madina, and AKF. Madina has supplied beds and pillows and provided furniture, study materials, and financing for our teachers get professional courses. She had been sent to Dushanbe for exchange to Diori Donish early childhood center. There she learned new methodologies of teaching for preschool children. She became acquainted with new people and new ideas. and began building her extended network.

The participation in the project brought several changes: After completing relevant courses she found herself in the position of helping six local women with trainings and provided them with jobs. Her business received appreciation from local Hukumat and from directors of local schools because of the graduates of the center. She still consults with UCA even after graduation regarding her business. She reinvests her income into finishing construction of the building and constructing a playground for children. Modules have been developed towards reinforcing life skills. Further accomplishments include improved business attitude, knowledge of taxation, accounting, developing staff's knowledge, and marketing. She has completed booklets and made a video advertisement on TV for her center. Current profit is TJS 4,500-5,000. Staff include seven people. Price per child is TJS 150 per month until 12:00pm, TJS 300 until 5:00pm, and the total amount of children is 55. Thirty (30) kids until 5:00pm, and the rest until 12:00pm.

The main lessons learned from the participation in the project is: 1) it is necessary to expand professional network; 2) get more exchange practice with real businesses; and 3) when you meet people with different background you get new ideas and opinions on your business.

In terms of the recommendations, it is necessary to extend the length of the finance module course in order to learn this module in detail and need time to conduct more practicum visits to real businesses during study. This will motivate people and give more practical knowledge.

Future plans: She wants to develop her staff through more courses. She wants to construct playground inside and outside of the building. She's developing a business plan for constructing playground with her accelerated prosperity. Very soon she will pitch her new business plan to the board.

IR 4: Strategic investments made in businesses that generate profit

Story 8: FMFB-T Loan Recipient I – Wholesale Spare Auto Parts in Khatlon

A FMFB-T loan Recipient I started to work with AgroBank and then through his uncle learned about FMBF. His collaboration started with FMFB-T since 2010. The reason for change of the bank was the very loyal approach towards clients offered by the FMFB-T. The recipient's business was started by his father at the end of 2006-2007. The owner of the business is his father, but he works as CEO and is responsible for all operational work. Initially, they sold car parts from a tent in the market. Now they are engaged in retail and wholesale sales of spare parts for cars (only within the market and Bokhtar zone of Khatlon province). Loan Recipient I is registered as an individual entrepreneur



(patent system). The uniqueness of his business is outlined by key aspects such as: 1) always tell the truth to the clients about the quality of the products; and 2) put one fixed price for all. In each shop there are two people working (one owner and one shop assistant – full time). The main motivation to change from AgroBank was the lower interest rate offered by FMFB-T. The recipient needs loans for the following reasons: 1) need to make all payments in advance; 2) extension the business; and 3) need to make the payments on time. AgroBank imposed fines for late payment as well as had high interest rates (18-22 percent for U.S. dollar loans). First loan – US\$10,000, every six months took again. In 2010, the Loan Recipient I had one shop already and came to FMFB-T that offered lower interest rates and the work attitude of the bank staff was very client-service oriented. At FMFB the loan processing time is shorter and more predictable, unlike AgroBank which took up to ten days to process. The purpose of the loans from FMFB-T was for the expansion of the business. He took loans in FMFB-T from 2010 to 2019 in U.S. dollars, annual interest rate 18 percent (initially), now 15 percent. The period of loan was eight months. Average loan amount is US\$70,000 for the last three years, originally it was US\$25,000.

The participation in the project brought several changes. In total, he has four shops in this market. The loans allowed the recipient: 1) to expand business from one to four shops; and 2) to create the better living conditions for his family (there are three brothers in his family and now everyone has their own house). Plans to open an auto service shop will require larger loans (US\$100,000). He is waiting for the permission from the mayor of the city. Profit increased 15 percent during 2014-2019. Turnover increased from US\$35,000 to US\$150,000 during 2014-2019; sale of goods with the premium of 20 percent. Also, due to selling spare parts in other districts, he has created four to five jobs in those districts.

The main lessons learned from the participation in this project is that: over ten years working with FMFB-T they know his business very well, but still maintain professional standards when he applies for new loans and require audits of his business. He feels like the bank does not trust me very well.

Story 9: FMFB-T Loan Recipient 2 – Construction Material Vendor in Khatlon

The Loan Recipient 2 has three shops. First shop was opened in 2005 and the first loan was taken by the beneficiary from Eshkata Bank 13 years ago. The beneficiary took seven to eight loans through a credit line from US\$50,000-150,000 for 36 months at 18 interest from FMFB-T. Loan Recipient 2 started collaboration with FMFB-T in 2017. He learned that FMFB-T has lower interest rate than other banks (i.e., at 2 percent) in town. Representative of the FMFB-T came to his shop to inform him about the bank and the package offered was interesting to him. FMFB-T offered him a loan at 16 percent interest rate. Loan Recipient 2 is registered as an individual entrepreneur and turnover annually is more than \$US300,000. Collateral for the loan is the commercial building (400m³). Under this the project, he received a Loan of US\$100,000 for 24 months; US\$76,000 used for paying back his previous loan and remaining simply added to the business; and his second loan was for US\$36,000 in August 2019 for 18 months for three similar shops for business development.



The participation in the project brought several changes: FMFB-T offered lower interest rates and good client service. Turnover increase 10 percent from 2017 till 2019. Profit increase from US\$8,000-9,000 before to US\$10,000-11,000 now. When the building was finished, rent now gives US\$5,000 per month. However, new jobs have yet to be created (one shop employees four people; other two shops – four people per shop. Has not changed since 2017).

The main lessons learned from the participation in this project is that: 1) FMFB-T staff promises that the interest rate will be low down after the period of loan will finish; 2) the future usage of services of the FMFB-T depends on the status of the business; and 3) other banks coming and offering lower interest rates should be further down to at least match the market rate of 14 percent.

Future plans. When the loan period finishes, he plans to open the plant for producing plastering materials. If the interest rate will be lower than the Recipient may consider using the FMFB-T.

Story 10: AP - Investment – Lemon Greenhouses in Khatlon



The lemon greenhouse is owned by a locally based individual entrepreneur and has been supported by AP in early 2017. The entrepreneur had heard about AP's financial and advisory services in late 2016 and decided to apply, requiring him to complete a full range of training, mentoring and on-site monitoring visits by AP personnel. The training and appraisal time took a combined 4.5 months to complete, leading to the provision of financial resources to an individual entrepreneur. The entrepreneur has had his entire family engaging in crop production for nearly four decades and has inherited a substantial land plot (of up to 4 ha) from his father. His family had known the technology for growing lemon trees for all this time but lacked resources to invest in the expansion of this business line and, in particular, the construction of a lemon greenhouse. AP provided a loan in the amount of 60 percent of the total cost of constructing a lemon greenhouse, which the entrepreneur estimated at TJS 85,000 back in 2017. The balance (of 40 percent of funds) was covered by individual entrepreneur. According to the terms of zero-interest loan agreement, the principal has to be repaid in four years. The entrepreneur reported that he had already managed to repay approximately TJS 70,000 in the past two years. In addition, AP provided specialized training to the individual entrepreneur on the development of a fully-fledged business plan (including risk/market assessment, etc.), which was carried out in Jaihun district. Monitoring and evaluation of the lemon greenhouse related activities are carried out by AP every two to three months, including site visits.

The participation in the project brought several changes: The revenues generated by the project amounted to TJS 200,000 per year. Each lemon tree yields produce only once a year, but the total output from 200 lemon trees in the greenhouse averages 20 tons a year. The wholesale price of lemon on the international market is TJS 10 per 1 kg (although it may vary depending on a buyer). The entrepreneur sells all his lemon produce overseas, i.e., 100 percent of his output from the greenhouse is exported. In other words, nothing ends up in local markets. His lemons are mainly exported to Russia & Kazakhstan, and smaller volumes go to Kyrgyzstan & Afghanistan. The revenues from lemon greenhouse are used for entrepreneur's and his family's own welfare/livelihood improvement, and a small portion is reinvested into the business.

The main lessons learned from the participation in the project is that the owner believes that he should expand the production of lemons through the construction of an additional greenhouse and firmly believes that revenues from onion and watermelon production/sale is much lower than from growing and selling lemons. He plans to apply for another loan (of up to TJS 300,000) from AP once he repays his current outstanding loan in full. The entrepreneur has recently started to separate branches of lemon trees and sell them separately to interested buyers. This is another by-product which has a potential to generate revenue.

Story 11: AP – Investment – Pomegranate Orchard in Khatlon



Individual entrepreneur possesses more than 60 ha of land in Shamsiddin Shohin district, of which approximately 20 ha are used for pomegranate orchards since late 1970s. Other competitors in the area are Chinese investors who have gradually purchased land plots from local *dehkan* farmers. He is one of very few local residents who chose not to sell his land plots and continues to harvest the land through his and his family's labor/efforts. The owner first heard about the program in the district center, where AP had held a number of information sessions about their services and opportunities for local and aspiring entrepreneurs. AP provides financing for businesses at zero interest, which is why the prospect of obtaining financial resources for the expansion of pomegranate business was perceived to be very appealing to him. AP provided a zero-interest loan in the amount of TJS 56,000 in May 2019. The entrepreneur wanted to receive more than TJS 200,000 from AP (AP) for all 20 ha of orchards, but AP insisted on a one-year pilot for 1 ha of orchard using innovative drip irrigation method. The loan was used for the construction of a freshwater pool, which is used for intensive drip irrigation purposes, and planting of two different types of pomegranate trees on a 1 ha of land. AP has also provided intensive training on drip irrigation method, business planning, risk management, accounting and financial management to the entrepreneur who had found the knowledge and information gained from these on-the-job, specialized training courses to be very useful and practical.

The participation in the project brought a number of changes: One ha of land, which is used for the pilot, hosts 625 pomegranate trees and is expected to generate up to 50 kg of pomegranates from each tree using intensive drip irrigation method (compared to 35 kg using a standard irrigation method). The selling price in the domestic market is TJS 7.5 per 1 kg for pomegranates and up to TJS 3 per 1 kg for pomegranate juice. About 50 percent of all planted pomegranate trees are used exclusively for processing into pomegranate juice. The loan agreement was signed in May 2019 (4 months ago), it is too early to conclude about improvement in the life/welfare/livelihoods of local communities. His entire family works in the pomegranate orchards, which is why any jobs created so far are essentially informal (and taken up by family members). Future expansion of pomegranate orchards from 1 ha to 20 ha will require the entrepreneur to hire additional workers, but the exact number of future jobs that will be created is unclear at this point in time.

The main lessons learned from the participation in the project is that the new irrigation method is very effective and much more appealing from a commercial point of view and it requires a large amount of water dripping into tree branches throughout the year (on average, 70-110 liters of water per day per tree), which is why the entrepreneur is planning to construct a much larger pool for storing water, particularly because it wants to expand pomegranate orchards from 1 ha to 20 ha.

ANNEX 11: ESCOMIAD ORGANIGRAM

