

**Ministry of Finance and Economic Development and UNICEF in  
Ethiopia**

# **Evaluation of Women's Economic Empowerment Programme**

**Evaluation Report**

**June 2012**



The Federal Democratic Republic of  
Ethiopia  
Ministry of Finance and Economic  
Development

## **PREFACE**

In 2004, there was no social protection policy in Ethiopia. Female headed households, including those whose male heads had been lost or disabled by the conflict, mainly struggled by themselves with little or no support from outside, while vulnerable children were often left with caretaker relatives, who may or may not have had the means to take care of them. In response to this situation, UNICEF, at the request of the Tigray Regional Government, initiated the Social Cash Transfer Scheme, in 2005, in the Tigray Region. The scheme was then expanded to two other regional states, and in 2007, was scaled up to cover all the regional states and two city administrations. From 2007 – 2011 it operated under the Adolescent Development, Protection and HIV (ADPH) programme, which has now taken over by the Protective Environment Programme (PEP).

The Social Cash Transfer scheme, unlike other microfinance schemes in operation in the country at this time, aimed to protect the rights of children and to save them from further vulnerability. It gave access to financial services in two ways; first by providing direct grants for those who were physically disabled, especially old aged people, orphan and vulnerable children (OVCs), single mothers, sick and permanently disabled people, PLHIVs and adolescent girls and secondly by the provision of a revolving loan fund for the physically able poor, especially women, in order to enabled them generate an income.

Though UNICEF's Social Cash Transfer Scheme has now ended it can be seen as successful in that it piloted the social protection concept in the country creating demand on the part of the right holders (the children, women and poor people) and created a sense of accountability on the part of the service providers (the government and development partners).

Though this evaluation was done as part of a wider diagnostic study of the implementation of access to financial services for low-income women households and entrepreneurs in Ethiopia, it stands on its own as an evaluation of the strengths and weaknesses of the Social Cash Transfer Scheme implemented by UNICEF, and gives lessons that can be fed into future social protection / microfinance programmes in the country.

## **ACKNOWLEDGEMENTS**

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## MOWCYA/MOFED Ethiopia Management Response to Completed Evaluations

Title and Date of the Evaluation Report: A National Diagnostic Study for the Implementation of Access to Financial Services for Low- Income Women Households and Entrepreneurs in Ethiopia, 2012 Evaluation of the UNICEF/MOWCYA Adolescent/Youth Development Programme in Ethiopia (2007-2011)- June 2012

Evaluated Programme: Joint Programme on Gender Equality and Women's Empowerment (JP-GEWE)

Focal Officer for Evaluation: Elias Terfassa

Date this form completed: October 16/2012

No.	Issue (areas for improvement)	Follow-up Action(Recommendation)	Responsible party to take action	Progress as of	Evidence of completion	Expected date of completion
1	No exit strategy	1.Finding mechanisms to collecting the loans that are already provided and use these resources as revolving fund to reach more target groups. 2. Developing a clear exit strategy addressing issues such as UNICEF's stand whether to continue with the transfer scheme or not, what will happen to unpaid loans	UNICEF, UNDP, ILO, MOFED, MOWCYA and MOLSA			
2	Partnership among Micro finance institutions, BOWYCA's and BOLSAs	1. Establish partnership through MOU among BOLSAS, MOWCYAs and MFI with clear roles and responsibilities specified (this will take away BOLSA's/MOWCYA's illegal involvement in the banking business and focus more on targeting and selection)	MFIs, National Bank, BOLSAs, MOWCYAs			

3	Knowledge gap with regard to the extent to which target groups know about financial services, the nature of non-financial services and the training needs	1. Undertaking rapid assessment on the level of know how of financial services of target groups and training needs to design effective business and Entrepreneurial training courses. One way of improving training is widening the scope the training to include trainings on book keeping, management and leadership, marketing etc.	UNICEF, UNDP, ILO and MOFED			
4	No clear strategy for sustaining microfinance services for the not extremely poor with out distorting the financial market-target beneficiaries should operate on three separate tracks	1. Using social cash transfer scheme's resources as collateral by microfinance institutions and provision of loans to target groups at market interest rates ensuring the provision of loans to greater number of people than that could be provided directly through transfers or loans without interest rate by non financial institutions such as the BOLSA's.	UNICEF, UNDP, ILO, MOFED and BOLSA			
5	Linking of economics strengthening of households with child protection	1. Develop a strategy for ensuring strong linkage between economic strengthening and child protection	MFIS, MOFED and UN			
6	Low amount of loan provided per person	1. Raising the loan level so that it will be sufficient to start a meaningful business	MFIS, MOFED and UN			

7	Weak m and E system• Limited/weak SCT scheme follow up, monitoring and documentation of the lessons learned: No specific indicators at the output and outcome level	1. Building a strong monitoring and evaluation system as the main part of programme document	MFIS, MOFED and UN			
8	Lack of clarity between RF and CG.	1. Develop programme strategy that is clear about target groups.	MFIS, MOFED and UN			

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## ACRONYMS

<b>ADPH</b>	Adolescent Development, Protection and HIV
<b>BBS</b>	Basic Business Skill
<b>BDS</b>	Business Development Service
<b>BoFED</b>	Bureau of Finance and Economic Development
<b>BoLSA</b>	Ministry of Labour and Social Affairs
<b>BoTI</b>	Bureau of Trade and Industry
<b>BoWCYA</b>	Bureau of Women, Children and Youth Affairs
<b>CAG</b>	Cash Advance on Government
<b>CBOs</b>	Community Based Organizations
<b>CEDAW</b>	Convention on the Rights of Children and the Convention on Elimination of Discriminations Against Women
<b>CRCs</b>	Child Rights Committees
<b>CSOs</b>	Civil Society Organizations
<b>DICT</b>	Dynamic Institute of Consultancy and Training
<b>DG</b>	Direct grants
<b>ETB</b>	Ethiopian Birr
<b>FBOs</b>	Faith Based Organizations
<b>FDRE</b>	Federal Democratic Republic of Ethiopia
<b>FGDs</b>	Focus Group Discussions
<b>FHHs</b>	Female Headed Households
<b>FSP</b>	Financial Service Provider
<b>FSS</b>	Financial Self Sufficiency
<b>GoE</b>	Government of Ethiopia
<b>GOs</b>	Governmental organizations
<b>GTP</b>	Growth and Transformation Plan
<b>HH</b>	Households
<b>HIV/AIDS</b>	Human-Immunodeficiency Virus/ Acquired Immunodeficiency Syndrome
<b>HVCs</b>	Highly Vulnerable Children
<b>ILO</b>	International Labour Organization
<b>IPs</b>	Implementing Partners
<b>IT</b>	Information Technology
<b>JPGWEWE</b>	Joint Program on Gender Equality and Economic Empowerment
<b>KII</b>	Key Informant Interview
<b>LED</b>	Local Economic Development
<b>MDGs</b>	Millennium Development Goals
<b>MFIs</b>	Micro-Finance Institutions
<b>MOA</b>	Memorandum of Agreement
<b>MoFED</b>	Ministry of Finance and Economic Development
<b>MoJ</b>	Ministry of Justice
<b>MoLSA</b>	Ministry of Labor and Social Affairs
<b>MoWCYA</b>	Ministry of Women, Children and Youth Affairs
<b>MSC</b>	Most Significant Change
<b>MSE</b>	Micro and Small Enterprises

<b>MTR</b>	Mid Term Review
<b>NA</b>	Not Available
<b>NGOs</b>	Non-Governmental organizations
<b>OSS</b>	Operational Self Sufficiency
<b>OVCs</b>	Orphan and Vulnerable Children
<b>PAR</b>	Portfolio At Risk
<b>PASDEP</b>	Plan of Accelerated and Sustainable Development to End Poverty
<b>PEP</b>	Protective Environment Programme
<b>PWDs</b>	Persons living With Disabilities
<b>RLF</b>	Revolving Loan Fund
<b>RTFC</b>	Regional Trust Fund for Children
<b>SCT</b>	Social Cash Transfer
<b>SNNPR</b>	Southern Nations, Nationalities and Peoples Region
<b>SRS</b>	Simple Random Sampling
<b>ToR</b>	Terms of Reference
<b>TWG</b>	Technical Working Group
<b>UNDAF</b>	United Nations Development Assistance Framework
<b>UNDP</b>	United Nations Development Programme
<b>UNICEF</b>	United Nations Children's Fund
<b>USD</b>	United States Dollar

## EXECUTIVE SUMMARY

### **Summary of the background and evaluation findings**

This evaluation examines the UNICEF supported Social Cash Transfer (SCT) programme of the Government of Ethiopia. The scheme was piloted as a means of social protection for the hard-core poor in Tigray region of Ethiopia and was then scaled up to other regions of the country. When it was first introduced, in early 2004, there was no social protection policy in the country.

This evaluation has been conducted as part of the Diagnostic Study for the Implementation of Access to Financial Services for Low-Income Women Households and Entrepreneurs in Ethiopia. The evaluation was aimed at assessing the relevance, efficiency, effectiveness, outcome and sustainability of the programme towards generating lessons that could be communicated into the United Nations/Government of Ethiopia Joint Programme on Gender Equality and Women's Empowerment (UN-JP GEWE) programme.

Quantitative and qualitative evaluation instruments have been employed to objectively assess and examine the relevance, efficiency, effectiveness, impact, and sustainability of the scheme. The detailed evaluation methodologies employed by the evaluation team include a household survey covering a total of 584 randomly selected SCT beneficiaries; focus group discussions with 8 groups comprising of different segments of the community; and a total of 274 key informants' interviews with relevant key stakeholders such as UNICEF, government implementing partners, and relevant community stakeholders, and thorough review of secondary information/data to compliment the findings of both quantitative and qualitative surveys.

**Relevance of the scheme:** This evaluation found that the UNICEF supported Revolving Loan Fund and Direct Grants were relatively successful in reaching the target group but also highly appropriate for improving the livelihood of the poor and contributing to poverty reduction in their households. The grants were effective because they saved the lives of the most vulnerable children, assisted children (especially girl students) to go to school, and effectively provided for people living with HIV/AIDS (PLHIVs) by ensuring food security and healthcare needs were adequately provisioned. The study found that the social cash transfer scheme was consistent with the PASDEP, GTP and UNDAF frameworks as well as with the needs and priorities of beneficiary communities.

**Efficiency of the scheme:** The social cash transfer delivery mechanism lacked efficiency in terms of timeliness, market linkages, and monitoring, evaluation, providing required data to the evaluators, and maintaining repayment rates at par to MFIs.

**Effectiveness of the scheme:** The scheme has brought significant changes in the lives of women, children and the participating households in terms of food, nutrition, health, education, clothing, family income, asset base, HIV risk reduction, care of the PLHIVs and engagement in self-employment. The scheme also made meaningful contributions to the social inclusion of

beneficiaries especially to their inclusion in community based iddir groups from which they were excluded in the past due to their inability to pay the membership fee.<sup>1</sup>

**Impact/outcome of the scheme:** The interventions have contributed to increasing household income of the beneficiaries. In addition, there has been a substantial change in terms of improvement of healthcare, clothing, sanitation, saving behaviour, financial security and self-esteem of the beneficiary households after their involvement into the SCT scheme. About 86% of SCT scheme beneficiaries reported that women's access to income had improved.

**Sustainability of the scheme:** The programme strived to ensure sustainability through building the capacity of the implementing partners, and engagement of Child Rights Committees and youth interns in selection of the beneficiaries and the monitoring of changes; for example, the schooling of the children, and the provision of care to PLHIV, HVCs, physically disabled people, single mothers and old aged persons. Nevertheless, a one time pay out of the RLF or direct grant can not guarantee the lifetime sustainability of the current achievements unless there is a linkage of SCT beneficiaries with an alternate source of loans and social safety nets beyond the SCT scheme.

**Consistency with the MFI policy and leverage from government:** The SCT interventions especially the revolving loan fund implemented through the government's bureaucratic machinery did not parallel the microfinance policy of Ethiopia. Furthermore, the performances of the implementing partners in the management of the funds were found to be less effective and efficient when compared with that of the MFIs. In addition, the SCT activities the IP staff members were engaged in were not embedded in their job descriptions. This is found to have an opportunity cost as the time and efforts exerted are at the expense of other civil service activities. On the other hand, there was no value addition from the regional governments in terms of the leverage to SCT fund allocated to them by UNICEF. They not only solely depended on UNICEF funding but also manipulated an estimated amount of 25% of the budget for other purpose as illustrated in the MTR.

**Programme design, targeting of beneficiaries, and monitoring:** There were no clearly set objectives, expected outputs and targets for the SCT scheme – the MTR also, did not specify SCT targets. Nevertheless, the SCT has assisted more than sixteen thousand poor households with RLFs and SCTs. Selection of the beneficiaries was done in a participatory way through the engagement of the community based organizations (CRCs) and local youth interns. BOLSA provided overall supervision, however, monitoring was mainly dependent on youth interns (part time volunteers) and reporting lines were not clear. Financial monitoring was strictly followed by the BOFED and UNICEF by following the Cash Advance on Government (CAG) and its acquittals.

The evaluation team concludes that despite design defects, the social cash transfer scheme supported by UNICEF was a successful pilot experiment of social protection in Ethiopia. This

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<sup>1</sup> The iddirs are the community based organizations (CBOs) formed at local level to support member households during funeral/burial ceremonies that require huge expenditures in Ethiopian social settings.

scheme has created substantial demand on the part of the right holders (the children, women and poor people) and created a sense of accountability on the part of the service providers (the government and development partners). As a result, the country has initiated the National Social Protection Policy of Ethiopia. The implementation of SCT has generated some positive outcomes amongst beneficiary households and in the localities such as social inclusion, and the protection of the rights of the children to have access to food, nutrition, healthcare, and education. Moreover, some momentum was gained in the area of gender equality and women's empowerment (GEWE) and relief was provided to bed-ridden people and PLHIVs.

### **Recommendations**

The evaluation team would like to recommend a safe exit strategy for the SCT scheme instead of making recommendations for policy implications and operational improvements. For the exit strategy the following options are recommended:

#### **Option one:**

- ◆ The funding agency (UNICEF) should sign a Memorandum of Agreement (MOA) with the government (the implementing partner) and the lead agency (ILO) for the Joint Programme on Gender Equality and Women's Empowerment (JPG GEWE) to transfer the revolving loan fund (RLF) amount to JPG GEWE that has remained with the regional government as of 31<sup>st</sup> of May 2012. This will be a contribution to the JPG GEWE and will help in enhancing access of financial services for poor women and entrepreneurs across the regions in Ethiopia.
- ◆ For the outstanding loan (RLF) amount beyond 31<sup>st</sup> of May 2012 that has remained with the borrowers, the implementing partners, BOLSA, BOFEF, BOWCYA, Women's Associations and Youth Associations, should make additional efforts to collect the repayments and transfer that money to JPG GEWE account for the above-mentioned purpose.
- ◆ For the overdue RLF that could not be recovered, the implementing partners should prepare a list of such borrowers who could not repay by any means. Then, upon the approval of the funding agency, the regional governments will decide either to write-off the amount of overdue loan against them or convert that into non-refundable transfers (Direct Grants).

#### **Option Two:**

- ◆ The IPs return the revolving loan fund (RLF) amount that has remained with them as of 31<sup>st</sup> of May 2012 to UNICEF to contribute to the government's incoming National Social Protection Policy in order to benefit the broader population of the country.

- ◆ For the outstanding loan (RLF) amount beyond 31<sup>st</sup> of May 2012 that has remained with the borrowers, the IPs should make an assessment and collect what can be repaid by the borrowers and transfer. Then;
  - IPs prepare an Memorandum of understanding with the respective Committees on the rights of the children (CRC) with specified community scholarship modality for the HVCs and girl students;
  - Ask the CRC's to open a bank account and transfer that amount of RLF collected after 31<sup>st</sup> of May 2012 to CRC account for community scholarship scheme.
  - The operational modality of the community scholarship scheme, its targeted beneficiaries, terms and conditions, amount of scholarship etc. should be well illustrated in the community scholarship scheme.
  
- ◆ For the unrecoverable RLF, the IPs should follow the same process as suggested in bullet three of the option one above.

### **Option Three:**

- ◆ Sign a memorandum of understanding between UNICEF and the regional governments to create a "Regional Trust Fund for Children" (RTFC) to be formally registered under the "Trust Registration Act" or any such legal option under which the "Trust" could be created. Thus,
  - Prepare the trust's vision, mission, goals, objectives, board of trustees identified with necessarily representation of the regional government, funding agency, CRC etc.,
  - Specify management system, target beneficiaries, account operation, and all those requirements of a trust.
  - Open a trust account at a recognized bank.
  - Transfer the money remained with IPs as of 31<sup>st</sup> of May 2012 as well as that amount that will be collected from the borrowers of the RLF beyond 31<sup>st</sup> of May 2012 to the account of the respective RTFC.
  
- The original trust money remains permanently in the trust account and from the interest earned on the trust fund, the respective regional government provides cash grants to the highly vulnerable children (HVC) for their education fee, school uniforms, healthcare, feeding etc. The number of the beneficiaries per year shall be determined by the size of the interest earned on the trust fund.
  
- ◆ For the unrecoverable RLF, the IPs should follow the same process as suggested in bullet three of the option one above.

## **1. INTRODUCTION**

This evaluation is a partial requirement of the overall “Diagnostic study on access to financial services for poor women and entrepreneurs in Ethiopia” conducted by a team of international and national consultants from January to March 2012, and funded jointly by ILO and UNICEF. The diagnostic study reviewed existing microfinance markets of a formal, semi-formal and informal nature with reference to the demand and supply of microfinance services across the eight studied regions, and simultaneously evaluated the UN supported programmes, especially the social cash transfer (SCT) scheme funded by UNICEF and local economic development (LED) programme of funded by UNDP.

This is an evaluation of the Social Cash Transfer scheme funded by UNICEF. It adopts a participatory and triangulated approach to track the progress and assess the achievements of the programmes and thereby draws conclusions and documents key lessons that would serve as input to the design and implementation of other similar programmes like the UN Joint programme on Gender (JPG) Gender Equality and Women Empowerment (GEWE) which aims at providing access to finance for low-income female headed households and potential entrepreneurs across Ethiopia.

### **SCOPE OF THE WORK**

This evaluation assesses how well the Social Cash Transfer scheme has worked both in terms of the efficiency of the management and regulatory process and in terms of the effects and outcomes for the beneficiary population. In addition, it assesses the sustainability of the programme, both in terms of beneficiary life improvement and in terms of the attitude of implementing partners and beneficiaries towards social protection in Ethiopia. Finally it documents lessons learned, which can be used in the implementation of future social protection schemes and recommends an exit strategy, so that the remaining funds from this scheme can be used in an effective manner.

### **PURPOSE AND OBJECTIVES**

As part of the diagnostic study, this evaluation extracts lessons regarding the creation of financial access for low income women as part of existing UN interventions in the country. This evaluation is made, therefore, to come up with pragmatic models of managing micro credits for low income women and underemployed youth. Hence, the purpose is to learn from existing interventions about what worked well, why it worked, what did not work and how these limitations can be improved on in future programme designs and implementation. The specific objectives of the evaluation are to assess the relevance, efficiency, effectiveness, impact orientation and sustainability of the programme in order to generate lessons that can be used in the implementation of the United Nations/Government of Ethiopia Joint Programme on Gender Equality and Women’s Empowerment (UN-JP GEWE).

## 2. METHODS, PROCESS AND LIMITATION OF THE EVALUATION

### METHODS

The study and evaluation were guided by the inclusive finance strategy that guides the financial sector with appropriate interventions at all levels; i.e. Macro, Meso, Micro and Client levels.

**Fig. 1 Inclusive Finance-Conceptual Framework**



This inclusive finance strategy assessed the macro level policy and legal and regulatory framework to understand the enabling environment in Ethiopia; and identified the meso level financial infrastructure that included business development service (BDS) providers, microfinance auditors, credit information bureaux, microfinance training institutions, microfinance research organizations, and microfinance information technology (IT) service providers. At the micro-level, the financial service providers were investigated using the conceptual framework. Client level issues were critically examined guided by the same conceptual model.

### SAMPLING PROCEDURE

A combination of the probabilistic and non-probabilistic sampling procedure was used. The multi-stage stratified cluster sampling procedure of the non-probabilistic sampling procedure was used for representing the population across the regions and woredas, including rural and urban beneficiaries and non-beneficiaries, and potential entrepreneurs.

The sampling procedure was divided into three stages. In Stage I, households were divided into regions proportional to the number of woredas proposed to be covered in each region. In Stage-II, the sample size was clustered into two categories (urban and semi-urban/rural) of beneficiaries. In Stage III, the sample was purposely divided into grant and revolving loan fund beneficiaries. Finally, a simple random sampling method was applied to select respondents based on the sampling frame obtained from respective local level IPs. Local level IPs played a substantial role in providing lists of beneficiaries and in showing the place of residence of selected households.

Similarly, for the documentation of the most significant change (MSC) story, a non-probabilistic sampling approach was employed. Selection of the sample households from each strata was based on the simple random sampling (SRS) procedure of the probabilistic sampling approach to avoid respondent bias.

## DETERMINATION OF SAMPLING SIZE

Regarding the sample size, the preliminary assessment indicated that there are about 30,000 women targeted by the envisaged JPG programme. This was used as the sampling population of the study. It also comprised a proportion of the 16,435 UNICEF supported SCT beneficiaries. Statistically, the sample size was decided based on the following formula.

$$n = (Z^2 * p * (1-P)) / e^2$$

Where: **P**= proportion of households who receive financial services

**1-P**= proportion of households who do not receive financial services Implies (1-p) =0.5

**Error margin, e**=2.5% (note that error of margin ranges between 0 and 5)

**Z**=95% Confidence interval, which is 1.96

To get the maximum sample size P is estimated to be 0.5

**Therefore;**  $n = ((1.96)^2 * 0.5 * 0.5) / (0.025)^2 \rightarrow n^2 = 1,537$

Out of the total 1,537 households included in the diagnostic study, a total of 584 SCT beneficiaries supported by UNICEF were included. The rest of the respondents were beneficiaries of other programmes; i.e. LED of UNDP, MFIs and SACCOs, and non-beneficiaries (potential entrepreneurs).

With reference to the sample households of the UNICEF scheme, beneficiaries of both revolving loan funds and direct grant support were included. These beneficiaries were spread over the eight regions and nineteen localities covered by the study. The sample procedure and size was agreed during the inception report before commencing work. The following table provides information on the number and proportion of the household survey respondents selected from SCT beneficiaries and their distributions across the regions and localities:

**Table 1: Distribution of Sample Respondents (HH)-Only UNICEF Beneficiaries**

Region/Locality		Number of UNICEF-Supported Sample HHs	%
Addis Ababa	Lafto	38	7%
	Arada	29	5%
Oromiya	Nekemet	21	4%
	Adama	54	9%
	Asella	2	0%

**2 THIS EXCEEDS THE SAMPLE SIZE STATED IN THE TOR I.E. 900, FOR THE USE OF LARGER ERROR OF MARGIN (3.4%) THAN SPECIFIED IN THE TOR. THUS, IN ADDITION TO ENLARGING THE GEOGRAPHIC SCOPE, THE SAMPLE SIZE WAS AGREED TO BE 1,539.**

Region/Locality		Number of UNICEF-Supported Sample HHs	%
	Kofele	51	9%
SNNPR	Hawasa	13	2%
	Halaba	23	4%
	Sodo	12	2%
Tigray	Mekelle	20	3%
	Adigrat	44	8%
Amhara	Bahirdar	4	1%
	Chilga	31	5%
B.Gumuz	Assossa	40	7%
	Bambasi	34	6%
Gambella	Gambella	62	11%
	Gog	20	3%
Somali	Jijiga	43	7%
	Shinile	43	7%
Total		584	100%

Further breakdown of the SCT sample reveals that, out of a total of 584 SCT sample households, 298 (51%) were RLF beneficiaries and 286(49%) were direct grant (DG) beneficiaries. In terms of spatial distribution, 329 (56%) of the sample households were in urban areas, whereas 255 (44%) were from rural areas.

In addition, four case studies were documented following a qualitative evaluation approach. Furthermore, eight focus group discussions were conducted during the evaluation work; i.e. one in each region with regional IPs. Likewise, 274 key informant interviews were conducted as a part of the diagnostic study.

## DATA COLLECTION METHODS AND TOOLS

The evaluation collected, analysed and described qualitative and quantitative data both from primary and secondary sources using the following tools.

- ✓ **Primary Data:** This includes household surveys, diagnostic key informant surveys, FGD and significant change stories. In addition, the evaluation team had consultative meetings and discussions with JPG member organizations. During the preliminary assessment work in the process of developing the inception report and tools for data collection, an inception meeting was held with federal, regional and local stakeholders, JPG members and the technical working group (TWG). A separate session was held with the TWG where the consulting firm presented the first draft evaluation report and collected comments from the group. Therefore, a rigorous and consultative process was followed in the evaluation of the SCT programme.
- ✓ **Secondary Data:** The programme design and the 2009 MTR documents were the most important documents reviewed for this evaluation. Other documents reviewed included the draft social security policy document of the GOE, the Tigray regional state regional constitution that sets the mandates of BOLSA (among others provisions) and the community care coalition guideline developed by and being implemented by BOLSA in the Tigray

region. A review of relevant in-country programmes and international best practices was also conducted.

## THE EVALUATION PROCESS

This evaluation was carried out alongside the wider diagnostic study and followed the same process and timeframe.

**The Inception Phase:** The consultants carried out a preliminary assessment and presented the detailed methodology and action plan to be used to the client in a consultative workshop held on February 10, 2012. Key stakeholders from the federal and regional government, and the UN agencies participated in the workshop. The feedback obtained from the participants was useful in refining the methodologies/instruments and action plan.

**Desk Review:** Relevant programme documents from various sources at national and international levels were reviewed and their experiences and lessons learned were documented for cross reference.

**Field Work:** Following the inception phase, the consultant deployed a total of 22 professionals to manage the federal and regional level data collection tasks. With regard to the regional/local level field work, a total of 15 professionals and 56 enumerators were deployed in six teams to visit the respective regions and locations. Each team organized sub regional consultative meetings in the respective regions to introduce the programme and build rapport for the actual data collection. This sub regional consultative meeting was followed by key informant interviews, focus group discussions, household surveys, actual field observation, case synthesis and document review. In addition, around 21 cases were documented as 'most significant change' cases during the field work.

**Analysis and Write-Up:** The field work was completed on the 10th of March 2012, after which the consulting team carried out tasks including data organization/processing, analysis, and write-up. Region specific reports were compiled by each team based on the analysis of qualitative information and documents reviewed during the field work. Then a consolidated report was produced from the regional reports. Simultaneously, the household questionnaire results were debugged and entered into SPSS spreadsheet for quantitative analysis. The international consultant and other team members were intensively engaged in the desk review of pertinent documents. Finally, this draft report has been produced on the basis of the findings obtained from different sources.

**Validation Workshop:** A preliminary draft report was presented to the JPG technical working group members. Their suggestions were incorporated into the first draft that was shared at the validation workshop held with wider stakeholders on 30 May 2012 in Addis Ababa.

**Final Report:** A final report was prepared based upon the draft report which addressed the suggestions of the participants at the validation workshop and written comments received from MOWCYA, ILO, UNICEF and UNDP.

## LIMITATIONS/ CHALLENGES

This evaluation was part of the overall diagnostic study and was assessed using fundamental evaluation parameters. However, the limited timeframe of less than three months from inception to final reporting was limiting factor to study the whole micro financial sector across 8 regions at the same time as conducting this evaluation. In addition, lack of a baseline for the SCT scheme

hindered comparative analysis of the before and after situations to measure the change effects generated by the scheme. In effect, the evaluation relied on retrospective questions to disclose the perceptions of the beneficiaries about the changes brought to them by the SCT scheme on financial and non-financial services as a quick one-shot case study.

**Challenge:** Conducting a specific evaluation of the particular programme along with the diagnostic study was a challenging task due to the varied requirements within limited timeframe

### **3. PROGRAMME OVERVIEW**

#### **PROGRAMME BACKGROUND AND DESCRIPTION**

##### **3.1.1 Historical background of the SCT scheme**

With funding support from UNICEF, the social cash transfer scheme was started on a pilot basis in Tigray region in 2005 upon the request of the Tigray Regional Government to address the problems of the most vulnerable people in the region especially orphan children and single women who had lost their husbands during the past conflict. Encouraged by the initial startup in Tigray where the poor were attached to social protection mechanism by virtue of the SCT scheme, there was demand for expansion requested by two more regions: Gambela and SNNPR. Thus, the SCT scheme was extended to these two regions in 2006. The Government of Ethiopia realized the SCT's potential of addressing humanitarian issues and protecting the rights of the poor and agreed with UNICEF to expand the SCT scheme to all the regional states and 2 city administrations (Addis Ababa and Dire Dawa). In this way, the SCT scheme was extended to all the regions in 2007.

From 2007 to 2011 the SCT scheme was operated by UNICEF under its Adolescent Development, Protection and HIV (ADPH). From 2012 onwards, the ADPH programme has been converted into the "Protective Environment Programme (PEP)". Since the PEP does not have a SCT scheme component anymore, the SCT scheme virtually ended in December 2011; however, some transactions were still being done due to previous commitments. By the middle of 2012, SCT scheme interventions were completely stopped and UNICEF's support was switched to assisting the government through the incoming, "National Social Protection Policy of Ethiopia (2012)".

##### **3.1.2 Programme Objectives**

UNICEF's social cash transfer (SCT) scheme was implemented under the Adolescent Development, Protection and HIV (ADPH) was under effect from 2007 to 2011. At present the ADPH programme has been taken over by the "Protective Environment Programme (PEP)". For the ADPH and PEP, there are clear objectives, outputs and targets in the programme documents, however, there were no specific objective, outputs and targets defined in the programme document for the SCT scheme. The evaluation team did not find any evidence in SCT scheme documents that define the objectives, outputs and targets formulated during the scheme design phase. However, after discussion with concerned UNICEF staff, the objectives of the SCT scheme were categorized into three:

- To protect the rights of the children by providing social security to the poor households affected by the past conflict. The programme will especially address the problems of women headed households (of women who lost their husbands during the conflict), households with physically disabled / bed-ridden members, child headed households (orphan and vulnerable children, now termed highly vulnerable children, HVCs). The programme also aimed to help households with permanently sick people, like PLHIVs, households with orphans and households whose children had lost both their parents and

were being taken care of by the grandparents or by the caretakers through direct grants as a survival / poverty reduction strategy.

- To protect children from further vulnerability and promote their access to daily meals, schooling, healthcare and sanitation by providing income generating opportunities to the physically able households through an interest free revolving loan fund (RLF) scheme.
- To pilot the social protection concept in the country by providing humanitarian support to the poor for the survival, development and the protection of children and the participation of children in development process.

### **3.1.3 SCT Programme Components**

A massive push for economic growth that leads to poverty reduction, women's empowerment and enhanced gender equality are among the main thrusts of Ethiopia's Comprehensive UN Development Assistance Framework (UNDAF), the Plan of Accelerated and Sustainable Development to End Poverty (PASDEP), and the Growth and Transformation Plan (GTP). The UN agencies under the auspices of UNDAF have developed their own economic support programmes aimed at strengthening the economic position of low-income people in different parts of the country. The Government of Ethiopia / UNICEF Adolescent Development, Protection and HIV/AIDS Prevention programme was designed in 2006 when PASDEP was commencing and the programme objectives were aligned to the goals and objectives of (PASDEP). Although the SCT scheme ended in December 2011, UNICEF was still transferring funds to the implementing partners as part of a previous commitment up until mid 2012.

The SCT scheme has two major components: the Revolving Loan Fund (RLF) and Direct Grants (DG). The Revolving Loan Funds (RLF) have to be refunded after a given loan cycle but are free of interest and the Direct Grants (DG) are non-obligatory in terms of repayment. However, in terms of the social obligation, both the RLFs and DGs are obligatory to the extent that the beneficiaries of these transfers have to make a full commitment to send their children to school, buy uniforms for their children to encourage them to go to school, take care of their children's health and sanitation, and ensure their children are fed better. The social cash transfers, both RLFs and DGs, are one-time pay outs. However, better performing beneficiaries may qualify for a second cycle of RLF. The target beneficiaries of the RLF and DG are as follows:

- The revolving loan funds are interest free loans for the physically able poor, especially women. This enables them to generate income and so that they can afford household food, sanitation, health and education for their children and earn a livelihood for their family. The average amount handed over from the RLF was estimated to be Birr 2,500 per borrower, however, loan amounts varied from person to person, region to region and from one IP to another. For example, in Tigray women's associations disbursed an average of ETB 7,000 to 9,000 per borrower showing great disparities.
- Direct grants are non-refundable cash payments granted to the physically disabled poor especially old aged people, orphan and vulnerable children (OVCs), single mothers, sick and permanently disabled people, PLHIVs and adolescent girls. Direct grants are granted to reduce vulnerability, alleviate poverty, and reduce social risk. The average amount of the direct grants (DG) was estimated to be 700 Birr per beneficiary. The roles of the social cash transfer scheme are shown in the table below (Table-2).

**Table 2: Dimensions and roles of the social cash transfers**

Transformative Social Protection	Social Risk Management	Role of social transfers
Protective	Risk coping	Social transfers provide cash income to enable households to address the worst consequences of poverty. Even short-term public work projects or temporary transfers provide important protective value, enabling households to cope (at least temporarily) with the circumstances of poverty.
Preventive	Risk mitigation	Social transfers can prevent poverty shocks from devastating households, mitigating the adverse consequences. Employment guarantee schemes and targeted programmes include many elements of risk insurance, helping to keep households from sinking deeper into poverty.
Promoting and transformative	Risk reduction	Social transfers strengthen the economic power of households, potentially enabling workers to negotiate higher wages. Transfers support the accumulation of assets, particularly human capital. Public work programmes create productive infrastructure. The macroeconomic stabilisation effects of transfer programmes reduce the intensity of poverty shocks.

*SOURCE: Devereux and Sabates-Wheeler (2004), McCord (2005), Samson et. al. (2004), World Bank (2001), as cited by Alessandro Conticini: Scaling out child focused social protection services for poor households in Ethiopia (2009).*

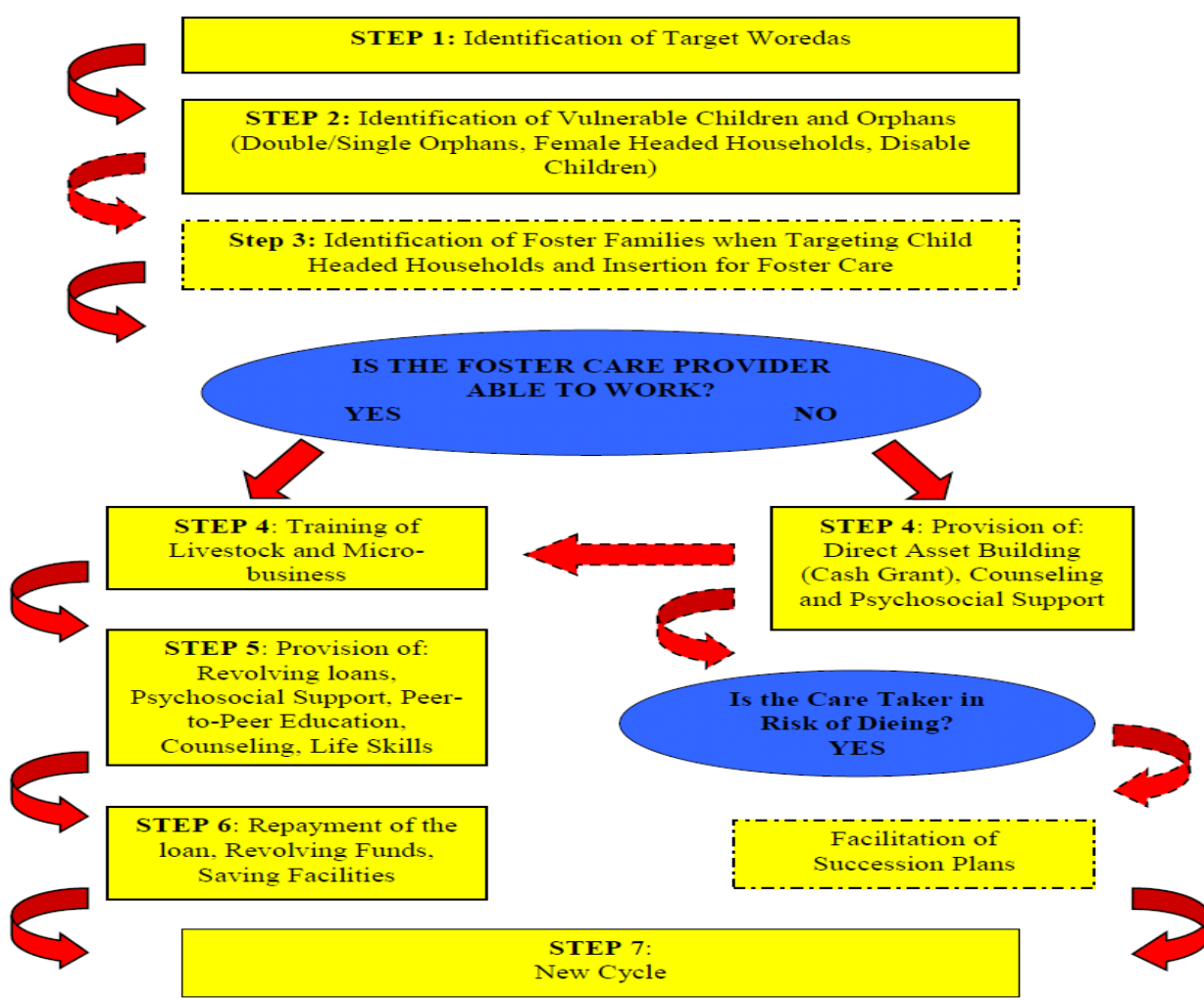
### **3.1.4 Beneficiary Selection and Eligibility Criteria**

In the programme document, it is stated that priority shall be given to poor households that are caring for orphans, child-headed households, women-headed households, households caring for children with special needs, and households headed by elderly relatives. The SCT scheme has clearly shown that all activities should follow a participatory process where the government IPs, CBOs, FBOs, children’s committees/associations, women’s and youth associations, kebele administrations and other relevant stakeholders shall be involved. The programme document states that a list of potential beneficiaries shall be posted in respective kebele administration offices for public comment. The following procedures were outlined in the programme document for adoption during implementation period.

- Kebele child rights committees to take prime responsibility for conducting a survey of the potential beneficiaries, with support from government IPs.
- Most of the selection shall be made in favour of double orphans either living alone or in foster care (usually grandparents or relatives), single orphans living in a female headed household and children cared for by bed-ridden or severely disabled caretakers.
- Categories of children who were are at greatest risk of separation and are likely to face street/ sex professions should get priority.
- Apply the concept of ‘poverty’ to the current living conditions of the household, while the concept of ‘vulnerability’ is mainly applicable.

The typical process of selecting the beneficiaries is depicted in the figure below in the programme design document.

**Fig. 2 Steps for selecting SCT beneficiaries**



Source: UNICEF Programme document

### **3.1.5 SCT Programme Budget**

The development cooperation agreement between the Government of Ethiopia<sup>3</sup> and the United Nations allocated resources to the woredas and regions was based on the size of the population living within each woreda and region. Therefore, UNICEF's funding support for the SCT to the regions varies from one region to another based on the population. This might be the easiest way of justifying resource allocation, but further analysis and consideration is also required because the level and depth of poverty might be more intense in some regions compared to others.

In total, UNICEF has funded a total of USD \$6.8 million to the regional governments for the Social Cash Transfer (SCT) scheme during the period of 2007 to 2011. Of that, about USD \$3.2 million was allocated for the refundable revolving loan funds (RLF) and USD \$3.6 million for the non-refundable direct grants (DG). Total utilization of funds was USD \$5.9 million of which USD \$3.1 million was for RLF and USD \$2.8 million for the DG. Nearly 87.29% of the budget was utilized in total. However, it was reported that nearly USD 1.7 million (25%) was manipulated by the implementation partners for other purposes besides RLF and DG. This issue was raised seriously in the MTR. The yearly budget and expenditure is presented below (Table-3).

**Table 3: Total SCT Budget in US Dollars**

No.	Comp onent	Year-wise SCT budget (in USD)					
		2007	2008	2009	2010	2011	Total
<b>1</b>	<b>Planned Budget</b>						
1.1	RLF	66,602.41	547,574.60	825,001.48	879,166.00	868,712.00	3,187,056.49
1.2	DG	1,230,576.94	979,676.78	549,154.94	573,888.27	299,337.49	3,632,634.42
<b>Total</b>		<b>1,297,179.35</b>	<b>1,527,251.38</b>	<b>1,374,156.42</b>	<b>1,453,054.27</b>	<b>1,168,049.49</b>	<b>6,819,690.91</b>
<b>2</b>	<b>Budget Expenditure</b>						
2.1	RLF	65,153.72	252,900.33	1,045,629.87	851,218.60	905,452.89	3,120,355.41
2.2	DG	979,676.78	417,660.30	990,906.11	238,178.71	205,800.79	2,832,222.69
<b>Total</b>		<b>1,044,830.50</b>	<b>670,560.63</b>	<b>2,036,535.98</b>	<b>1,089,397.31</b>	<b>1,111,253.68</b>	<b>5,952,578.10</b>
<b>3</b>	<b>Percentage of Budget use</b>						
3.1	RLF	97.82	46.19	126.74	96.82	104.23	97.91
3.2	DG	79.61	42.63	180.44	41.50	68.75	77.97
<b>Total</b>		<b>80.55</b>	<b>43.91</b>	<b>148.20</b>	<b>74.97</b>	<b>95.14</b>	<b>87.29</b>

An analysis of budget allocation and expenditure over the programme years showed that in 2007, 2008 and 2010, the total planned budget was underutilized for RLF and DG while, in 2009, the budget utilization exceeded expenditure. In 2011, it was utilised efficiently. Regarding

<sup>3</sup>Government of Ethiopia/UNICEF 2008. Programme Implementation Manual. Addis Ababa

overutilization of budget in 2009, key informants from UNICEF stated that the availability of additional funding from other sources led to this overutilization.

Box-1: Additional *ad hoc* resources are periodically made available to regions to reach specific geographic areas or to cover identified shortfalls promptly. For a number of reasons, the average disbursement level and absorption capacity of the regions for the implementation of the programme does not exceed the 75% of regular resources available. No additional instalment can be made prior to the full liquidation of previous quarter allocations<sup>4</sup>. On average, within a fiscal year, regions manage to request and account for only a maximum three quarters of the resources available<sup>5</sup>. The remaining available financial resources are returned, or reallocated for unplanned supplies, different projects, or emergency interventions. There is, thus, a clear disconnect between the programme's objectives and the allocation of resources among and within regions. This is particularly frustrating for woredas that have a good track record of quick and effective performance and high numbers of vulnerable children, as they may receive resources that are relatively small compared to their absorption capacity (ADPH, MTR 2009).

## **IMPLEMENTATION ARRANGEMENTS AND MONITORING AND EVALUATION**

### **3.2.1 SCT Programme Implementation Arrangements**

The SCT programme was implemented following the National Execution (NEX) modality. There was no programme design document that set the implementation modality from the onset; however, a generic guideline was developed by UNICEF in collaboration with the relevant government partners. The generic guideline was adopted first by Tigray and SNNPR as these were the first regions to which the programme was rolled out. There were substantial differences between the theoretical conception of the programme and its actual implementation on the ground. Additionally, while different government actors initially agreed upon the generic guidelines in the initial stage of programme design, their application was not made compulsory. Given the profound cultural differences in the areas and the decentralized political system, policy makers needed flexibility to interpret and adapt the guidelines to suit their situations. Such flexibility gave space for varied practices and procedures from region to region on the one hand and on the other hand allowed resources to be diverted for purposes other than RLF and SCT.

UNICEF transferred funds through the regional BOFED following the Cash Advance on Government (CAG) for the implementation of the programme. The regional BOFED offices released funds to BOLSA and BOWCYA and received repayments collected through BOLSA and BOWCYA. While BOFED functioned as a regional treasury, BOLSA and BOWCYA mobilized communities, helped screen target beneficiaries, disbursed loans and direct grants and collected repayments to be deposited to BOFED account. At the zone/woreda, level, BOLSA was the key player. In addition to CBOs, FBOs, NGOs, children associations like CRC, women's associations and youth associations, BOLSA participated in the process of psychosocial preparation of the people, identified the target beneficiaries and monitored the programme interventions with the help of youth interns who were usually university graduates and volunteers at the local level with a nominal stipend of ETB500-600 per month.

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<sup>4</sup> The application of this rule differs among UN agencies in Ethiopia. UNDP seems for instance to allow for an instalment to be made if the majority of previous quarter allocation has been liquidated, while UNICEF applies a rigid rule of full liquidation prior making additional disbursements.

<sup>5</sup> This varies greatly according to regions. Regions such as Gambella, Afar and Somali region usually manage to request and liquidate just one or two quarters, leaving the remaining resources unspent.

Channelling of the resources was mainly done by government machinery. In many cases beneficiary level transfers were directly made by BOLSA and MOWCYA to the beneficiary households, while in some regions women and youth associations were engaged to distribute the resources to the beneficiaries. Despite common understanding regarding the channelling resources amongst regional government systems, there are some disparities from region to region and woreda to woreda and kebele to kebele due to social and cultural practices, political leadership, bureaucratic commitments, and geographical / infrastructural accessibility. In the same way, the MTR of 2009 has also reported wide variations in the implementation modality across the regions and woredas instead of a standardised approach throughout (MTR 2009). All of the implementing partners distributed the RLF through their own systems, though towards the end of the programme period IPs in Beneshangul-Gumuz and Somali region started using regional MFIs.

### **3.2.2 Supervision, Monitoring and Evaluation**

The overall M&E mechanism uses the following approaches:

- In the beginning, using a survey questionnaire, the youth interns (volunteers) record the household profile of local people with indicators pertaining to children included such as; food security (no. of meals a day), schooling status, healthcare and sanitation situation, and housing – whether they stay in their own houses or in rented- houses, etc.
- After the SCT services are provided to beneficiaries, the beneficiaries themselves do self-monitoring on a daily/monthly basis.
- After six months of receiving the RLF or DG, the youth interns use the same questionnaire to do a household survey of the beneficiaries to monitor any change on key parameters as mentioned above.
- IPs also do occasional field monitoring.
- Regional bureaus convene meetings on an annual basis so as to track the progress of the programme.
- UNICEF organises annual review and planning meetings with the concerned regional bureaus and related key stakeholders to discuss the progress, problems, and way forward.
- The other level of monitoring includes the financial monitoring by BOFED and UNICEF focusing on issues that relate to the cash advance on government fund use, acquittals of expenditures, idle funds etc.
- A mid-term evaluation of the whole ADPH programme including a small section on the SCT was carried out in the middle of the project period.

## **EXPECTED SCT PROGRAMME OUTPUTS, TARGETS AND RISK ASSUMPTIONS**

Expected outputs, targets, and risk assumptions for the entire programme “Adolescent Development, Protection and HIV (ADPH) under which the SCT programme was operated are outlined in the programme document and in the mid-term review of the programme. However, specific outputs and targets of the SCT programme were not stated in the programme document or in the revised targets of the MTR. Key informants at UNICEF stated that this occurred due to a fault in the design of the SCT programme. The overall ADPH programme’s expected outputs, targets and risk assumptions are described below (as revised by the MTR 2009):

### **3.3.1 Expected Outputs of the ADPH Programme**

Given that the SCT programme is a subset of the overall ADPH programme, it is of paramount importance to look at the expected outcomes of the programme. These are as follows: At least one million vulnerable children and adolescents have increased capacity in terms of life and livelihood skills to participate effectively in the decision making activities and livelihoods in their communities, including in emergencies:

- 105 target woredas of all regions that have been affected by emergencies and humanitarian crises, to developed and implemented effective gender and age sensitive prevention and protection mechanisms to reduce new HIV/AIDS infections by 25% with a particular focus on adolescent girls
- At least one million vulnerable children and adolescents provided with community and home based care, support and protection including in emergencies
- Relevant laws, policies and procedures have been revised and implemented by 2011 to ensure that the rights of adolescents and vulnerable children are recognized, protected and fulfilled, including in humanitarian crises and emergencies

### **3.3.2 Revised ADPH targets (MTR 2009)**

The mid-term review report on Adolescent Development, Protection and HIV (ADPH) showed a drastic reduction of the programme targets; in many cases nearly to 10% of the original targets due to low performance. However, there was no data, even in the MTR document, that specified the SCT targets before and after the revision. (See also Annex 4 on the revised targets).

### **3.3.3 Risks and Assumptions**

A number of risks and assumptions were made in the implementation of the ADPH Programme. The following risks and assumptions are illustrated in the Mid-Term Report (2009).

- Insufficient recognition of the importance of life skills (as opposed to HIV awareness raising) among counterparts and implementing partners. The successful advocacy campaign for life skills in and out of school did not get enough attention.
- Insufficient acceptance of the right and ability of adolescents and young people to participate in obtaining their rights based upon good existing examples of how well young people can participate (as seen in youth dialogues to date).
- Resistance to the participation of younger adolescents in established AACs (founder syndrome). This can be overcome by a clear explanation of UNICEF's mandate, coupled with training and awareness raising.
- The programme does not make a significant difference in the livelihoods of the most vulnerable. The emphasis on entrepreneurship and an integrated programme of life and livelihood skills will ensure success.
- Youth resource teams underutilised. Successful advocacy will help to tackle this risk.
- Lack of recognition of adolescents and their issues within the emergencies. Continuing evidence based advocacy by all UNICEF sections is of vital to address these issues
- MoH accepts idea of youth friendly health services being provided in non-medical institutions.
- Complacency and acceptance of very high level of superficial knowledge and resistance to deeper education.
- Insufficient roll out of programmes/implementation of the UNDAF integrated plan
- Issue is not taken as a priority by all levels of society. Effective evidence based advocacy will place GBV and violence against children high on the list of priorities
- A lack of priority given to the issue and the dissemination of revised laws

## **FINDINGS OF THE EVALUATION**

Standard evaluation criteria (i.e. relevance, effectiveness, efficiency, outcome and sustainability) have been used to objectively assess the performance of the SCT programme. However, in order to provide broader information, the team has presented the findings in two perspectives. The first sub-section summarizes the major evaluation findings at the macro, meso and micro level, with achievements and gaps, whereas the second sub-section gives details regarding the relevance, effectiveness, efficiency, outcome and sustainability of the SCT programme. These two sub-sections are presented as follows:

### **MACRO, MESO AND MICRO LEVEL FINDINGS**

Review of the SCT scheme in view of the framework for inclusive finance, i.e. at macro, meso and micro/client levels uncovered the following findings:

#### ***At the Macro level;***

- It was revealed that at the outset of the SCT scheme, there was a request from the government to pilot the SCT scheme in one region and later expand the scheme throughout the country to provide humanitarian support to the conflict affected people, highly vulnerable children (HVCs), single mothers, PLHIVs, and similar poor who struggle for survival. This humanitarian support was to be coupled with the provision of livelihood opportunities. At the end of the SCT scheme, the government of Ethiopia initiated the “National Social Protection Policy of Ethiopia 2012”, which implies a clear policy level change. This policy change could be seen to be the result of the SCT scheme, which increased the demand for and acceptance of social protection in Ethiopia.
- Key informants interviews at the policy level, review of the available SCT scheme documents, progress reports, the mid-term evaluation report (MTR 2009), and an analysis of the policy and legal frameworks revealed that the objectives of the SCT scheme were not clearly formulated during the design phase. Due to that, proper outputs and targets for the scheme were not developed. There was a lack of capacity concerning microfinance at both the funding and the implementing agency levels (There was no microfinance specialists engaged in running the SCT scheme and / or providing technical assistance).
- The implementation arrangements of the revolving loan funds (RLF) were managed through government ministries, bureaus and city administrations. This is prohibited by the government’s microfinance policy (microfinance policy proclamation No. 40/1996) which indicates that only MFIs and SACCOs can legally deal with microfinance services.

#### ***At the Meso level;***

- There was no evidence of capacity development support extended to financial infrastructure. In fact such interventions are neither included in the programme design nor are the meso-level institutions observed to meaningful engage in the implementation process. The IPs, including Women’s and Youth Associations, that were in charge of

providing the services were found to lack the capacity to deliver the micro-finance services to the required level of professionalism. Moreover, the staff members of government IPs who were involved in the delivery of financial services were not mandated to do so. Indeed, these civil servants didn't only lack the capacity but also were observed to perform the tasks at the expense of other services for which they were recruited.<sup>6</sup>

- Finally, the micro and client level findings also uncovered a multitude of gaps. To start with, formal financial service providers including MFIs and SACCOs had virtually no engagement in the programme. Likewise, the SCT had no specific intervention meant to build-up the capacity and promote the engagement of financial and non-financial service providers. With regards to the beneficiary level findings, the programme's achievement in terms of economic empowerment has not been as significant as the successes it scored in the social empowerment dimension. The need to provide diversified financial services or products was not integral to the SCT document. Similarly, non-financial supports including financial literacy and market-oriented business development support were either very limited or non-existent. Consequently, the intervention couldn't meaningfully contribute to the enhancement of the beneficiaries' productivity. In most of the cases, the programme succeeded in saving lives but not in sustaining livelihoods through the development of enterprises.

## MAJOR FINDINGS BASED ON THE EVALUATION CRITERIA

The SCT scheme has been assessed based on the standard evaluation criterion: relevance, effectiveness, efficiency, outcome, and sustainability. The table below presents how beneficiaries perceive the SCT programme in terms of its relevance, effectiveness, efficiency, outcome and sustainability.

**Table 4: Perceptions of HH respondents on achievement of the key evaluation criteria (N=584)**

S/N	Variable	Result (%)	Numbers of respondents
1	SCT relevance		
	High	41%	242
	Medium	49%	284
	Low	10%	58
2	Effectiveness in proper targeting and transparency		
	High	30%	174
	Medium	34%	200
	Low	36%	210
3	Effectiveness in meeting set objectives		

<sup>6</sup> By and large the key informants at all levels appreciated the engagement in the financial service delivery of the staff members of the government agencies including BoLSA, BoWYCA, BoFED etc. Review of the Job descriptions of the staff members uncovered that they are responsible to facilitate the delivery of the services, mediating the transfer of finance as well as providing trainings. On top of this the evaluation team found out that neither these IPs nor the informal FSPs (the Youth and Women Associations) are mandated to manage financial services.

S/N	Variable	Result (%)	Numbers of respondents
	High	43%	249
	Medium	53%	308
	Low	5%	27
4	Efficiency – Timeliness of the support		
	High	31%	179
	Medium	33%	194
	Low	36%	210
5	Efficiency – receiving service easily		
	High	41%	242
	Medium	49%	284
	Low	10%	58
6	Outcome/Impact of the intervention		
	Yes	98%	572
	No	2%	12
7	Sustainability of the achievements		
	Yes	62%	362
	No	38%	222

Findings of the SCT household survey indicated that the scheme was effective in bringing the desired outcomes as indicated by 98% of the respondents. The SCT scheme was also thought to be relevant. As clearly indicated in the above table, the SCT scheme has brought the desired outcome on the lives and livelihoods of beneficiaries in terms of household food security, health, sanitation and education for children and girls.

Having presented this general perception of SCT beneficiaries, detailed findings in terms of programme relevance, effectiveness in terms of meeting its objectives, efficiency, programme outcomes and sustainability are presented in the following sub-sections of the report.

#### **4.2.1 Relevance of the programme**

The Government of Ethiopia in collaboration with UNICEF launched the ADPH Programme focusing on children, women’s empowerment, girls’ education, health & HIV/AIDS and social cash transfers (SCT). Relevance of the SCT therefore, refers to the GoE’s Growth and Transformation Plan (GTP) development objectives as well as the needs and interests of the beneficiaries. With reference to the GTP target the SCT played a role in providing RLF access to 0.33% of the target. Similarly, the GTP has provided social development support to one million children for whom the SCT has created access to social cash transfer facilities to 16,435 households to support food, nutrition, health, and education of children. This is 2% of the target population.

**Relevance to development policies:** Notwithstanding the above, relevance was also viewed against SCT’s contribution to international commitments and development goals such as the UNDAF, the convention on the rights of children (CRC), and the Millennium Development Goals (mainly MDGs 1 and 3). The initiation of the social cash transfer was done upon the request of the government to contribute to the poverty alleviation strategy across the regions in line with the Plan of Accelerated and Sustainable Development to End Poverty (PASDEP) which was the previous version of the GTP. Thus, the social cash transfer scheme was fully aligned with the nationally planned priorities addressing the issues of women and the children.

The UNICEF supported social cash transfer was probably the first programme of its kind to reach each region and create demand amongst the people and the regional and federal governments for the greater social development. The National Social Protection Policy of Ethiopia 2012 has now been formulated to meet this demand. The Social Cash Transfer Scheme was well recognized by the government of Ethiopia as well as the international development partners to reduce extreme poverty in poor households, in which the women and children were the main sufferers. The SCT is also believed to have significantly contributed to achieving the Millennium Development Goals, Convention on the Rights of Children and the Convention on Elimination of Discriminations Against Women (CEDAW).

**Relevance to the needs and priorities of beneficiaries:** The SCT activities were highly relevant to the needs and interests of the beneficiaries. The evaluation found that most of the beneficiaries were women who had an average of 4.5 family members, 46% of them earned less than Birr 300.00 per month from their jobs to support their family, 10% of them had health problems and/or some disability, and 57% were female headed households who needed external support to survive. 56% of the respondents had three (3) meals a day or above. This shows that the SCT scheme addressed the needs and interests of the poor women. The following table provides information on the profile of the target groups of the SCT.

**Table 5: Profile of the target groups of the SCT activities (N=584)**

<b>Variable</b>	<b>% of Respondents</b>	<b>Numbers of respondents</b>
<b>Marital status:</b>		
FHHs ( <i>Widowed, Divorced, Separated &amp; Single</i> )	57%	333
Married	43%	251
Health problems/PLWHA/Disabled s	10%	58
<b>Meal Frequency meals before the intervention</b>		
<i>Below 3 meals/day</i>	44%	257
<i>3 meals/day</i>	55%	321
<i>Above 3 meals/day</i>	1%	6

Hence, this evaluation revealed that the social cash transfer SCT programme was relevant to the international, national and regional development respective and pertained to the rights and interests of the poor women and children.

#### **4.2.2 Efficiency of the programme**

Although the implementing agencies reported that the SCT interventions were handled efficiently the evidence showed that there were delays in release of funds due to untimely and inaccurately submitted aquittals. The UNICEF country office verified that the CAG clearance was untimely mainly due to two reasons: delayed submission of aquittals, and a change programme management tools, i.e. UNICEF was previously using PROMS which the staff were

accustomed to, but changed that to another tool called VISION. Thus, the change of software also contributed to delays in the release of funds.

The efficiency of the SCT scheme was also viewed from the point of view of the IPs capacity to manage SCT funds. In this regard, both the RLF and grant funds were channelled through BOLSA's, BOWCYA and women's associations who did not have full professional knowledge about microfinance. While it was explained that the grant funds have changed the lives of many destitute and chronically ill women, the RLF was questioned in terms of repayment rate due to a lack of technical efficiency in the persons engaged in making the loans. This implies that the government IP's loan portfolio performance was inferior compared with regional microfinance institutions' whose repayment rate was as high as 98% (DCSI 2011 performance). The low repayment of the RLF could also be attributed to inefficiency in handling the loan funds. In line with this, 59% of the household survey respondents reported that they had started repayment but the updated reports were not available at the respective offices. In addition, the repaid money was not revolving for on-lending to other needy women. Had there been greater efficiency, the RLF lying idle with the IPs could have served more beneficiaries and had greater impact. The mid-term evaluation also reported serious inefficiencies regarding the disbursement of funds as noted in the following box:

Box-2 When assessing the efficiency of cash disbursement to regions, the evaluation found a great deal of delays and unnecessary inefficiencies. Interview respondents reported delays of up to 5 months from the moment they presented the cash request to BoFED, to the moment the resources reached their bank accounts. Rather than sporadic exceptions, these delays have been found to be common and widespread. A minimum delay of 2 months was recorded. The majority of delays seem to happen within UNICEF processes and financial management system. The responsibility to follow up on cash requests is placed on IPs who periodically call or visit UNICEF to follow up on the status of their applications. IP focal persons/officers had to call different SCT scheme officers in UNICEF to know the status of their application.

### ***Loan Disbursement and Repayment***

SCT had two wings: DG and RLF. In particular, the RLF is aimed at stimulating the household economy through the provision of relevant business and entrepreneurship trainings and creating access to financial services for beneficiaries that are able to engage in productive economic activities. Depending on the local context, beneficiaries received seed capital to open and expand businesses and scale up household income. A total of USD \$3.1 million was disbursed in refundable, interest free revolving loan funds (RLF) by different regional IPs. A considerable portion of the total RLF was utilised by Oromia, Amhara, SNNPR and Tigray while other regions utilised smaller amounts. There was over spending in Gambela, Oromia and Tigray. Key informants at the UNICEF Addis Ababa office stated that the overspending was made possible due to additional funding provided by UNICEF from other sources.

Loans were used for diverse purposes such as animal rearing, animal fattening, food processing, cement trading, and dry food preparation. As indicted in the household survey report, the household income of the beneficiaries improved. This implies that the businesses established are viable and profitable. However, non-financial services, which are crucial for promoting businesses, were limited in most places and need future attention as they have

direct implications on the success of micro business enterprises. Because of this opportunity, the living situation of quite a significant number of beneficiaries was changed.

In terms of loan repayments, it is generally true that regional IPs are weak in making serious follow-up, providing technical support and ensuring loan repayments. Regarding the repayment rate, IPs were computing the repayment rate based on the actual amount of RLF paid back by the borrowers against the amount of RLF disbursed. This eventually gives some idea of capital turnover but is not a good indicator of repayment rate<sup>7</sup>. Usually the portfolio at risk (PAR) of 30 days and beyond is considered an overdue loan. However, due to lack of technical knowledge on the part of the IPs and the funding agency as well as lack of maintenance of data, IPs simply followed the above mentioned modalities of operation.

Loan repayment data based on the time period allowed for payback (repayment schedule) was not available. The evaluation team further asked the UNICEF country office to provide data based on their official records, however, they were only able to provide time based repayment rates for three regions: Amhara, SNNPR and Somali as displayed in the following table.

**Table 6: RLF repayment rate by regions**

Revolving loans	Repayment Rate on amount repaid (Amount repaid)	Repayment rate based on repayment schedule (Time based)	Remarks
Addis	6.2%	NA	NA
Tigray	18.6%	NA	NA
Amhara	23.1%	39%	As of 2010
Oromia	14.1%	NA	NA
Somali	0.0%	5.3%	as of 2009
Afar	0.0%	NA	NA
BG	3.4%	NA	NA
SNNPR	20.9%	39%	as of 2009
Gambella	9.3%	NA	NA
Harari	22.1%	NA	NA
Dire Dawa	24.8%	NA	NA

*Source: Regional IPs (March 2012); and UNICEF Country office June 2012*

The evaluation team requested the IPs through the UNICEF country office to provide annual the data for the SCT scheme period of 2007-2011 in terms of loan disbursement, loan outstanding within given repayment schedule, total amount overdue, total outstanding loan (including both within given time and overdue beyond time), by year and by region, however the data was not available.

<sup>7</sup> In fact, the better way of computing the repayment rate is on the basis of the time period given to the borrowers to repay the loan as compared to given repayment schedule what amount of loan the borrowers have repaid within a given timeframe and what remained overdue beyond the allowed time frame could give a clear picture of repayment rate and overdue loans.

The repayment rate of the Tigray Women's association was extremely weak (5%) according to the progress report given to the consultants (WAT 2003). The field findings revealed that in Oromia and SNNPR, beneficiaries took the RLF without interest, whereas beneficiaries in Amhara and Tigray beneficiaries paid 5.5% interest on the RLF. The repayment period also varies from region to region. Some IPs fixed the term to two years and others to one year. Furthermore, saving was very low in this scheme. The normal saving was just a nominal 10.00 Birr per month and lacked regularity. This amount does not match the change in income most beneficiaries said they had experienced. The amount of loan provided to each individual is also different for different regions. For instance, the scheme design document stipulated a maximum loan size of Birr 2500 per beneficiary and a maximum grant of Birr 700 for labour poor beneficiaries. However, though some regions such as SNNPR and Amhara provided Birr 2500 and below as stipulated, others, such as Oromia region provided up to Birr 3,000.

The RLF management strategy had its own limitations that may have contributed to the low rates of repayment. First, the IPs had no legal grounds with which to distribute loans and enforce the repayment. Second, there was limited institutional capacity to follow up and monitor the repayments. Third, in most regions, BOLSA, the main partner, does not have offices at the woreda and kebele levels. This structural bottleneck, coupled with informality and limited human resources, weakened the financial management, credibility and loan repayment status of the scheme. Even in regions like Amhara, there are situations when repayment status is not known in some localities, the money is not revolving among the new beneficiaries or existing ones and a portion of the fund is idle.

Hence, it can be deducted that the efficiency of the IPs and the funding agency was low in handling the funds for social cash transfers. There is also a need for more professional knowledge and skills in handling the funds and managing the microfinance services.

In terms of financial utilization, about 84% of the released SCT funds were utilized. This percent of financial utilization is encouraging in a sense that a significant amount of the funds were used to implement the planned programme activities. Table 7 on next page provides more information about the financial status of the SCT programme.

**Table 7: Financial Inputs and Utilization for the direct grant component of the SCT programme (USD)**

No	Regions	Year											
		2007		2008		2009		2010		2011		Total	
		Planned Budget	Expenditure	Planned Budget	Expenditure	Planned Budget	Expenditure	Planned Budget	Expenditure	Planned Budget	Expenditure	Planned Budget	Expenditure
1	Addis Ababa	43,559	28,361	21,600	21,600	7,482	0	123,312	55,822			195,953	105,783
2	Amhara	258,950	234,618	141,766	53,063	66,789	66,612	101,151	35,332	57,457	44,014	626,113	433,639
3	Ben/Gumz	51,002	9,697	75,189	0			16,555	16,554	0	0	142,746	26,251
4	Gambella	17,930	7,498	0	0	3,631	3,631	0	0			21,561	11,129
5	Oromia	317,346	246,895	56,181	55,574	148,510	143,939	33,684	3,910	146,715	146,640	702,436	596,958
6	SNNPR	223,185	154,883	28,463	28,465	85,867	85,804	158,418	74,958	80,000	0	575,933	344,110
7	Somali	96,342	61,928	38,848	38,520	25,380	2,527	36,223	11,591	0	0	196,793	114,566
8	Tigray	161,524	214,328	210,761	199,289	181,724	660,913	33,333	33,278	0	0	587,342	1,107,808
9	Dire Dawa	10,355	16,535	0	0	0	0	38,212	0	6,000	6,000	54,567	22,535
10	Harari	10,655	4,933	0	0	2,205	0	26,250	0			39,110	4,933
11	Afar	39,728	0	154,799	21,150	27,567	27,480	6,750	6,734	9,165	9,147	238,009	64,510
	<b>Total</b>	<b>1,230,577</b>	<b>979,677</b>	<b>727,607</b>	<b>417,660</b>	<b>549,155</b>	<b>990,906</b>	<b>573,888</b>	<b>238,179</b>	<b>299,337</b>	<b>205,801</b>	<b>3380,564</b>	<b>2,832,223</b>

*Source: UNICEF country office and Regional IPs*

### **4.2.3 Effectiveness of the programme**

The SCT scheme project document indicates that the SCT scheme objective was inclined towards social impact areas such as nutrition, healthcare, education and sanitation. The effectiveness of the SCT scheme is measured against the SCT scheme objectives. However, the social objectives have economic components such as lifting up the household income of the poor through the provision of interest free loans from the RLF with estimated efficiency and effectiveness in terms of business survival, loan repayment and wealth accumulation. The economic pillar shall also include the effectiveness of the financial channeling and management mechanism which should be as prudent as possible. Therefore, effectiveness shall be reviewed against both the social and economic objectives of the SCT scheme.

**Targeting:** Regional IPs tried to make the selection process as participatory as possible. Local level steering committees with kebele administrators as members were responsible to identify worthy beneficiaries as defined by the programme document. The list of selected beneficiaries was then posted in the kebele offices for comment by the wider public. CBOs, FBOs, and child associations, such as school clubs, were not included in the selection process. However, the posting of potential beneficiaries in the kebele office for public comment is a lesson to be adapted by other agencies as well. The selection of beneficiaries was negotiated by community groups; i.e. CRC, instead of following strict standardised indicators to target genuine households. Some disparities were noted during the evaluation such as generally the households that were selected as beneficiaries were households that were known and trusted by the screening committee. The process was, however, transparent.

In terms of the number of beneficiaries that benefited from the SCT programme, reports (IPs and UNICEF country office) and interview responses show that a total of 20,728 households (15,239 RLF beneficiaries and 5,489 DG beneficiaries) benefited. Gender disaggregated data of SCT both for RLF and the DGs is presented below.

**Table 8: The number of households reached by SCT and revolving loans scheme (2007-2011)**

No	Region	Sex	Direct Grant – Beneficiaries	RLF Beneficiaries	Beneficiaries (household members)
1	Oromia	Male	1,233	989	8,888
		Female	1,222	4,664	23,544
2	Amhara	Male	158	684	3,368
		Female	671	6,085	27,024
3	SNNPR	Male	168	174	1,368
		Female	1,197	2,462	14,636
4	Somali	Male	720	91	3,244
		Female		883	3,532
5	Gambella	Male		46	184
		Female		860	3,440
6	Beni-Gumuz	Male		146	584
		Female		137	548
7	Tigray	Male		1,002	4,008
		Female		1,706	6,824
8	Afar	Male	62	52	456

No	Region	Sex	Direct Grant – Beneficiaries	RLF Beneficiaries	Beneficiaries (household members)
		Female	58	38	384
9	Addis	Male		44	176
		Female		690	2,760
10	Harari	Male			0
		Female		231	924
<b>Total Male</b>			<b>1,621</b>	<b>1,899</b>	<b>14,080</b>
<b>Total Female</b>			<b>3,868</b>	<b>13,340</b>	<b>68,832</b>
<b>Grand TOTAL</b>			<b>5,489</b>	<b>15,239</b>	<b>82,912</b>

Source: UNICEF Country Office and IPs documents and interview results

In terms of geographic distribution of the SCT beneficiaries, the SCT interventions have covered eight regions and two city administrations. Similarly, in terms of the targeted localities, the scheme had reached 71 localities. The following table shows the geographic localities of the SCT beneficiaries.

**Table 9: Geographic distribution and coverage of SCT Scheme**

Regions/city administration	Name of Localities	No. of Localities
Addis Ababa	Yeka, Lideta, and Kirkos Sub Cities	3
Afar	Aysaita, Chifra, Yallo, Sami Robe, Awash Fantale	5
Tigray	Mekelle, Alamata, Maichew, Howzen, Ambalage, Degua Tambein, Atsbi Wombarta	7
SNNPR	Dilla, Awassa, Yirgalem, Wolaita Sodo, Arba Minch, Jinka, Durame, Alaba, Hosaenna, Wolkitie, Bonga, Mizan Teferi, Tepi	13
Somali	Awbere, Kebri Beyah, Dega Habur, Boh, Moyale, Shinile, Gode	7
Oromia	Adama, Shashemene, Robe Bale, Yabello, Assela, Chiro, Fitcha, Ambo, Wollisso, Nekempte, Dembi Dollo, Gimbi, Bedelle, Mettu, Jimma	15
Harari	Abadir, Amir Nur, Shenkor, Hakim, Muti, Jin Ela	6
Gambella	Dima, Itang, Gog, Gambella Town	4
Dire Dawa	Sabian Goro	1
Amhara	Gondar, Debre Tabor, Woldiya, Dessie Town, Kemisse, Debre Birhan, Debre Markos, Enjibara, Finote Selam, Bahir Dar	10
<b>Total</b>		<b>71</b>

Source: UNICEF programme Document

**Meeting Social Objectives:** Data from the survey revealed that the SCT activities have predominantly targeted female headed households (FHHs) and food insecure households. These households have shown improvement in the frequency of meals per day because of the SCT scheme. 55% of the respondents used to eat 3 meals a day before the SCT scheme, this figure has grown to 70% after the SCT scheme intervention. The average meal a day for all household survey respondents grew from 2.4 to 2.7 meals.

**Table 10: Meal frequency for surveyed households (N=584)**

	Meal Frequency (% and no. of respondents)	
	Before the SCT scheme	During the SCT scheme
Average meals/day	2.4	2.7
3 meals/day	55% (321)	70%(409)
Below 3 meals/day	44% (257)	25% (146)
Above 3 meals/day	1% (6)	5% (29)

The quantitative figures indicate that the SCT activities were effective in changing the nutritional status of the beneficiary families. Other social outcome indicators presented in the SCT scheme design document include healthcare, education and sanitation. Household survey respondents perceive that the SCT scheme has brought considerable positive changes in these social parameters as presented in table below.

**Table 11: Perception of respondents on children's wellbeing (N=584)**

Perception of respondents	Improved	Not improved
Access to children's health	72%	28%
Access to children's education	88%	12%
Availability of educational materials	79%	31%
Clothing , healthcare and sanitation	95%	5%

Source: Household survey (March 2012)

According to the household survey results, the majority of the beneficiaries (72%) perceive an improvement in access to healthcare for their children and attribute the change to the SCT scheme. Similarly 88% of them perceive an improvement in access to education and 79% of them reported an improvement in the availability of educational materials for their children. The survey result on the access to children's education is very significant. More importantly, 95% of the respondents perceive that their clothing, healthcare, and sanitation have improved as a result of the SCT scheme .

**Economic objective:** While social objectives are satisfactorily met through the SCT activities as substantiated in the household survey reports and case studies the sustainability of such social impacts requires a prudent economic base. Therefore, this section reviews the various economic parameters and achievements of the SCT scheme. Approximately 60% of the household survey respondents believed that their household income has greatly improved but, as shown in the table below, most families (71%) still only earned monthly incomes of between Birr 300 and Birr 750 after the SCT scheme interventions.

Considering the average family size of the households surveyed was 4.5, per capita income for the respondents at the time of the survey was between Birr 2.22- Birr 5.56 per day (i.e. USD \$0.125 – USD \$0.318). This income is far below the national average per capita income of USD \$2 a day, which is equivalent to Birr 35 a day. Even further, the income is far behind families who just earn a dollar a day, which is an indicator of extreme household poverty. Therefore, whatever perceived economic change happened in the beneficiary families, attributable to the SCT activities; actual income improvements were not sufficient to substantially reduce poverty in these households.

**Table 12: Demographic pattern and income trends of respondents (N=584)**

<b>Variable</b>	<b>% of beneficiaries</b>	<b>Number</b>
<b>Average HH Annual Income(all sources)</b>		
< 300.00 Birr per month	46%	269
301.00-750.00 Birr per month	25%	146
>750.00 Birr per month	29%	169
Interest rate on the SCT-RLF scheme	5.5%	32
<b>Trends in HH income over the past 5 years</b>		
<i>Increasing</i>	60%	350
<i>Remained the same</i>	33%	193
<i>Decreasing</i>	6%	35

#### **4.2.4 Programme Outcomes**

The evaluation outcome revealed that the SCT scheme has improved the nutrition, healthcare, sanitation and child education and brought positive changes for women, children and the beneficiary families. The following table provides information on major social and economic variables and corresponding changes caused by the SCT scheme.

**Table 13: Healthcare and education (N=584)**

<b>Variable</b>	<b>% of beneficiaries</b>	<b>Number</b>
Improved clothing / healthcare and sanitation	95%	555
Improved access to children's education	88%	514

Source: Household survey (March 2012)

As depicted in the above table, a significant number of respondents confirmed that healthcare, sanitation and access to education for children have significantly improved at the household level. About 95% of the respondents indicated that the grant fund has allowed their families to enjoy better access to health care, treatment and sanitation. The health care system includes medical check-ups, treatment and food supply. In addition, 88% of the respondents have confirmed that their children have improved access to education. This includes the ability to purchase school uniforms, exercise books, pens, pencils and related education requirements. Overall, a significant number of respondents asserted that the SCT scheme had improved their life. Remarkable SCT outcomes pertaining to household food security were also reported in the MTR 2009.

Box-3 Outcomes in the area of food diversification, improved diet, and number of meals per day are encouraging. 44% of interviewed beneficiaries were reporting just one meal per day before the commencement of the programme, made of mostly bread and *injera*, and complemented with some vegetables and the handouts that community members could give from time to time. The programme substantially changed this grim situation. Households are now having at least two meals per day, and the majority of them can afford three meals per day although some on an irregular basis (MTR 2009).

**Table 14: Income, asset building and ability to absorb economic shocks (N=584)**

<b>Variables</b>	<b>%</b>	
Household assets built-up	83%	485
<b>Saving behaviour</b>		
<i>Improved</i>	90%	526
<i>Not improved</i>	10%	58
<b>Improved HH income due to the SCT scheme</b>		
<i>Highly improved</i>	24%	140
<i>Moderately improved</i>	54%	315
<i>A little improved</i>	17%	99
<i>Not improved</i>	6%	35

Source: HH survey (March 2012)

The programme outcomes were also confirmed by a number of case studies collected during the field programme. A qualitative evaluation the SCT scheme was done applying the most significant change (MSC) approach as an evaluation technique. The following success stories reveal the significant changes brought to the lives of people due to the SCT programme.

#### ***MSC-1: WudeAsharie (Balageru area in Bahir Dar town)***

At the time of this case study, Wude is smiling young lady, she is 30 years old. She is married and has three children (two boys and one girl), the elder one is a grade 10 student. She lives in the capital city of the Amhara National Regional State, Bahir Dar. Wude has a 300.00 Birr monthly pension allowance from her husband. She also runs some businesses such as soft drinks, water, charcoal and injera selling. She earns a good income, saves 130.00 Birr per week in her Equip, feeds her children better than before, and can afford to send them to school and cover their education related costs. She has a strong emotional and psychological background.

However, in her previous life she has faced extreme challenges. She and her daughter are both living with HIV/AIDS. Her husband is an ex-soldier, also living with HIV/AIDS. The marriage was arranged by her parents during her childhood, and by taking into consideration the age of her first child, a grade 10 student we can guess that she was very young at the time of that marriage. Her husband had other children before he married her; the first one of them being two years older than Wude. However, she had no choice except to accept her parents' marriage offer. When they were in Addis Ababa, her husband was seriously sick and was even taking ART though he lied to her saying that it was an antibiotic. Gradually, because of her careful treatment, feeding, sanitation and care, he recovered health, started walking and joined his friends. At that time, she decided and told him that "if you want to live with me, we have to leave this military camp-Tatek, otherwise, I will leave and go back home". Later on, he agreed and all of them departed to Bahir Dar.

Her husband was an extreme drunkard, wasted money and did not care for his family. A few months after they came to Bahir Dar, he left the family and joined another lady. Wude did not feel well in Bahir Dar, she used to feel sick, experience headaches, and lack of energy. Her new born daughter was also not in good health; her hair was thin, skin pale, etc. However, Wude was completely ignorant of the HIV/AIDS epidemic; she had no information about it and did not

suspect that her husband might have the disease. Rather, she was visiting one private clinic, and taking medicines from them. She had no clue that she could be HIV positive. Her neighbours, however, told her to visit a clinic and take a blood test. Hesitantly, she visited the Bahir Dar health centre, asked the VCT professional, got the proper guidance and counselling, and provided her blood for testing.

Unfortunately, she was found HIV positive. When she was told about her status, she fainted. She was given treatment in the clinic including glucose for one day and night. Then, the clinic took her back home with an ambulance, guided by her kebele ID card. When she woke up, she was told what happened and when the counsellors told her about the HIV situation and possible ways out, she got some energy and start thinking about her life and her family. Neighbours nagged her to take both her children for a check up. She took both children to clinic; the first child was negative while the second was positive. Therefore, in the family, a mother, daughter and father-though not living together-were HIV positive and the boy was free of HIV.

As the pension was in the name of her husband, she had no money and had nothing to feed clothe her children and survive on following his disappearance. The only thing she could do was to send the boy street vending, and to beg on the streets. Though they were poor, Wude and her daughter were still able to take ART, and get regular guidance and counselling services from Bahir Dar pedagogic college students and other free service provider volunteers. Gradually, she was linked with NGOs like JeCCDO for immediate support. Later on, she was linked with Bureau of Labour and Social Affairs, and received some support including a blanket. Unfortunately, the labourer carrying the blanket stole the blanket and Wude was not able to even cry loudly. Two years ago, she was linked with UNICEF Amhara Care and Support Programme. She received training in the awareness raising programme and was given a direct grant (DG) to start income generating activities. The UNICEF Care and Support Programme was a vital support to her family, they started generating family income, buying fixed assets such as a television and refrigerator, sleeping and seating materials. Currently, there is no problem to feed the children, and both of them are attending school, not street vending or begging on the street. There is hope and stability in the family; and one can see intrinsic motivation within Wude. However, she still feels headaches, tiredness and dizziness. Although the two HIV positive people are taking proper treatment and medicine, it seems that they will need a continuum of care, treatment and support.

### ***MSC-II: Zaria (Bahir Dar town - Kidane Meheret area)***

Zaria is a young lady and mother of one beautiful daughter of about two years old. Zaria seems to be an exceptionally creative thinker. She has confidence in her skills and claims that she is right, but the world is full of injustice!

She was divorced at the time of this case study. She used to live in Addis with her husband until her delivery time. When she was in Addis, she was the part of one innovation that received national recognition and was awarded by the recognized government agency. When the delivery period came closer, her husband took her back to rural area to be cared for by his family. She gave birth to her beautiful daughter, and was cared for by her husband's parents (mother, father, sisters and brothers) according to the widely known Ethiopian tradition. As was the custom, she stayed with the family for 40 days, and then went back to Addis, to her home.

When she arrived there, her husband was not responding to his phone. He had also changed his residence without even completely clearing the house rent.

Nevertheless, she continued looking for him. However, he was in Bahir Dar, invited by the Technical, Vocational Education and Training Institute to teach about the new innovative product. While she had been in his parents' house to give birth, he had completely taken the patent right as if the innovation is only his own. As a consequence, she brought charges against him in a court of law, and knocked the doors of several bureaus including the office of the regional president. But unfortunately, the law decided for him and her effort was futile.

The law did, however, rightly approve that her daughter is his own, based on his parents' statements and ordered him to pay the monthly child maintenance fee. But, he declined and gradually stopped the support. Because of this, Zaria suffered, she had no money to buy food, clothes, or sleeping materials. She even passed a number of nights in the Mosque compound and on the streets of Bahir Dar. Finally, some people linked her with Bureau of Labour and Social Affairs office, Bureau of Women, Children and Youth Affairs, and other offices they thought may be able to help.

Support came through UNICEF Bahir Dar. As she has the skill, experience and exposure to technologies, she took revolving loan fund from UNICEF, through the Office of Women, Children and Youth Affairs and is currently producing a fuel saving stove for the surrounding localities. She has a legal container shop, license and raw materials such as cement and sand to produce the goods. The enterprise is profitable and she is making money. However, this was a recent initiative and market linkage was raised as one of the most critical success factors for her. She is also in need of additional financial support to improve the quality of the product (mold) and to scale up the size of the business. With her attachment to SCT – RLF she is making money to support her life and her daughter's too. She aspires to further scale up her business one day in order to become much stronger and wealthier.

### ***MSC-III: The Divorced Mother (Chilga)***

W/o Worke Adugna is divorced mother of five children. One of her sons is a third year university student, one daughter has completed grade 10 and the others are in school.

In 2007/2008, she took a loan amount of 7000 Birr at a 10% interest rate per annum from ACSI micro bank by handing over her house plan as collateral. She completed her repayment within one year. Later on, the Woreda Micro and Small Enterprise Promotion Office transferred her name to the kebele, as she was a model lady for loan repayment.

In 2009, she received money in the form of a RLF from the UNICEF supported SCT scheme. Since the RLF has no interest rate charged on the loans, she is making more of a profit from her business. She has to repay the net loan amount within a one year period on an instalment basis. The first loan was 2000 birr and later on some amount was added on her loan size so the total amount that she took this year was 2500 Birr. She properly invested the loan on an income generating activity, earns a good sum of money and is living good quality life. Her children are attending school, and are well fed and clothed. However, the children are also helping her

domestic work in the mini bar, which in fact is dangerous from the child rights point of view. This might be because of inadequate awareness of child protection from potential vulnerability.

She appreciated the trainings provided, advice and regular access to loans. Her aim is to get her own work place by the main road so that she will make more business and be able to scale up her mini bar. This desire has already been communicated to relevant government offices and she wants to add pressure for quick and positive response.

At present, in her saving account opened in ACSI-Aykel micro bank, she has about 13,000 Birr, running her mini bar in a rented house she pays 350 Birr per month for the house owner, she makes this money by selling beverages, food and soft drinks to her customers. She has her own new house constructed in 2009/2010 and rented for 40 Birr per month. She says confidently that she has over 50,000 Birr worth of fixed assets at home. The house is clean, furnished with a TV, sofa, refrigerator and other ordinary seats and facilities. Now, Worke had the capacity to take a loan from micro banks, and is able to afford the current market interest rate and make profit for the family welfare.

#### ***MSC-IV: Hana Belete (Chilga)***

Hana is a young lady, married and has one son-about five years old. She also supports her brothers and sisters to attend their education following the death of her mother and father. Her husband is an active soldier living in Tigray Regional State. She has opened mini restaurant in a rented house. Her living room is clean, furnished with TV and other basic household materials, some of which are useful for the restaurant purpose. Her brother has bought small refrigerator but it is not in operation because the house owner did not allow her to use it because it consumes electricity. She prepares and sells nice food, but no soft drinks, beer or other drinks, due to the lack of a refrigerator and because the house owners are Muslim and do not allow her to sell alcoholic drinks. The rented house is not convenient for clients: it is not visible and there is no water facility in the compound, however, Hana prepares tasty and good quality of food so, customers come there.

Hana was just a housewife before UNICEF's support in 2011. Because everyone in the kebele knew of her living situation-she explains, she was selected as one of the SCT beneficiaries. Actually, she had applied for help though the kebele but there was no response for a couple of years. The first time, she took a 2000 Birr loan under RLF she opened mini restaurant in a rented house. Her kitchen is in an open air, covered by old and torn plastic. However, Hana is so careful about her food and the sanitation. Following her successful repayment, she was awarded a second loan of Birr 2500. Currently, she has permanent clients and collects a good sum of money, 60-100 birr net income per day. By the money she earns, she has bought household assets, sends her son to school, has regular weekly Equb savings, and feeds her family better than before. Her living room is clean, furnished with a TV and other basic household materials due to income earned from her micro enterprise supported under SCT scheme.

The impact of the SCT scheme has been measured through the various positive changes that have been brought on the lives of the beneficiaries that include an increment of household income and asset building. Awareness and access have contributed to the rights of the children to have access to food, nutrition, education, health and sanitation. There was a significant increase in the percentage of children in school, from 55% to 90% during the SCT period of 2006/07 to 2009/10.

**Table15: Proportion of children in schools**

2005/07		2009/10	
Schooling	Out of school	Schooling	Out of school
55%	45%	90%	2-12%

Source: UNICEF Country office

It was also found that the confidence of the beneficiaries has increased to terms of their self-esteem and a positive change in their social participation since previously excluded families now feel social and financial inclusion in their lives. The beneficiaries were proud of becoming a member of Idirs group that in the past they were excluded from because they could not pay their membership fee. With their access to SCT, now they are able to join such social groups and get the same benefits as other members of the group.

#### **4.2.5 Sustainability of the programme**

The social cash transfer programme was initiated upon the request of the government to relieve the suffering of the vulnerable poor who were either physically disabled due to past conflict, have lost their breadwinners in the war, have become the victim of HIV and AIDS due to social and financial insecurity, child headed households who have lost their parents in the civil war, those women headed households who lost their husband during the conflict, or just lived in a miserable conditions. Since the SCT was originated from the social protection perspective its sustainability must be seen from that angle and in line with the social development goals of the previous PASDEP, to the on-going GTP, and the UNDAF goals.

From the policy synergistic point of view, the UNICEF supported social cash transfer programme was sustainable because it was started when there was no specific social protection policy in existence. In the course of its operation, it generated awareness, demand and a sense of responsibility amongst people and the policy makers and as a consequence, the government prepared the “National Social Protection Policy 2012” at the end of the SCT period. From this perspective, the objectives and actions of SCT can be seen as being sustainable in that there is a shift of the paradigm from a small SCT scheme base to a national policy base of social protection.

The evaluation team is also convinced that the social cash transfer with soft loans and grants should not be compared with commercial microfinance parameters of OSS (Operational self-sufficiency) and FSS (Financial self-sufficiency) to measure sustainability rather it should be looked at from the perspective of the social indicators such as healthcare, sanitation, education, relief, lifesaving, and earning opportunities generated through the SCT programme. Since SCT activities have contributed remarkably to improve the status of healthcare, child education, sanitation, and increased daily meals in the beneficiary’s households; it is justifiable to note that the SCT programme is sustainable in the long-run in relation to the above-mentioned social parameters. The global developmental theory says, “Investment on human development/ education is a sustainable way of alleviating poverty”. Similarly, psychosocial boost up of the poor, a sense of self-esteem, social inclusion, and social participation could be seen as important indicators of the sustainability of the impacts of the social cash transfer interventions.

#### **4.2.6 Programme Supervision, Monitoring and Evaluation**

The SCT's supervision, monitoring and evaluation mechanism has been reviewed. As indicated in the programme design document, regional IPs supervised the overall SCT programme in their respective regions. In order to simplify the burden as well as to ensure effective supervision, monitoring and data collection on a timely basis, youth interns (volunteers) were selected, trained and engaged on social mobilization, awareness creation, monitoring and documentation. However, there appears to be a very unclear supervisory and reporting line between the youth and professionals within IPs. Once problems arise, the youth interns present the case to IP experts and give feedback to the households when decisions are taken. Yet this is done on an *ad hoc* basis, and many youth interns have not been supervised or supported in their everyday work.

In the SCT's M&E system, the beneficiaries themselves do self-monitoring on a daily/monthly basis. At the clienteles' level – the beneficiaries were given assignments of filling recipient booklets on a monthly basis to ensure a participatory self-monitoring. Nevertheless, this self reporting beneficiary booklet was not filled properly. At regional and local levels IPs do regular monitoring and convene meetings as per the plan as to track progresses. UNICEF also has been organizing annual review and planning meetings with the concerned stakeholders. The financial monitoring by BOFED and UNICEF has also been reportedly made as per the plan to ensure the proper implementation of the programme. Finally, a mid-term evaluation of the whole ADPH programme including that of the SCT was made in 2009.

#### **2.4.7 Exit Strategy**

The evaluation team also examined the exit strategy of the SCT. The Social Cash Transfer Programme ended in December 2011, however, financial transactions from the funding agency to the IPs and SCT programme interventions at regional levels were still going on until the middle of 2012. Although the SCT programme has ended, there are still many unsolved questions such as:

- Is UNICEF going to completely withdraw from the social cash transfer approach or going to contribute in some way in line with the newly devised National Social Protection policy to assist the government based on its previous experience of the SCT?
- What will happen to the money remaining with the government IPs at regional levels? Are they supposed to refund that money back to UNICEF? Will the IPs continue engaging in lending loans? If so until when because lending and saving is not their mandate?
- Will the money remaining with the IPs be transferred to MFIs through a memorandum of understanding with UNICEF, the IPs and the MFIs? Or will that money be a part of the incoming UN Joint Programme on Gender (JPG) GEWE (Gender equality and women empowerment), or will that money be donated to the government for implementing the National Social Protection Policy of Ethiopia?
- What will happen to unpaid loans remaining with the beneficiaries? Will they be written off or remain pending indefinitely?
- Will the youth interns who played their voluntary roles with nominal allowances continue after the SCT Programme? If they continue who will fund them since now they are being funded through UNICEF's SCT Programme? Will the regional government take over funding for them? If so when?

Note that the consultants raised these issues with UNICEF country office, however, at the time this report was written there hadn't yet been any clear cut response.

## **4. LESSONS, GAPS AND CHALLENGES**

### **LESSONS TO SHARE**

The observation of the SCT interventions can help us learn many valuable lessons that can be shared to other partners. These lessons were noted during the fieldwork and reconfirmed by stakeholders at different levels. The following are some of the lessons learnt from the SCT scheme.

- One of the important lessons learnt by the funding agency as revealed from an interview with UNICEF country level staff was that any intervention on microfinance including saving and credit should be done through professional MFIs.
- The SCT scheme has benefited those who are disabled to work in income generation activities through the “Direct grants” scheme while those who were physically able and could run business benefited through the Revolving Loan Fund (RLF). Therefore, the important lesson learnt was to create different financial products to benefit different strata of people.
- The SCT scheme has demonstrated the importance of working with government partners (IPs) which brings about reduced administrative costs, and low to no interest rates. Although the IPs were supposed to deliver RLF free of interest, some regions charged 5% interest. Thus, uniformity of the same SCT scheme should be maintained with the same standard across the regions. However, maximum care should be taken in such a way that subsidised loans do not distort the financial market and to ensure that they utilise existing microfinance lending mechanisms.
- SCT activities have introduced transaction booklet registries in which beneficiaries record their daily progress and track changes. This registry is crucial to track changes, produce reliable data, motivate beneficiaries to read and write, and feeds information to beneficiaries and supporters, etc. Hence, this registry form should be shared among other partners for replication.
- Transparency in target selection, specially posting the list of potential beneficiaries on kebele notice boards, helps proper targeting in the short term and develops the culture of transparent and participatory development over the years.
- The one time pay outs of RLF and the DG were seen benefiting the poor for the time being, however, in the long run the continuity of the achievements depends on the ceaseless availability of the financial and non-financial services until the poor graduate from the level of poverty. So, this is a lesson for those interested in enhancing financial services for the poor to follow a graduation track approach.
- Another lesson learned was that the saving and credit performance of the IPs was inferior to that of MFIs, so in the future funding and donor agencies should chose MFIs as the preferable partner option for implementing similar schemes.

### **GAPS AND CONSTRAINTS**

While implementing such SCT schemes in partnership with government bureaucracy, many challenges can be expected. Likewise, the SCT activities have their own limitations/gaps and constraints. The following points indicate the areas where gaps and constraints were identified.

- ◆ **Clarity between DG and RLF:** A clear distinction between the welfare payment and the loan payment must be articulated. Households who need welfare or direct grant support must be set apart from other people who need business start-up capital and non-financial support. It was noted that the selection criteria is not systematically divided into “grant and RLF” beneficiaries in practice.
- **Weak coordination and partnership among different actors:** During the implementation period, there were irregularities in involving the private sector, CBOs, FBOs and child based organisations for target selection. Furthermore, the support of UNICEF to regional offices was constrained by problems of receiving reports and updates from IPs. Likewise, BoFED/BoLSA had limited involvement in the process of implementation, monitoring and evaluation of the SCT scheme instead they depended on youth volunteers on an irregular basis.
- ◆ **Limited non-financial service** was one of the identified gaps. The services were limited in a sense that the non financial service providers focused on a one-off basic business skills training. Other important training topics such as gender, group solidarity, management/leadership and bookkeeping were not part of the training. There were no special training modules prepared for low-income women, women with HIV/AIDS and illiterate women. The number of service providers was also limited to those that already had a relationship with the government sector.
- ◆ **Limited/weak SCT scheme follow up, monitoring and documentation of the lessons learned:** Another gap observed was absence of a strong follow up, monitoring and learning mechanism within actors. For instance, BoFED had limited information on the SCT scheme’s progress status and IPs also handed over responsibility to local level kebeles for screening, implementation, and monitoring.
- ◆ **Inappropriate fund management system:** For handling the loan funds, there are formal MFIs that have flexible and multiple fund management modalities. However, the use of government bodies to manage the loan fund informally caused a low repayment rate, impacted on the business effectiveness of the scheme and intensified the deep rooted expectations and dependency on interest free loans.
- ◆ **Limited human resources:** Government agencies do not have microfinance professionals / specialists. In addition, they do not have adequate manpower to mobilize communities, to take active role in beneficiary selection, to implement the SCT scheme, and to monitor and evaluate the SCT scheme. They have, therefore, mobilized youth volunteers to support the programme, however as the youth are only volunteers and untrained this support tends to be somewhat irregular and unprofessional.
- ◆ **Non Compliance:** The channelling of funds to IPs for loans to promote the saving and credit behaviour of poor people and simultaneously alleviate poverty following a graduation approach was constrained due to the non-compliance of the funding and implementing agencies to the government’s microfinance policies
- ◆ **No leverage:** The evaluation found that there was no leverage on the social cash transfer funds from the regional government. They solely depended on UNICEF funding not only for RLF and DG but also for the allowances of the youth interns (Two youth interns per Woreda, were retained depending on the size of the population). Thus, in terms of financial leverage to SCT, there was nothing contributed by the regional governments except their willingness, availability, and partnership for implementing the SCT<sup>8</sup>.
- ◆ **Weak/limited Market Linkage:** Linkage to market, access to information and value chain development are crucial elements that are associated with the development of the micro enterprises. The evaluation finding shows that there were inadequate and improper market

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<sup>8</sup> except Woreda (Wukro), which provided RLF and DG from their own source for about one and half year when there was blockage of fund flow from UNICEF due to unsolved CAG acquittals.

linkage and information sharing mechanisms, limited market support, and low technical support which need to be addressed. Lack of market support, poor value chain development, and inadequate technical support were observed and led to the failure of some enterprises like silk worm and poultry farms in some regions.

## **KEY CHALLENGES**

- Mismatch of available resources beyond RLF and DG
- The number of vulnerable children is increasing so it is becoming increasingly challenging to address the needs of all vulnerable children
- Eligible target people suffered from individual bias and manipulation in some instances
- Low capacity of implementing partners to effectively implement, monitor and closely follow up the interventions (limited number of staff, shortage of vehicles, lack of communication facilities at woreda level (telephone, fax etc), and high staff turnover
- BOLSA is not well positioned to manage repayment and revolving funds unless supported by micro-finance institutions which have better expertise and mandate

## **5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **SUMMARY**

The Social Cash Transfer Scheme was a demand driven collaborative scheme implemented by UNICEF and the government IPs that piloted social cash transfer as a means of social protection of the poor throughout the post-conflict regions in Ethiopia. There was no social protection policy in the country when the social cash transfer concept was introduced in 2005. In 2012 the federal government developed the, “National Social Protection Policy of Ethiopia”.

The SCT interventions, especially the revolving loan fund implemented through the government’s bureaucratic machinery was not in congruence with the microfinance policy of Ethiopia. This led to some limitations as the microfinance performance of the government IPs was far below to that of the MFIs. On the other hand, there was no value addition from the regional governments in terms of the leverage to SCT fund allocated to them by UNICEF. They not only solely depended on UNICEF funding but also manipulated an estimated amount of 25% of the budget for other purposes as was illustrated in the MTR.

There were no clearly set objectives, expected outputs and targets at the beginning of the scheme, nor in the MTR. Nevertheless SCT has benefited more than sixteen thousand poor through the RLF and DGs. Selection of the beneficiaries was done on a participatory basis through the engagement of the community based organizations and local youth interns. BOLSA provided overall supervision, however, monitoring was mainly depended on youth interns (part-time volunteers) and reporting lines were not clear. Financial monitoring was strictly followed by BOFED and UNICEF.

Overall ratings of the respondents showed that the UNICEF supported RLF and DGs were generally successful in reaching the target group. Respondents stated that these interventions were extremely relevant for improving the livelihood of the poor and contributing, at least to some extent to poverty reduction in their households. The Social Cash Transfer Scheme was in consistent with the PASDEP, GTP and UNDAF frameworks as well as with the needs and priorities of beneficiary communities.

The grants were effective because they saved the lives of the most vulnerable children and assisted children to go to school; those that focused on supporting girl students were especially commendable. The fund was highly effective in providing food security and healthcare for people living with HIV/AIDS.

The UNICEF supported social cash transfer delivery mechanism was less efficient in terms of timeliness, market linkages, monitoring evaluation, providing required data to the evaluators, and maintaining repayment rates to MFIs. However, overall, the social cash transfer scheme (RLF and the DGs) has brought significant changes in the lives of women, children and the participating households in terms of food, nutrition, health, education, family income, asset base, HIV risk reduction, care of the PLHIVs and engagement in self-employment and

meaningful social inclusion of the beneficiaries, especially to community based iddir groups to which they were excluded in the past due to their inability to pay membership fee. The interventions have also contributed to the enhancement of the household income of the beneficiaries. In addition, there has been substantial change in terms of improvement of healthcare/clothing/sanitation, saving behaviour and financial security and self-esteem of beneficiary households after their involvement into the SCT scheme.

The SCT scheme has strived to ensure sustainability of its achievements such as building the capacity of the implementing partners, engagement of the CRCs and youth interns in selection of the beneficiaries and monitoring the track changes, schooling of the children, providing care to PLHIV, HVCs, physically disabled people, single mothers and old aged people. However, one time pay outs of RLF and DGs can not guarantee lifetime sustainability of the current achievements unless there is a linkage of SCT beneficiaries with alternate source of loans and social safety nets beyond the SCT scheme.

## **CONCLUSION**

The evaluation team concludes that despite design defects, the Social Cash Transfer Scheme supported by UNICEF was a successful pilot experiment in social protection in Ethiopia. This scheme has created substantial demand on the part of the right holders and created a sense of accountability on the part of the service providers. As a result, the country initiated the National Social Protection Policy of Ethiopia towards the end of the SCT scheme. Despite the fact that SCT did not fully comply with the microfinance policy of the country, its implementation has generated some positive outcomes amongst beneficiary households and in the localities. The rights of the children to have access to food, nutrition, healthcare, and education were protected to some extent. Similarly, some momentum was gained in the case of gender equality and women's empowerment (GEWE) and relief was provided to the bed-ridden people and PLHIVs.

## **RECOMMENDATIONS**

Since the SCT scheme has come to an end, the evaluation team will recommend a safe exit strategy instead of making recommendations for policy implications and operational improvements. For the exit strategy the following options are recommended:

### **Option one:**

- ◆ The funding agency (UNICEF) signs a memorandum of agreement (MOA) with the government (the implementing partner) and the lead agency (ILO) for the Joint Programme on Gender (JPG) Gender equality and women empowerment (GEWE) to transfer the remaining revolving loan fund (RLF) amount (currently still held by the regional governments) to JPG GEWE as of 31<sup>st</sup> of May 2012. This will contribute to enhancing an access of financial services for the poor women and entrepreneurs across the regions in Ethiopia through the JPG programme.
- ◆ For the outstanding loan (RLF) amount that has remained with the borrowers, the implementing partners, BOLSA, BOFEF, BOWCYA, Women's Association and Youth Associations should put additional efforts to collect repayments and transfer that money to JPG GEWE for the purpose mentioned above.

- ◆ For the overdue RLF that could not be recovered, the implementing partners should prepare a list of such borrowers who could not repay by any means. Then, upon the approval of the funding agency, the regional governments will decide either to write-off the amount of overdue loan against them or convert that into non-refundable transfers (Direct Grants).

#### **Option Two:**

- ◆ The IPs return the revolving loan fund (RLF) amount that has remained with them as of 31<sup>st</sup> of May 2012 to UNICEF to contribute to the government's incoming National Social Protection Policy to benefit the broader population in the country.
- ◆ For the outstanding loan (RLF) amount beyond 31<sup>st</sup> of May 2012 that has remained with the borrowers, the IPs should make an assessment and collect what can be repaid by the borrowers and transfer it to the National Social Protection Policy. Then a Memorandum of Understanding should be prepared with the respective committees on the rights of the children (CRC) with a specified community scholarship modality for the HVCs and girl students. The CRC's should open bank accounts and transfer that amount of RLF collected after 31<sup>st</sup> of May 2012 to CRC account for community scholarship schemes. The operational modality of the community scholarship scheme, its targeted beneficiaries, terms and conditions, amount of scholarship etc. should be well illustrated in the community scholarship scheme.
- ◆ For the unrecoverable RLF, the IPS should follow the same process as suggested in bullet three of the option one above.

#### **Option Three:**

- ◆ Sign a Memorandum of Understanding between the UNICEF and the regional governments to create a "Regional Trust Fund for Children (RTFC)" to be formally registered under the, 'Trust Registration Act' or any such legal option under which a trust can be created. Prepare the trust's vision, mission, goals, objectives and create a board of trustees with necessarily representation of the regional government, funding agency, CRC etc. Specify the management system, target beneficiaries, account operation, and other requirements of a trust. Open a trust account at a recognized bank. Transfer the money remaining with IPs as of 31<sup>st</sup> of May 2012 as well as that amount that will be collected from the borrowers of the RLF beyond 31<sup>st</sup> of May 2012 to the account of the respective RTFC. The original trust money will remain permanently in the trust account and from the interest earned on the trust fund, the respective regional government provides cash grants to the highly vulnerable children (HVC) for their education fees, school uniforms, healthcare, and other high priority needs. The number of the beneficiaries per year shall be determined by the size of the interest earned on the trust fund.
- ◆ For the unrecoverable RLF, the IPS should follow the same process as suggested in bullet three of the option one above.

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# ANNEXES

## ANNEX-1 TERMS OF REFERENCE

Diagnostic study for the implementation of Access to Financial Services for Low income Women Households and Entrepreneurs in Ethiopia

### Terms of Reference

Activity	:	Inclusive Finance
Contractor type	:	A consulting organisation
Duty Station	:	Addis Ababa
Lead agency	:	ILO
Partner agencies	:	Participating UN Agencies and Ministries
Closing date of RFP	:	05 October 2011
Start date of study	:	25 October 2011

#### 1. Background

Economic empowerment is a key pillar of the Growth and Transformation Plan (2010-2015) and the new UNDAF from 2012 is emphasizing economic strengthening programmes for vulnerable populations, according to principles of inclusive and equity based growth. During the current UNDAF (2007-2011) UN agencies developed a plethora of economic support activities that included direct grants to vulnerable households and (interest free) micro credit to poor women and/or households, often in cooperative structures. Partners were both government and civil society partners. Currently, UNDP, UNICEF and UNWomen have ongoing support and loan programme in all regional states of the country serving over 30,000 women as well as micro and small businesses.

Existing programme combine 1) grants for a number of good causes to supplement income and to increase household consumption, reduce primary school drop outs and improve health and nutritional status of children; and 2) (soft) conditional grants and revolving loans for women businesses and poor (mostly female headed) households.

Soft-conditional grants and revolving loans are recommended for consideration under this program so that loans can be made more sustainable by developing new strategies such as increasing government, NGO and private sector capacity to assess the economic viability of each family's business plan for income generation as well as to monitor implementation in order to increase the loan return rate, as the current sample average rate is 54 per cent under UNICEF's micro credit programme.

By comparison, Microfinance institutions and selected SACCOs dealing with women entrepreneurs have an average loan return rate of more than 95% mainly because of their focus on:

helping micro and small borrowers engage in businesses after initial training and with clear business plans and control systems, and  
Bundling credit with micro insurance serving as collateral so that the outstanding loan is repaid in most instances limiting the borrower from repaying the loan in the event of death, disability, illness and loss of household and business assets.

There is potential for the transfer of financial management from government to micro-finance institutions and specialized women targeted SACCOs. Another area that needs urgent review

would be the consideration of index linked interest rates and reward for innovations and ventures promoting successful value chains, and other family situations limiting women entrepreneurs from running their businesses profitably and repaying their debt on schedule.

As the new UNDAF/UNDAP is prepared and joint programmes are also being developed, it is imperative that the UN, in tackling issues such as economic empowerment of women, poverty reduction and mitigating the impacts of HIV and AIDS, is clear and consistent in its support to economic strengthening work, and seeks to maximize partnership opportunities, reduce transaction costs and support sustainable interventions that connect public and private actors.

This consultancy is specifically requested in the UN Gender Joint Programme Work Plan under the Economic Strengthening output 1, and as such has buy-in from relevant Government ministries.

## 2. The Joint Program

The Joint Programme on Gender Equality and Women's Empowerment has been designed to contribute to the realisation of the gender outcome within UNDAF: Women's Empowerment, Gender Equality and Children's Rights Promoted and Strengthened. At output level, the joint programme has the following four focus areas:

Increased accessibility of financial and non-financial services for economically disadvantaged women;

Enabling environment created and support provided for girls and women to improve participation and access to secondary and tertiary education;

Strengthened institutional capacity for gender mainstreaming;

Increased institutional capacity and community level knowledge to promote and protect the rights of women and girls.

The programme will be implemented in all regions and city administrations of Ethiopia as well as at Federal level.

The International Labour Organisation (ILO) is the lead agency to implement Output 1, which consists of the following entry points:

- 1a) Strengthening the capacity of institutions providing financial and non-financial services to support women's economic empowerment;
- 1b) Provision of inclusive finance to (aspiring) women entrepreneurs;
- 1c) Enhancing competitiveness and profitability of female-owned businesses

## 3. Financial inclusion:

Financial Inclusion is universal access, at a reasonable cost, to a wide range of financial services, provided by a variety of sound and sustainable institutions to the general population, including the poor and vulnerable groups. The range of financial services includes savings, credit, leasing, micro insurance, local money transfers, etc. Sound institutions are guided by internal management systems, industry performance standards, and prudential regulation as appropriate, and may be private or public, and of institutional types ranging from banks to microfinance institutions, cooperatives, non-bank financial institutions, insurers and more.

4. Scope and objectives of the study: As part of Output 1 under the Joint Programme, the ILO will be contracting a consulting firm to undertake an assessment of the demand among economically and socially disadvantaged women that are (potential) entrepreneurs, and the extent to which this demand is already met by financial service providers in the market. Assessing the demand for and supply of financial services is an important first step in designing the financial component of the Joint Programme. An analysis of the demand for financial

services will help to understand what financial services are most important to the target group and how they should be designed. The supply side analysis intends to find out which financial services are already offered by different financial service providers. The subsequent gap analysis will identify the extent and nature of the gap between demand and supply for financial services for these women, and will illustrate how the project can bridge the supply and demand for financial services among the target group. The study also aims at exploring the regulatory framework for Savings and Credit Cooperatives (SACCOs), microfinance institutions and providers of micro insurance, and to identify any legal and regulatory issues on lending to this target group. In short, the study aims at recommending an inclusive finance program encompassing SACCOs MFIs and Micro insurers that would individually or as a group provide saving, credit and risk management services to the target group.

The study thus consists of:

- Analysis of the demand for financial services (savings, credit and insurance) for potential and existing women entrepreneurs that are socially and economically disadvantaged;
- Analysis of the supply of finance, (MFIs, SACCOs, NGOs, GOs, CBOs)
- Analysis of the relevant financial services products that best meet the needs of target groups, including savings instruments, loans and interest rates, insurance for collateral and loss of livelihoods, supplementary services to meet the special needs of women, etc.
- Review of business management training and consulting requirements of women entrepreneurs
- Review of the institutions currently providing conditional loans, key reasons why some businesses and households fail to repay loans and possible solutions.
- Analysis of the key business risks faced by women micro businesses and possible solutions through insurance. Micro insurance against, life and livelihood risks to support lending to women businesses that cannot provide collateral/guarantee for loans.
- Analysis of the legal and regulatory framework on microfinance and saving and credit organisations , with a particular focus on the promotion of women entrepreneurship;
- Gap analysis: description of the extent and the nature of the gap between demand and supply of the above financial services and suggestions on how the project can bridge this gap.
- Recommendation on implementation strategy.

5. Target group: The overall target group under Output 1 consists of economically and socially disadvantaged women aspiring to launch an enterprise, as well as women that already have established a business and that aim to expand their business operations. This includes independently operating individuals as well as women organized in cooperatives and associations. Interventions are mainly aimed to provide direct support to the target group, yet there is also room for interventions that aim to strengthen institutions that play a mediating role, such as BDS providers.

It should be noted that the target group is not homogeneous. It consists of different types of entrepreneurs, with different personal traits and varying motivations.

1) Micro entrepreneurs: Some women may have become entrepreneurs after having failed to find a job. Others may have an entrepreneurial spirit. Some may run a survivalist type of business, are entrepreneurs out of necessity, operating typically in the informal economy, undertaking livelihood activities.

2) A second category consists of start-up entrepreneurs, who run enterprises that are a bit more established, already running their businesses successfully with minimum capital and have difficulty to access loan to operate at the micro level.

The study should provide information on each of the above sub-sets of target groups.

3) Women entrepreneurs that have a proven track record, and that manage a business with good potential for growth and have access to credit from other sources are excluded from this study.

6. Key issues to be addressed: The study should address the topics as listed below.

### 6.1 Demand

#### Mapping the demand for microfinance to the target group

Which main economic activities does the target group pursue? Please specify per sub-set of the target group (e.g. *survivalist entrepreneurs, start-up entrepreneurs, existing, disadvantaged women entrepreneurs*).

Which financial services do each sub-set of the target group use to finance

- their income generating activities (e.g. different types of credit)?

- The protection against vulnerabilities and risks (e.g. savings, insurance)?

From which (formal and informal) sources does each sub-set of the target group currently obtain its financial services? (e.g. *MFIs, credit cooperatives, NGOs, idirs, equbs, money lenders, family and friends*)

Which other financial services might each sub-set of the target group need? For which purposes? Income generation? Protection against risks and vulnerabilities?

What has each sub-set of the target group itself articulated as its needs for financial services? (please also refer to amounts, e.g. *loan sizes needed per sub-category of target group*)

Which characteristics should these services have?

(E.g. *collateral requirements and other conditions, (loan) duration, (loan) size, group/individual loans*).

### 6.2 Supply

#### Mapping the supply of microfinance to the target group

Which are the main economic activities pursued by each subset of the target group?

Which formal and informal financial service providers offer finance to these women?

Which programmes or (women entrepreneurship) funds exist that provide finance to this target group? (e.g. *donor programmes, government programmes*)

What is the regulatory status of each of these financial service providers?

(E.g. *bank, non-bank financial institution, NGO, credit union, etc.*)

Which products do they offer to each subset of the target group?

(Please specify per sub-category of the target group: *potential and existing entrepreneurs, individual and group based, found among young women and men, etc.*)

What are the conditions on each of these products?

(e.g. *collateral requirements, interest rate, (loan) duration, (loan) size*)

To which other target groups do they provide these services?

Which portion of the total clientele of each financial service provider consists of women?

(Please specify per institution's financial product, for example: *20% of all borrowers from institution <name> are women, 10% of all savers from institution <name> are women*).

Please specify the financial performance of each financial service provider.

(E.g. *is the institution operationally / financially sustainable? To what extent?*)

For how long have these financial institutions been engaged in microfinance?

What are their mission / vision?

What is their poverty focus?

What sources of funds does the institution use?

What are the managerial and organizational characteristics of each institution?  
What is their capacity in providing financial services to this target group?  
In the absence of appropriate financial services: Are there any financial service providers in the country that do not necessarily operate in the project area yet that might be willing to move there?  
Which other organizations are present in the project area? What products do they offer? Do they have a capacity in microfinance?  
Potential partnerships, cooperation between NGOs (not necessarily financial) and banks, credit line providers etc.

### 6.3 Delivery channels:

Efficiency and national coverage of service providers  
Savings and credit organisations  
Microfinance institutions  
Banks  
Insurers  
Microinsurers  
Others

### 6.4 Products

Savings products  
Loan products (business loans, emergency loans, other loans  
Insurance products (Loan protection, life and accident, property)  
Leasing products  
Local money transfers  
Linkages to traditional Ekubs and Edirs  
Linkages to other outputs

### 6.5 Training and Consulting (Capacity Building)

Introduction to livelihoods at micro level  
What is micro entrepreneurship?  
What are the specific characteristics women micro entrepreneurs?  
Specific support areas for women  
Gender equality and women's empowerment  
Business planning and organisation  
Sources of funds, and operating for profits  
SACCO and women micro entrepreneurs  
Microfinance institutions and women micro entrepreneurs  
Risks faced by women micro entrepreneurs and their solutions  
Community support groups

### 6.6 Conditional loans (review of existing schemes)

Impact on participant households, particularly children and sustainability  
Design of the program and comparison with microfinance and SACCO products  
Operational performance, control, and partners in the field  
More specifically,  
To what extent are the revolving loans designed as results-oriented and coherent framework  
How well defined are the roles and responsibilities of the partners?  
Relevance of the interventions for the participants and the effect on the broad financial access targets of the country

Impact on improving children's schooling, health and nutrition, access to water, etc.  
Process of implementing partner selection, borrower selection  
Cost of administration/operation vs. interest cost  
Loan performance and reasons for default  
Inclusion and exclusion errors, leakages, governance  
Scale and efficiency, number moving out of poverty  
Achievement of program objectives  
Efficiency of monitoring and evaluation  
Comparative scenarios if alternative microfinance/SACCO organisation were used  
Lessons learnt  
Exit strategy/conversion of ongoing program to MFI/SACCO based operations.

### 6.7 Micro insurance

What are the financial risks faced by the target group?  
What are their traditional risk coping strategy, and their limitations?  
What are the business challenges they face such as collateral for loans?  
What are their life and health risks? (death, disability, illness, etc)  
What are their livelihood risks? (fire, theft, flooding, etc)  
What are the main reasons for business failures?  
What micro insurance products best fit the need of the target group;  
Opportunities for bundling micro insurance with services under other outputs.

### 6.8 Government policy and the GTP

Focus on Women equality and empowerment  
Focus on Gender, children and women with disabilities  
Strategy for urban and rural women empowerment  
Financial access policy framework impacting on women  
Macro-economic environment particularly on interest rates  
Legal policies and instruments to encourage financial access to women  
Available avenues and opportunities to provide financial access for women  
Donor presence in the financial sector, and specific agenda for low income women entrepreneurs.  
Appropriate conditions requiring the differentiation between grants and loans.

### 6.9 Gap analysis

Describe the extent and nature of the gap between the demand and supply of financial services for each subset of the target group:

Why are institutions not meeting the demand of the target group?

Describe the reason for this gap:

What are the bottlenecks (*e.g. information gaps, capacity gaps, geographical absence, limited funds etc.?*)

Provide suggestions on how the gap can be narrowed: under which conditions and with which incentives would existing institutions be able to extend financial services to each subset of the target group?

What would each of the institutions need to extent their services to each subset of the target group?

What would give them an incentive to do so? (e.g. provision of capital for on-lending, guarantee fund to cover risks, capital to improve outreach in remote areas, capital for capacity building, etc)

Recommend preferred interventions and provide a justification for this recommendation.

How these gaps vary by region and urban/rural areas.

## 7. Methodology

7.1 Desk study: The market for savings, credit and insurance (by SACCOs and MFIs as well as NGOs and Governmental outlets) for economically and socially disadvantaged (potential) women entrepreneurs has been researched; so, therefore, the consultant should review key reports and the body of knowledge that already exists on this topic, as well as all policies, strategies and regulations that influence the present microfinance mechanism in place.. The desk study will include a mapping of existing formal financial service distribution channels that provide, or that could potentially provide financial services to the target group. This mapping should indicate which institutions operate in which geographical areas, and should give an overview of the existing outreach to the target group in each region. It should also contain information on the outreach, sustainability and portfolio quality of the financial service providers.

7.2 Field study: The demand and supply of financial services will be examined in agreed regions, woreda's and households in Ethiopia.

The *demand* for financial services can be assessed via focus group discussions and semi-structured interviews. Such discussions should take place with:

- existing and potential women entrepreneurs;
- Key informants, such as community leaders, women's groups, local authorities.

The *supply side*: Financial institutions, including (financial) NGOs, saving and credit cooperatives (SACCOs), microfinance institutions, Micro insurers, banks and other important stakeholders (e.g. microfinance associations, microfinance department in the ministry of finance, central banks or others) should be identified and interviewed.

The regulatory side: Which types of institutions are empowered to provide financial access by law and directives of the financial sector regulatory authority; and what are the options for the currently non-authorized institutions to comply with the appropriate laws;

What are the risks to the women micro and small entrepreneurs when services are provided by institutions not authorized to provide financial access, particularly in terms of consumer protection issues.

## 8. Expected Deliverables:

8.1 An Inception Report of not more than 10 pages, outlining the methodology and action plan to be followed during the study – this need to be submitted within a week from the day of signing the contract

8.2 The draft Diagnostic Report and a presentation on it to the Monitoring Committee

8.3 An agreed upon diagnostic report, with the recommended micro-finance strategies for establishing an inclusive micro-finance system. The final study will then be presented at a workshop of stakeholders.

Key outputs include:

1. Strategic framework under this JP to support economic strengthening for low income women households and micro and small entrepreneurs.
2. Mapping of the demand and supply of grants and credit to the target group.
3. Options for the use of project funds for funding of credit lines, guarantee funds, capacity building, technical support etc.
4. Identification of achievements, challenges, risks and gaps.

5. Report on findings that are not specifically covered by the outputs listed herein, above.
6. The Consulting firm shall propose the timeframe for specific tasks such as desk review, field work, report preparation, consultation, delivery of final report, etc.

## ANNEX-2 DATA COLLECTION TOOLS

UN-JPG Diagnostic Study Household Questionnaires

### Household Survey Questionnaire for Microfinance Beneficiaries and Potential Entrepreneurs

Region/Project Site: \_\_\_\_\_ Woreda: \_\_\_\_\_ Kebele/PA: \_\_\_\_\_

Village name/Gote: \_\_\_\_\_

Name of Respondent: \_\_\_\_\_ Head of the household .....; Next to the household head.....

Category: UN Beneficiary \_\_\_\_\_ Non-UN Beneficiary \_\_\_\_\_ Facilitator/s: \_\_\_\_\_ Date: \_\_\_\_\_

#### **Consent:**

*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your family situation, your engagement/disengagement in business operations, your perception about the approach, benefits and challenges of on micro credit programs and future recommendations. Any information that you provide will be kept strictly confidential. This survey is primarily conducted to better understand the operation of micro finance and UN agencies or any other lending institutions, their credit modalities and their accessibility to the poor women.*

#### **Section 1. DEMOGRAPHIC CHARACTERISTICS**

1.1	Sex of the respondent ?	1=Male ..... 2=Female.....
1.2	Marital status of respondent ?	1= Married ..... 2= Widowed..... 3= Divorced..... 4=Separated..... 5= Cohabiting..... 6= Single.....
1.3	Age of the respondent?	1 = Below 18 years..... 2 = 18 to 25 years..... 3= 26 to 45 years..... 4= 46 to 65 years..... 5= Above 65 years.....
1.4	Educational status of the respondent	1=Illiterate..... 2=Can read and write ..... 3= Primary Education (1-4)..... 4=Junior Education(5-8)..... 5=Secondary..... Education(9-10)..... 6=Other specify _____
1.5	Health condition of the respondent	Mention any disability/health problem ----- -----
1.6	Religion of the respondent	1= Orthodox..... 2=Muslim..... 3= Catholic..... 4= Protestant.... 5= Other (specify) _____
1.7	Ethnic group	Mention your ethnic group ----- -----
1.8	Family size	Below 18 years of age _____, Above 18 years of age _____ ; Total family members:.....

#### **SECTION 2. OCCUPATION AND HOUSEHOLD INCOME**

What is your current occupation? -----

Number of your family members who have attended various trainings (basic business skills, saving, businessmen, client management) in a household: Number of Males: ----- Number of females -----  
----- Total: -----

Indicate your HH average annual income by sources in ETB.

<b>Source of Income</b>	<b>Average annual income in ETB</b>
Labour employment	
Crop production	
Livestock & Livestock products	
Land renting	
Remittance	
Petty trade	
Beekeeping,	

Others specify ( Pension, Grants .....)

2.4 How do you assess the trends of your HH income in the past five years?  
 1= Increasing..... 2= Remain the same..... 3= Decreasing.....4= No idea.....

What is the main reason, if there is a change in the amount of income? \_\_\_\_\_

**SECTION-3 ACCESS TO FINANCIAL SERVICES**

Have you received grant support from any Financial Service Providers in last two years? 1 =

Yes..... 2= No.....

If yes, from what sources have you received grant support? 1= MFI..... 2= GOs (MOLSA – UNICEF Supported grants and soft loan; and MOFED – UNDP supported LED program)....., 3= SACCO....., 4= NGO..... 5= CBO/FBO.....

If GOs, specify: 1) UNDP/MoFED 2) UNICEF/BoLSA, ARDA etc. 3) Others\_\_\_\_\_

Have you ever borrowed loan from the formal credit institution? 1= Yes..... 2= No.....

If no, skip (Go to Section VII) If Yes continue, from what sources? 1= MFIs..... 2= GOs ....., 3= SACCOs....., 4= NGO..... 5= CBO/FBO.....

What is the amount of loan you borrowed last time? Specify Amt in ETB .....

For what purpose you used the loan? Specify .....

Was that loan amount enough to run your business? 1 = Yes..... 2= to some extend.... 3= No...

If no, what amount of loan you would like to borrow? Specify .....

Why didn't you get the desired amount of loan? Specify .....

What was the annual interest rate charged to your loan? Specify .....%; I don't know.....

How do you feel that interest was? 1= Low..... 2= Moderate 3 = High.....

How much interest rate would you pay if you had borrowed that loan from informal sources?

Specify.....%

Do you repay your loan on time? -----Yes; -----No.

If no what were the reasons you did not repay your loan on time? Specify 1).....

2) ..... 3) .....

Which of the financial service providers are available in your locality?

Specify name a. .... b. .... C. ....

What kinds of financial services/products do you receive from the Financial Service providers (FSPs)? (Multiple answer possible) 1=collateral free Loan.....t 2= individual loan..... 3= Grants..... 4= Membership compulsory saving..... 5= Personal saving..... 6= recurrent saving 7= micro insurance like health insurance....., 8=Livestock insurance..... 9= other forms, specify ---

Which of the non-financial service providers are available in your locality?

Specify name a. .... b. .... C. ....

Specify the support you got since you become a client of the FSP?

Type of support	Support received		Support needed	
	Yes	No	Yes	No
Basic Business Skill				
Vocational skill (specify)				
Enterprise management				
Financial literacy				
Observation tour				
Hand tools relevant for the Business I				
Business materials, specify				
Other materials, specify				

In the future, what do you want to do with new loan? Specify the purpose 1.....  
 2.....3.....

What are the risks that force you enter into micro insurance systems and your localized coping mechanisms?

<b>Types of Risks</b>	<b>Insurances Scheme</b>	<b>Traditional coping mechanisms</b>	<b>Current situation</b>	<b>Remarks</b>
Crop failure				
Livestock dies				
Enterprise fails due to unsold products piled up				
Savings disappear/manipulated				
Deteriorated health of family members				
Demise of the entrepreneur				
Others (specify)				

**SECTION IV: OUTCOMES / IMPACT OF FINANCIAL NON-FINANCIAL SUPPORT**

How much does your HH income improved because of the financial / non-financial support?

1= Very highly improved..... 2= Highly improved..... 3= Moderately improved..... 4= Lowly improved..... 5= Not improved

Has your clothing / health care and sanitation improved? 1= Yes.....2= No.....

Did you find change in your saving behavior compared with your previous situation? 1. = Yes..... 2= No.....

Has your savings contributed to your financial security and success? Yes..... No.

.....  
If yes, please check 1 = Have opened bank account..... 2= Opened bank account and regularly deposit money 3= Regularly save in kind/in lockers 4= Specify other savings -----

Due to your involvement in microfinance business, have you added your asset? Bought animals..... 2) Bought/built house..... 3) Bought farming tools..... 4) Furnished a house..... 5) Specify others -----

Has you food security improved because of your enterprise? a) Increased own farm production..... b) Afford to purchase food from market..... c) Food Aid..... d) Others (specify)source.....

How many times does your family eat per day before and after the financial support?

**Before** 1) once..... 2) twice..... 3) trice..... 4) Specify others.....

**After** 1) once..... 2) twice..... 3) trice..... 4) Specify others.....

.....  
How do you perceive the contribution of the supports in terms of children’s growth, wellbeing and protection?

<b>Variables</b>	<b>Trend (change experienced)-----put “X” mark in each cell</b>			
	<b>Significantly</b>	<b>Increased</b>	<b>Not</b>	<b>Decreased</b>
Access to children’s education				
Availability of educational				
Access to children’s health				
Access to children’s play and				
Access to food				
Access to cloth				
Children’s engagement in labour				
Others, specify -----				

How do you perceive the role of the support on women’s empowerment and gender equality perspective?

<b>Variables</b>	<b>Trend (change experienced)-----put “X” mark in each cell</b>			
	<b>Significantly</b>	<b>Increased</b>	<b>Not</b>	<b>Decreased</b>
Access to finance				
Access to household resources				

Access to create wealth and				
Access to educational and				
Access to health care and				
Access to leisure time				
Access to food				
Access to cloth				
Participation at community level				
Control over own resources				
Workload and pressure				
Access to social relations and				
Asset base				
Others, specify -----				

**FORM V: CLIENT/BENEFICIARY SATISFACTION RATING**

How do you perceive the services and supports provided by the program with reference to the following statements?

S N	Parameters	Level of satisfaction			Reasons
		High	Medium	Low	
1	Transparency in the selection of beneficiaries/clients				
2	Coverage of all the necessary training types				
3	Depth of trainings provided				
4	Amount of money provided				
5	Types of financial products				
5.1	Loan/Credit (specify)				
5.2	Saving (specify)				
5.3	Insurance (specify)				
5.4	Other products (specify)				
6	Appropriateness of the financial support mechanism				
7	Institutional arrangement to extend the support				
8	Duration of the support				
9	Linkage with other service providers in the area				
10	Sufficiency of technical supports by the IPs and feedback mechanisms				
11	Relevance and sufficiency of material supports				
12	Market linkage and information sharing mechanisms				
13	Conditionality of the support provided				
14	Efficiency - Timeliness of the support				
15	Sustainability and impact				
16	Others, specify				

What is your opinion on the Relevance, Efficiency, Effectiveness and Sustainability of the financial support program that you are associated with?

Relevance: To what extent the program meets your priority needs and contributes the poverty alleviation, gender empowerment and social welfare in your locality? 1 = High..... 2. Moderate..... 3. Low.....

Efficiency: Did you receive the services easily and on time? 1 = Yes..... 2. No.....  
 If no what was the difficulty and how long did it take for you to get the service? Specify Difficulty .....

Specify time taken in days.....

Effectiveness: Do you think that the project achieved its objective? 1= Yes..... 2= No.....3= Don't know.....

Have you noticed positive changes in you, your family, your village and your Weredas? 1= Yes... 2= No.....

Sustainability: Do you think the project initiated changes in your locality will keep momentous even after the project period? 1= Yes..... 2= No.....

If Yes, how? Specify..... If now,

Why.....

Lessons learned:

What are key lessons learnt from the program?

Specify.....

In your opinion, what has worked well in this project?

Specify.....

What did not work? Specify.....

**FORM VII: FUTURE PLAN OF NON-CLIENTS / POTENTIAL ENTREPRENEURS**

Why do you think you are never ever a client of any financial service provider? 1) I had no any interest..... 2) I had no any information..... 3) They have difficult preconditions which I could not meet..... 4) Any other reason, specify .....

If your answer to the above question is (3), what were the preconditions they had asked you?

Please specify

1..... 2..... 3.....

Do you want any financial product in the future? 1) Yes ..... 2) No.....

If you want any, what kind of product do you want? (Multiple answer possible) 1=

Microcredit..... 2= Business loan..... 3= Saving deposits..... 3= 4=

Grants..... 5= micro insurance (Specify -----) 6=

others, specify -----

What amount of loan would you need if you want credit? Specify ETB.....

What interest rate would be acceptable to you form the financial service providers? Specify

ETB.....

What kind of micro insurance products would you need if you become a microfinance beneficiary in near future? Specify .....Would you need business skills, financial literacy or any such trainings that would help you become a successful entrepreneurs?

Yes....., No.....

If yes, what kind of training would you need to enhance your business capacity? Specify?

1.....

2..... 3.....

**FORM VII: SUGGESTED FUTURE RECOMMENDATIONS/INTERVENTIONS**

What do you suggest as priority recommendations for future intervention? Tick mark (X) multiple suggestions

<b>S N</b>	<b>Areas of recommendation</b>	<b>Tick mark (X)</b>	<b>Specific Remarks if any</b>
1	Easy access to microfinance		
2	Simplified approaches to beneficiary/client selection		
3	Training needs assessments and capacity development		
4	Easy access to material procurement, relevance, quality & timeliness of raw material availability		

5	Increased loan Financial support, amount, conditions attached to it		
6	Prolonged duration of the support		
7	Linkage with BDS and other service providers in the area		
8	Market linkage		
9	Easy access to information		
10	Observation to best practices		
11	Financial literacy		
12	Meeting the financial demands of the community		
13	Client protection support		
14	Micro insurance services		
15	Building institutions of the women and the poor		
16	Affordable interest rates		
17	Saving mobilization services		
18	Remittance services		
19	Technical Assistance support to constantly nurture MFI and the entrepreneurs		
20	Integration of social development and cross cutting components with microfinance		
21	Others, specify		

## KIS1 for National Level - Diagnostic Survey Questionnaire for Strategic Agencies

(Micro Finance Environment, Demand and Supply Assessment Tool)

Name of the Organization: \_\_\_\_\_

Address:

.....

Name of Respondent: \_\_\_\_\_ Position of the respondent .....

### **Consent:**

*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.*

### National and Regional perspectives

No.	Key points	Guiding questions	Response
<b>A</b>	<b>National</b>	<b>Broad Perspective</b>	
1	Policy, legal framework	What are the current, policy and legal frameworks to regulate microfinance?	1. 2. 3. 4. .....
		To what extent are the policy and legal frameworks favourable to promote microfinance industry in the country?	Very High..... Highly.....Moderate..... Lowly..... Not favourable
2	Overall demand of micro financial services	To what extend you think there is a demand for micro financial services in the country?	Very High..... Highly.....Moderate..... Lowly..... Very low
		Who do you think are in most need of the services/unmet needs?	
3	Level of supply of micro financial services with respect to demand	What percentage of overall microfinance demand in totality, you think are currently met (Rough estimate)?	Below 5%..... 5-10%..... 11-15% 16-20%.....
4	Fund for inclusive financial (FIF)	Does the government have created the fund for financial inclusion (FIF) to enhance acces of financial services in the country?	Yes..... No..... Thinking to start.....
5	TA support	Does the government feel a need of TA support for promoting microfinancial services in the country? If yes specify?	.....Urgently .....Highly ....Moderately ..... May be .....May be not
6	Existing Microfinance Servivers (FSP)	What are the existing top three FSP reaching to all the regions?	1. 2. 3.
	Coherence of existing programs to national policy	Do the on-going financial support programs are coherent to national microfinance policy	.....Fully .....To some extend .....No
	Effectiveness	To what extent are the financial services	High..... Moderate..... Low.....

		reaching to the hardcore poor?	
		To what extent are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
		To what extent are the loans/grants used for the program objective?	
	Outcomes / Impacts	What has the financial support program resulted-in / remarkable outcomes?	1. 2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2. 3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3. 4. 5
		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3. 4. 5

Thank you very much

KIS2 for Regional level - Diagnostic Survey Questionnaire for Strategic Agencies

Name of the Organization : \_\_\_\_\_ Address: \_\_\_\_\_  
 Name of Respondent: \_\_\_\_\_ Position of the respondent \_\_\_\_\_

**Consent:**  
*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.*

National and Regional perspectives

No.	Key points	Guiding questions	Response
<b>A</b>	<b>National</b>	<b>Regional Perspective</b>	
1	Policy, legal framework	What are the current, policy and legal frameworks to regulate microfinance?	1. 2. 3. 4. .....
		Does the regional government has formulated some policy guidelines to promote microfinance in the regions. If yes (please specify name of the plocy document?)	1. 2. 3.

		To what extent are the policy and legal frameworks favourable to promote microfinance industry in the country?	Very High..... Highly.....Moderate..... Lowly..... Not favourable
2	Overall demand of micro financial services	To what extend you think there is a demand for micro financial services in the country?	Very High..... Highly.....Moderate..... Lowly..... Very low
		Who do you think are in most need of the services/unmet needs?	
3	Level of supply of micro financial services with respect to demand	What percentage of overall microfinance demand in totality, you think are currently met (Rough estimate)?	Below 5%..... 5-10%..... 11-15% 16-20%.....
4	Fund for inclusive financial (FIF)	Does the regional government have created the fund for financial inclusion (FIF) to enhance access of financial services in the region?	Yes..... No..... Thinking to start.....
		To what proportion of the donor/funding agency support funds does the regional government contribute (leverage)?	Illustrate:
5	TA support	Is the TA (Technical Assistance) support to the regional government needed for promoting microfinancial services? If yes specify?	.....Urgently .....Highly .....Moderately ..... May be .....May be not
6	Existing Microfinance Servivers (FSP)	Which are the existing Financial Service roviders (FSP) reaching to the people in this regions?	1. 2. 3. 4.
	Coherence of existing programs to national policy	Do the on-going financial support programs are coherent to national microfinance policy	.....Fully .....To some extend .....No
	Effectiveness	To what extent are the financial services reaching to the hardcore poor?	High..... Moderate..... Low.....
		To what extend are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
		To what extent are the loans/grants used for the program objective?	
	Outcomes / Impacts	What has the financial support program resulted-in / remarkable outcomes?	1. 2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2. 3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3. 4. 5

		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3. 4. 5
--	--	--	---------------------------

Thank you very much

KIS3 for FSPs - Diagnostic Survey Questionnaire for Strategic Agencies

Name of the Organization : \_\_\_\_\_ Address: \_\_\_\_\_  
 Name of Respondent: \_\_\_\_\_ Position of the respondent \_\_\_\_\_

**Consent:**  
*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.*

	<b>FSP (Financial Service Providers) Program level</b>	<b>Financial Service Providers' Project Specific – Supported by UNICEF's Grants and Soft Loans; UNDP's LED and other FSP</b>	
	Pro doc (Design, modality, objectives, strategies)	Was the project well designed with clear objectives, implementation modality and partnership and exit strategy?	
	Project period	When was the project started and when is it ending?	
	Pro budget	How much was the total project budget?	
		How much was annual budget over the years?	1 <sup>st</sup> year: 2 <sup>nd</sup> Year: 3 <sup>rd</sup> Year: 4 <sup>th</sup> Year: %th Year:
	Relevance	To what extent was the project relevant to national priorities on social, political and economical development?	
		To what context was the project relevant to the situation of women and children at local level?	
		To what extent the project was relevant to UNICEF's mandate?	
	Implementation Arrangement	How does the implementation modality fit into national microfinance policy/guidelines?	
		Who are the implementation partners beyond your own mechanism	
		Does BOLSA give loans directly to the ultimate beneficiaries or engages some	

		financial intermediaries? If financial intermediaries are used how do you select them and who are they?	
	Financial Markets	Who others are providing similar financial support in the project areas?	
	Target selection	What are the criteria used for selecting the project sites ?	1. 2. 3. 4. 5.
		How do you identify the poor/beneficiaries using what criteria?	1. 2. 3. 4. 5
		Grants - How do you determine who qualifies for grant support – selection criteria?	1. 2. 3. 4. 5
		Loans - How do you determine who qualifies for loans – selection criteria?	1. 2. 3. 4. 5
	Size of the grants	What is the size of the grants	
		Do all beneficiaries receive equal amount of grants?	
		If there is variation on grants by individuals how do you justify - criteria?	1. 2. 3.
		How many households have received grant support under this program through your organization	Child headed household no..... X..... households no..... y..... household no..... Z.....
	Size of the loan	What is the average size of the loan?	1 <sup>st</sup> Year/round: 2 <sup>nd</sup> Year/round: 3 <sup>rd</sup> Year/round: .....
		Do you give equal amount of loan or is it determines depending on their demand?	
		Do you provide loans on group guarantee basis or with collateral	
		Do you also provide individual loans without group guarantee ?	
		To what percentage of the loan demand in this area are you supplying the credit?	.....%
		To how many clients have you provided loans?	Current:..... Cumulative:.....
		What is the average/standard loan period?	.
	Annual Interest rate	What interest rate do you charge to the clients?	
		What are the interest rates charged by	X agency ----- .....%

		other credit suppliers in this area? (Name the agency and their interest rates)	Y agency ----- .....% Z ....agency ----- .....% .....
		What do you think would be an appropriate interest rate to be charged?	.....%
	Purpose of the loan	What are the loans used for?	1. 2. 3. 4. 5. 6. 7.
	Loan Repayment	What is the period of loan repayment?	Installments: Weekly / Fortnightly Monthly /Bimonthly/Quarterly / Six monthly / Annually Total loan period: ..... Months
		Are the borrowers regularly/mention intervals repaying the loans? What other conditions do borrowers expected before the loan?	.....% of clients
		What is the total outstanding loan (principal + interest+ penalty) as reflected on your records at present	ETB.....
		What is the total volume of overdue (Not paid on time)?	ETB.....
		What is the total volume of bad debt (Loans that may not likely be repaid)?	ETB.....
		What are the reasons of non-repayment?	1. 2. 3. 4.
		What do you do if the clients do not repay loans according to their schedule?	
	Saving Mobilization	What kinds of saving products do you provide?	Compulsory saving Specify amount: ETB.....per week/fortnight/month/. Voluntary saving: ETB per month ..... Other type of savings:.....
		What is the total amount of compulsory saving?	
		What is the total volume of savings from all saving products	
		What interest do you provide on the savings	
		What do you do with the saving?	
	Micro Insurance	What kind of micro insurance facilities do you provide to the clients (If any)?	
	Remittances	Do you also provide remittance facilities to the clients and the general people in this locality?	
	Credit+ (Non-Financial Services)	Do you also provide other facilities to the clients beyond financial services? If yes, what are they	1. 2. 3.

			4. 5. ...
		How many clients have received credit+ facilities from you organization (Cumulative)?	
		What kind of non-financial services you think are essentially needed to improve clients' business and also their household socio-economic status?	1. 2. 3. 4. 5.
	Institutional	To what extent you think your organization has the structural , technical, financial and HR capacity to run microfinance programs at larger scale?	Structural..... Technical..... Financial ..... HR.....
		What kind of support (Technical Assistance) you think is needed for your organization to enhance outreach of services to poor women and entrepreneurs/	1. 2. 3. 4. 5.
10	Efficiency	How many days does it take for you to give loan from the date of client's request for loan?	
		How much does it cost to lend one borrower (Lending cost per borrower)?	
	Effectiveness	To what extent are the financial services reaching to the hardcore poor?	High..... Moderate..... Low.....
		To what extent are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
		To what extent are the loans/grants used for the program objective?	
	Outcomes / Impacts	What has the financial support program resulted-in / remarkable outcomes?	1. 2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2. 3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3. 4. 5
		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3. 4. 5

Thank you very much

KIS4 for the Support Service Providers - Diagnostic Survey Questionnaire for Strategic Agencies

Name of the Organization : \_\_\_\_\_

Address:

.....  
Name of Respondent: \_\_\_\_\_ Position of the respondent .....

**Consent:**  
We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.

	<b>Non-Financial Service providers</b>	<b>Business development service (BDS) and Social welfare service providers,</b>	
	Vocational / Technical skills	What types of vocational – technical skills have to provided through your training programs	1. 2. 3. 4. 5.
	Business promotion	Do you provide business promotion services to FSP clients? If you do what are they?	1. 2. 3.
	Financial literacy	Do you provide financial literacy (Money Management) training to FSP clients? If you do what are they?	1. 2. 3.
	Cross-cutting issues	Do you provide HIV/AIDS awareness training to FSP clients?	
		Do you provide gender awareness / empowerment related training to FSP clients?	
		Do you provide child rights awareness services / trainings to FSP clients?	
		Do you provide environmental awareness training to FSP clients?	
		What other services do you provide to FSP clients?	1. 2. 3. 4. 5.
	Effectiveness	To what extend are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
	Outcomes / Impacts	What are the significant changes that the sthe non-financial services has resulted in the individuals, households, and community?	1. 2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2.

			3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3. 4. 5
		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3. 4. 5

Thank you very much

KIS5 for Community Leaders - Diagnostic Survey Questionnaire for Strategic Agencies  
(Community Leaders includes, political leaders, opinion leaders, Chiefs, School teachers, women leaders, youth leaders, religious leaders and local level development workers of different programs)

Name of the Organization : \_\_\_\_\_ Address: \_\_\_\_\_  
 Name of Respondent: \_\_\_\_\_ Position of the respondent \_\_\_\_\_

**Consent:**

*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.*

	Community leaders	What is your opinion about the micro financial services occurring in your locality?	
		To what level the loans are reaching to poor women in your locality?	Hardcore poor ..... Poor..... Moderately poor... Not poor.....
		To what extend the credit borrowers are being benefited and improving their social and economical status?	Highly---- Moderately... Lowly.... Not improving.....
		Are the grants reaching to the needy people in your community?	Yes... No.....
		If yes, to what extend the recipients of the grants scheme are being benefited and improving their social and economical status?	Highly---- Moderately... Lowly.... Not improving.....
	Effectiveness	To what extent are the financial services reaching to the hardcore poor?	High..... Moderate..... Low.....
		To what extend are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
		To what extent are the loans/grants used for the program objective?	
	Outcomes /	What has the financial support program	1.

	Impacts	resulted-in / remarkable outcomes?	2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2. 3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3. 4.
		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3. 4.

Thank you very much

Micro Finance Environment, Demand and Supply Assessment Tool  
Diagnostic Survey Questionnaire for Strategic Agencies

Name of the Organization : \_\_\_\_\_

Address:

.....

Name of Respondent: \_\_\_\_\_ Position of the respondent .....

**Consent:**

*We are conducting a diagnostic study for the implementation of access to financial services for low income women households and entrepreneurs at country level. We would like to ask you some questions about your opinion on some key issues Any information that you provide will be kept strictly confidential. This survey is primarily being conducted to better understand the procedures and performance, and results of on-going grants and soft loans, assess existing key programs and capacity gaps and give a way forward for future direction to enhance access of microfinance for poor women and entrepreneurs in the country.*

National and Regional perspectives

No	Key points	Guiding questions	Response
<b>A</b>	<b>National</b>	<b>Broad Perspective</b>	
1	Policy, legal framework	What are the current, policy and legal frameworks to regulate microfinance?	1. 2. 3. 4. .....
		To what extent are the policy and legal frameworks favourable to promote microfinance industry in the country?	Very High..... Highly.....Moderate ..... Lowly..... Not favourable
2	Overall demand of micro financial services	To what extend you think there is a demand for micro financial services in the country?	Very High..... Highly.....Moderate ..... Lowly..... Very low
		Who do you think are in most need of the services/unmet needs?	
3	Level of supply of micro	What percentage of overall microfinance demand in totality, you think are currently met (Rough estimate)?	Below 5%..... 5-10%..... 11-15%

	financial services with respect to demand		16-20%.....
4	Fund for inclusive financial (FIF)	Does the government have created the fund for financial inclusion (FIF) to enhance acces of financial services in the country?	Yes..... No..... Thinking to start.....
5	TA support	Does the government feel a need of TA support for promoting microfinancial services in the country? If yes specify?	.....Urgently .....Highly .....Moderately ..... May be .....May be not
6	Existing Microfinance Servivers (FSP)	What are the existing top three FSP reaching to all the regions?	1. 2. 3.
	Coherence of existing programs to national policy	Do the on-going financial support programs are coherent to national microfinance policy	.....Fully .....To some extend .....No
<b>B</b>	<b>Program level</b>	<b>Project Specific – Supported by UNICEF’s Grants and Soft Loans; UNDP’s LED and other FSP</b>	
	Pro doc (Design, modality, objectives, strategies	Was the project well designed with clear objectives, implementation modality and partnership and exit strategy?	
	Project period	When was the project started and when is it ending?	
	Pro budget	How much was the total project budget?	
		How much was annual budget over the years?	1 <sup>st</sup> year: 2 <sup>nd</sup> Year: 3 <sup>rd</sup> Year: 4 <sup>th</sup> Year: %th Year:
	Relevance	To what extend was the project relevant to national priorities on social, political and economical development?	
		To what context was the project relevant to the situation of women and children at local level?	
		To what extend the project was relevant to UNICEFs mandate?	
	Implementation Arrangement	How does the implementation modality fit into national microfinance policy/guidelines?	
		Who are the implementation partners beyond your own mechanism	
		Does BOLSA give loans directly to the ultimate beneficiaries or engages some financial intermediaries? If financial intermediaries are used how do you select them and who are they?	
	Financial Markets	Who others are providing similar financial support in the project areas?	
	Target selection	What are the criteria used for selecting the project sites ?	1. 2. 3.

			4. 5.
		How do you identify the poor/beneficiaries using what criteria?	1. 2. 3. 4. 5
		Grants - How do you determine who qualifies for grant support – selection criteria?	1. 2. 3. 4. 5
		Loans - How do you determine who qualifies for loans – selection criteria?	1. 2. 3. 4. 5
	Size of the grants	What is the size of the grants	
		Do all beneficiaries receive equal amount of grants?	
		If there is variation on grants by individuals how do you justify - criteria?	1. 2. 3.
		How many households have received grant support under this program through your organization	Child headed household no..... X..... households no..... y..... household no..... Z.....
	Size of the loan	What is the average size of the loan?	1 <sup>st</sup> Year/round: 2 <sup>nd</sup> Year/round: 3 <sup>rd</sup> Year/round: ....
		Do you give equal amount of loan or is it determines depending on their demand?	
		Do you provide loans on group guarantee basis or with collateral	
		Do you also provide individual loans without group guarantee ?	
		To what percentage of the loan demand in this area are you supplying the credit?	.....%
		To how many clients have you provided loans?	Current:..... ..... Cumulative:..... .....
		What is the average/standard loan period?	.
	Annual Interest rate	What interest rate do you charge to the clients?	
		What are the interest rates charged by other credit suppliers in this area? (Name the agency and their interest rates)	X agency ----- .....% Y agency ----- .....% Z ...agency ----- .....%

			.....
		What do you think would be an appropriate interest rate to be charged?	.....%
	Purpose of the loan	What are the loans used for?	1. 2. 3. 4. 5. 6. 7.
	Loan Repayment	What is the period of loan repayment?	Installments: Weekly / Fortnightly Monthly /Bimonthly/Quarterly / Six monthly / Annually Total loan period: .....Month s
		Are the borrowers regularly/mention intervals repaying the loans? What other conditions do borrowers expected before the loan?	.....% of clients
		What is the total outstanding loan (principal + interest+ penalty) as reflected on your records at present	ETB..... .....
		What is the total volume of overdue (Not paid on time)?	ETB.....
		What is the total volume of bad debt (Loans that may not likely be repaid)?	ETB.....
		What are the reasons of non-repayment?	1. 2. 3. 4.
		What do you do if the clients do not repay loans according to their schedule?	
	Saving Mobilization	What kinds of saving products do you provide?	Compulsory saving Specify amount: ETB.....per week/fortnight/month/. Voluntary saving: ETB per month ..... Other type of savings:.....
		What is the total amount of compulsory saving?	
		What is the total volume of savings from all saving products	
		What interest do you provide on the savings	
		What do you do with the saving?	
	Micro Insurance	What kind of micro insurance facilities do you provide to the clients (If any)?	
	Remittances	Do you also provide remittance facilities to the clients and the general people in this locality?	
	Credit+ (Non-Financial Services)	Do you also provide other facilities to the clients beyond financial services? If yes, what are they	1. 2. 3.
		How many clients have received credit+ facilities from you organization (Cumulative)?	

		What kind of non-financial services you think are essentially needed to improve clients' business and also their household socio-economic status?	1. 2. 3.
	Institutional	To what extend you think your organization has the structural , technical, financial and HR capacity to run microfinance programs at larger scale?	Structural..... Technical..... Financial ..... HR.....
		What kind of support (Technical Assistance) you think is needed for your organization to enhance outreach of services to poor women and entrepreneurs/	1. 2. 3.
10	Efficiency	How many days does it take for you to give loan from the date of client's request for loan?	
		How much does it cost to lend one borrower (Lending cost per borrower)?	
<b>C</b>	<b>Non-Financial Service providers</b>	<b>Business development service (BDS) and Social welfare service providers,</b>	
	Vocational / Technical skills	What types of vocational – technical skills have to provided through your training programs	1. 2. 3.
	Business promotion	Do you provide business promotion services to FSP clients? If you do what are they?	1. 2. 3.
	Financial literacy	Do you provide financial literacy (Money Management) training to FSP clients? If you do what are they?	1. 2. 3.
	Cross-cutting issues	Do you provide HIV/AIDS awareness training to FSP clients?	
		Do you provide gender awareness / empowerment related training to FSP clients?	
		Do you provide child rights awareness services / trainings to FSP clients?	
		Do you provide environmental awareness training to FSP clients?	
		What other services do you provide to FSP clients?	1. 2. 3.
<b>D</b>	<b>Community leaders</b>	<b>What is your opinion about the micro financial services occurring in your locality?</b>	
		To what level the loans are reaching to poor women in your locality?	Hardcore poor ..... Poor..... Moderately poor... Not poor.....
		To what extend the credit borrowers are being benefited and improving their social and economical status?	Highly---- Moderately... Lowly.... Not improving.....
		Are the grants reaching to the needy people in your community?	Yes... No.....
		If yes, to what extend the recipients of the grants scheme are being benefited and improving their social and economical status?	Highly---- Moderately... Lowly.... Not improving.....
<b>E</b>	<b>For All</b>	<b>All categories including A, B, C, and D mentioned</b>	

		<b>above</b>	
	Effectiveness	To what extent are the financial services reaching to the hardcore poor?	High..... Moderate..... Low.....
		To what extent are the social welfare interventions benefiting the really needy people?	High..... Moderate..... Low.....
		To what extent are the loans/grants used for the program objective?	
	Outcomes / Impacts	What has the financial support program resulted-in / remarkable outcomes?	1. 2. 3
	Sustainability	What is the likelihood of the continuity of the current undertaking beyond the project period?	High..... Moderate..... Low.....
		In your opinion what should be done for sustainability of the current achievements?	1. 2. 3
	Way forward	What way forward do you suggest to improve the access of financial services to poor women and entrepreneurs?	1. 2. 3.
		To improve the life of the children, women and entrepreneurs, what kind of support services (other than loans and grants) you think would be needed?	1. 2. 3.

Thank you very much

### ANNEX-3 LIST OF THE KEY PERSONS MET

No	Name	Sex	Organization	Responsibility	Address	
					Tel.	Email
<b>A</b>	<b>Persons met individually</b>					
1	Roger Pearson		Head, Research Unit	UNICEF, Ethiopia		
2	Elias			UNICEF		
3	Martha			UNICEF		
4	Maki			UNICEF		
5	Aida			ILO		
6	Dereje			ILO		
7	Kebebe			ILO		
8	Sukumar Mishra			UNDP		
9				UNDP		
10				BOFED		
11				BOFED		
12				BOFED		
13				MOWYA		
14				MOWYA		
15				MOWYA		
16				MOWYA		
17				National Bank of Ethiopia (NBE)		
<b>B</b>	<b>LIST of the Participants of the Validation Workshop, Held on 30 May 2012, Radisson Blu Hotel, Addis Ababa</b>					
1	Yohannes Solomon	M	FeMSEDA	Director	0911771050	<a href="mailto:yohamse@yahoo.com">yohamse@yahoo.com</a>
2	Zerihun Alemayehu	M	FeMSEDA	Expert	0911894400	<a href="mailto:zerihunaa@gmail.com">zerihunaa@gmail.com</a>
3	Kebede Argaw	M	MoWCYA	Expert	0911048230	
4	Mesfin G/Medhin	M	Amhara BOFED	Deputy Bureau Head	0918340869	<a href="mailto:Mesfin-gb@yahoo.com">Mesfin-gb@yahoo.com</a>
5	Atsedeg Degu	F	MoWCYA	JP Coordinator	0911423774	<a href="mailto:atsedegu@yahoo.com">atsedegu@yahoo.com</a>
6	Birhanu Tadesse	M	MoWCYA	Expert	0913141733	<a href="mailto:birhanutadesse@gmail.com">birhanutadesse@gmail.com</a>
7	Judith Van Doorn	F	ILO	Microfinance Expert	0912349978	<a href="mailto:doorn@ilo.org">doorn@ilo.org</a>
8	Sukumar Mishra	M	UNDP	Programme Coordinator	0913207090	<a href="mailto:Sukumar.mishra@undp.org">Sukumar.mishra@undp.org</a>
9	Fasil Demeke	M	DICT	Consultant	0911637785	<a href="mailto:Fasil-d@yahoo.com">Fasil-d@yahoo.com</a>
10	Dr. Ayele Abebe	M	DICT	Consultant	0920392126	<a href="mailto:ayeleabebe@yahoo.com">ayeleabebe@yahoo.com</a>
11	Mesfin Ayele	M	DICT	Consultant	0911605994	<a href="mailto:meyele@yahoo.com">meyele@yahoo.com</a>
12	Dr. An Bhandari	M	Consultant, ILO	International Consultant	+977 980 3430 959	<a href="mailto:ansinghb@yahoo.co.uk">ansinghb@yahoo.co.uk</a>
13	Aida Awel	F	ILO	Program Officer & Gender Focal	0911209423	<a href="mailto:aida@ilo.org">aida@ilo.org</a>
14	Abebe Kebede	M	ILO	NPC	0923288360	<a href="mailto:kebedea@ilo.org">kebedea@ilo.org</a>

15	DerejeAlemu	M	ILO	NPO	0911608539	<a href="mailto:dereje@ilo.org">dereje@ilo.org</a>
16	GizawDebella	M	Somali BoWCYA	Project officer	0915749082	<a href="mailto:Gizepa2012@yahoo.com">Gizepa2012@yahoo.com</a>
17	Elizabeth Endrias	F	MOT	Director	0911639313	<a href="mailto:elsaendrias@yahoo.com">elsaendrias@yahoo.com</a>
18	AbdulkadirSulaiman	M	HarariBoF ED	M and E Expert	0910998421	<a href="mailto:abdiksul@gmail.com">abdiksul@gmail.com</a>
19	MeskeremGirma	F	UNICEF	Social welfare officer	0911691444	<a href="mailto:mgirma@unicef.org">mgirma@unicef.org</a>
20	FekaduTerefe	M	UNDP	Gender Advisor	0115444282	<a href="mailto:Fekadu.terefe@undp.org">Fekadu.terefe@undp.org</a>
21	DassaBulcha	M	UNDP	PA	0911628618	<a href="mailto:Dassa.bulcha@undp.org">Dassa.bulcha@undp.org</a>
22	TemesgenAyele	M	MOI	Senior Gender Expert	0911763794	<a href="mailto:Taye30@yahoo.com">Taye30@yahoo.com</a>
23	BerhanuLegesse	M	UNFPA	Program Officer	0911627774	<a href="mailto:legesse@unfpa.org">legesse@unfpa.org</a>
24	DerejeLegesse	M	OromiaBo WCYA	Programme coordinator	0920400547	<a href="mailto:derejelegesse@yahoo.com">derejelegesse@yahoo.com</a>
25	GebeyaneshTadeg	F	TigrayBoW CYA	Finance and Admin Head	0914727406	<a href="mailto:gebeyanesh@yaho.com">gebeyanesh@yaho.com</a>
26	SleshiTesema	M	TigrayBoW CYA	Program coordinator	0913185014	<a href="mailto:sleshite@yahoo.com">sleshite@yahoo.com</a>
27	TewodrosWorkin eh	M	UNDP	LED Advisor	0911707429	<a href="mailto:Tewodros.workineh@undp.org">Tewodros.workineh@undp.org</a>
28	Abdulaziz Mohammed	M	HarariBoW CYA	Program coordinator	0915747002	<a href="mailto:abulom@yahoo.com">abulom@yahoo.com</a>
29	Alemseged W/Gerima	M	AmharaBo WCYA	Process owner	0918701117	<a href="mailto:Alex701117@yahoo.com">Alex701117@yahoo.com</a>
30	Amina Ibrahim	F	Somali BoFED	NGO coordinator	0915741844	<a href="mailto:Amina-ayon@yahoo.com">Amina-ayon@yahoo.com</a>
31	WosenTadesse	F	MoLSA	Expert	0913194911	<a href="mailto:Wosen-t@yahoo.com">Wosen-t@yahoo.com</a>
32	Maria Karadenizli	F	UN WOMEN	Program specialist	0920572987	<a href="mailto:maria.karadenizli@unwomen.org">maria.karadenizli@unwomen.org</a>
33	Bertrand Ginet	M	UN WOMEN	Program specialist	0921237866	<a href="mailto:bertrandginet@yahoo.fr">bertrandginet@yahoo.fr</a>
34	Bethlehem Girma	F	AEMFI	Program Officer	0911502496	<a href="mailto:bethelihem@yahoo.com">bethelihem@yahoo.com</a>
35	MebratuYimer	M	MoWCYA	Director	0911476403	<a href="mailto:Mebratu27@yahoo.com">Mebratu27@yahoo.com</a>

#### ANNEX-4 MTR-REVISED INDICATORS FOR ADPH PROGRAMME

Key indicators	Proposed modification by MTR and justifications	SCT Target?
The number of adolescents (disaggregated) trained in target woredas	<ul style="list-style-type: none"> <li>Target changed from 1,000,000 to 300,000 as ADPH achieved only 75,467 before MTR.</li> <li>Target woreda changed from 105 to 86 as ADPH focuses on 86 only, 105 was typo</li> </ul>	?
The number of Youth Clubs achieved gender parity in membership and outreach activities	<ul style="list-style-type: none"> <li>Target changed from 2,000 Anti-AIDS clubs to 600 youth clubs as ADPH will not only focus on HIV/AIDS prevention but a wide range of issues which youth faces</li> </ul>	?
The number of adolescents successfully utilising funds for livelihoods	<ul style="list-style-type: none"> <li>Target changed from 100,000 to 10,000. as ADPH achieved only 3,906 before MTR</li> </ul>	?
The number of model youth centres expand youth friendly services (with UNICEF support)	<ul style="list-style-type: none"> <li>Target changed from 105 youth centres to 30 model youth centres.</li> </ul>	?
The number of HBC kits distributed	<ul style="list-style-type: none"> <li>Target changed from 300,000 to 25,000 as only 2,742 kits were distributed before MTR</li> </ul>	?
The number of Idir and Anti-AIDS club members trained	<ul style="list-style-type: none"> <li>Target changed from 100,000 to 10,000 as only 1,527 idir and AAC members were trained before MTR</li> </ul>	?
The number of orphans and vulnerable children, and children with some form of disability supported	<ul style="list-style-type: none"> <li>Target increased from 50,000 to 100,000.</li> </ul>	
The number of police, justice system and social services personnel provided with training	<ul style="list-style-type: none"> <li>Target changed from 30,000 to 15,000 (At the time of MTR the intervention reached to 2,078).</li> </ul>	?

## ANNEX-5 SELECTED OUTPUTS/TABLE FROM HH SURVEY ANALYSIS

**Table-1 Comparison of variables on Beneficiaries of the SCT Programmes**

S/N	Variables	Rating of the Respondents (n=336)
1	Main reason for income increment	
	Hard Working	14.9
	Financial support (Grant/Loan)	52.1
2	Getting loan from other sources	80.3
	Source of Loan	
	MFI	17.6
	Government	22.4
	SACCO	6.1
	NGO	53
3	Purpose of loan – Expansion of business	92.3
4	Adequacy of the loan to run the business	
	Adequate	18.8
	Adequate to some extent	38
	Not adequate	43.2
5	Feeling about interest rate	
	Low	46.7
	Moderate	35.5
	High	17.8
6	Rate of loan repayment	
	Yes	58
	No	42
7	Basic Business skill support received	
	Yes	42.4
	No	57.6
8	Vocational skill support received	
	Yes	18.5
	No	81.5
9	Enterprise management support received	
	Yes	18.2
	No	81.8
10	Financial literacy support received	
	Yes	50
	No	50
11	Observation tour support received	
	Yes	13.6
	No	86.4
12	Hand tools support received	
	Yes	5.2
	No	94.8
13	Future plan with new loan	
	Upgrading existing business	2.7
	Starting new small business	38.4
	Farming	51.8
14	Improvement of household income	
	Highly improved	23.7
	Moderately improved	53.9
	Slightly improved	16.8
	Not improved	5.6

15	Improvement in clothing/healthcare/sanitation	
	Yes	94.8
	No	5.2
16	Change in saving behaviour	
	Yes	76.9
	No	23.1
17	Contribution of saving to financial security	
	Yes	58.7
	No	41.3
18	Contribution to asset enhancement	
	Yes	82.6
	No	17.4
19	Contribution of food security (Before financial support)	
	Eating once a day	8
	Eating twice a day	35.7
	Eating three times a day	55
	Eating four times a day	1.3
20	Contribution of food security (after financial support)	
	Eating once a day	14.5
	Eating twice a day	10
	Eating three times a day	70
	Eating four times a day	5.22
	Eating > four times a day	0.28
21	Contribution to increased access to children's education	
	Increased	88.1
	Not increased	11.7
	Decreased	0.2
22	Contribution to availability of educational materials	
	Increased	78.7
	Not increased	20.8
	Decreased	0.5
23	Contribution to children's health	
	Increased	72.2
	Not increased	27.1
	Decreased	0.7
24	Contribution to access to food	
	Increased	90.5
	Not increased	8.6
	Decreased	0.9
25	Contribution to access to cloth	
	Increased	74.2
	Not increased	23.7
	Decreased	2.1
26	Contribution to children's engagement in labour activities	
	Increased	32.7
	Not increased	40.4
	Decreased	26.9
27	Contribution to access to finance	
	Increased	70.3
	Not increased	22.5
	Decreased	7.2
28	Contribution to access to household resources	
	Increased	73.9

	Not increased	23.7
	Decreased	2.4
29	Contribution to creating wealth and property	
	Increased	71.7
	Not increased	22.4
	Decreased	5.9
30	Contribution to access to healthcare	
	Increased	76.2
	Not increased	19.7
	Decreased	4.1
31	Contribution to control over own resources	
	Increased	62
	Not increased	28.8
	Decreased	9.2
32	Contribution to workload and pressure	
	Increased	55.3
	Not increased	32.1
	Decreased	12.6
33	Contribution to social relation and engagement	
	Increased	66.3
	Not increased	26.3
	Decreased	7.4
34	Contribution to asset base	
	Increased	65.7
	Not increased	31.6
	Decreased	2.7
35	Transparency in selection of beneficiaries	
	High	29.8
	Medium	34.2
	Low	36
36	Amount of money provided	
	High	17
	Medium	46.3
	Low	36.7
37	Appropriateness of financial support	
	High	42
	Medium	52
	Low	6
38	Duration of support	
	High	20.4
	Medium	48
	Low	31.6
39	Sufficiency of technical support	
	High	12.2
	Medium	38.6
	Low	49.2
40	Market linkage and information sharing	
	High	10.5
	Medium	42.8
	Low	46.7
41	Efficiency – Timeliness of the support	
	High	30.7
	Medium	33.3

	Low	36
42	Relevance of the Programme	
	High	41.4
	Medium	48.7
	Low	9.9
43	Efficiency – receiving service easily	
	High	41.4
	Medium	48.7
	Low	9.9
44	Effectiveness of the intervention	
	High	42.6
	Medium	52.8
	Low	4.6
45	Impact of the intervention	
	Yes	98
	No	2
46	Sustainability of the intervention	
	Yes	62
	No	38
47	Interest for financial product in the future	
	Yes	97.2
	No	2.8
48	Demand for business skills and other trainings	
	Yes	97.8
	No	2.2