

Objective	Outcomes	Outputs	Activities	Indicators
Economic empowerment of women & increased decision-making capability within home & community	<ul style="list-style-type: none"> - increased mobility of women. - women have the confidence to share opinions & ideas openly - women can read & write - women engage in economic productivity & income. 	<ul style="list-style-type: none"> - women's groups are established & active. - men's consensus on women's right to mobilize. - women are trained in rights & life skills. - men are trained on women's rights. - women achieve functional literacy. - women achieve functional numeracy. - marketing knowledge & b.m.s - income generating activities established 	<ul style="list-style-type: none"> - community mobilization. - exposure visits - legal registration of women's groups. - rights-based training. - life skills training & provision of women-only spaces. - literacy classes - numeracy classes. - vocational training - business & marketing training. - value-chain activities - exhibitions - market linkages 	<ul style="list-style-type: none"> - women are accessing shops & bazaars. - number of women who can leave the home independently. - number of women participating actively in decision-making in home & community. - % of beneficiaries who can read + write & have functional numeracy - number of above women teaching women & girls literacy & numeracy. - % income increase for women. - number of women earning an income.

DACAAR PMEL Framework

Tools and approaches to data collection

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Introduction

This document describes the key questions that DACAAR's monitoring, and evaluation framework will answer and the tools and processes DACAAR will apply to answer these questions.

The document is informed by DACAARs strategic plans, experiences from and existing procedures for program monitoring and is a reflection of 'what is possible' in terms of process and outcome monitoring in DACAAR's context of operation.

DACAARs monitoring framework responds to:

- The need of project and program managers to know if activities are on track, results are produced as planned or if changes are needed to maintain or improve performance.
- The need of donors to know of DACAAR delivers as agreed.

What does DACAAR do?

DACAAR's overall goal is to contribute to address the acute needs of the most vulnerable and support early recovery and sustainable development for all Afghans.

As such, DACAAR contributes to improve the livelihoods of its beneficiaries as measured by:

- Reduced time in collecting water,
- Increased time spent on food production and income generation,
- Girls' and boys' education,
- Improved health as measured by a reduction in diarrhea and water borne diseases, and
- An overall improvement in the quality of life as perceived by the targeted men, women, boys and girls.

In pursuit of this aim, DACAAR contributes directly to the following results and changes in the lives of the beneficiaries:

- Beneficiaries (men and women) have increased access to safe and healthy water, which saves time for women and children to collect water and frees up time to engage in other activities such as income generation and school attendance;
- Beneficiaries (men and women) have improved health as measured in a reduction in water borne diseases and the prevalence of diarrhea;
- Beneficiaries (men and women) experience an increased income through home-based production or participation in producer groups or associations;
- Female beneficiaries gain social and financial status, and they are able to access public spaces and build relationships with other women outside their own family through their new status as economically contributing members of their families.
- IDP children integrate with local communities through games and increase their physical well-being through sport activities organized by DACAAR.

Results to promote sustainability.

To sustain results achieved in improving access to healthy water and markets, DACAAR also contributes directly to establish and strengthen capacity of local water management committees.

Finally, DACAAR contributes to sustain beneficiaries' access to markets and ability to gain a reasonable income for their products through the establishment of small-scale producers in producer associations that provide a platform for joint production, packaging and -to some extent- marketing.

Content

This document describes how these planned changes can be monitored and assessed and is structured around the following questions:

- Question 1: Did we do as planned and agreed with donors?
- Question 2: Did we deliver the outputs and outcomes/changes as planned?
- Question 3: What was the short and intermediate value of the intervention to our beneficiaries?
- Question 4: What were expected/unexpected changes, either positive or negative?
- Question 5: To what extent were our thoughts about how change happens (our ToC) valid? – including our assumptions about beneficiaries, the context and our intervention itself ?
- Question 6: Based on our answers to question 1-5 is there a need to revise or adjust the way we work?

The following pages offer guidance on how these questions can be answered and tools to collect the data to assess performance at process and outcome level.

Question 1: Did we do as planned?

To answer this question DACAAR develops: Monthly monitoring reports

DACAAR's program staff and regional offices provide monthly reports to DACAAR's main office in Kabul monthly.

The reports describe the work done, including the beneficiaries reached and the activities/outputs completed in the past month. In addition, the reports describe any delays, obstacles or drivers that may have affected the implementation either positively or negatively and what the intervention has done or intends to do to overcome these challenges and ensure a timely implementation of the intervention in accordance with DACAARs procedures and policies.

As such, the purpose of the monthly reports is to

- Assess if activities are implemented as planned in an the 'dose and quality agreed upon'
- Assess if the interventions reach intended beneficiaries and users.
- Enable planners and implementers in DACAAR address and respond to challenges in a timely manner and – if necessary – inform donors about the need for adjustments.

Responsible: Program department and regional offices are responsible for the drafting of monthly reports.

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Question 2: Did or do we deliver outcomes as planned?

To answer this question, DACAAR produces: Project outcome reporting (see template)

What to measure: DACAAR contributes to the following outcomes/changes in the lives of beneficiaries:

Changes in conditions and circumstances:

- Improved **health conditions** measured in a decrease in water borne diseases.
- **Access to safe water** as measured in the **location, amount** and **quality** of water availed to each household.
- **Time** saved to engage in income generating activities as water is provided to the household directly.
- **Access** to market opportunities as measured in increased income.
- Improved livelihood opportunities as measured by **household income**.
- **Enhanced/Built management skills** as measured in the ability of Water Management Committees sustainably and effectively maintain communities' access to water.

Changes in attitudes behavior and relations

- **Open-mindedness** towards women as breadwinners measured as women's ability to provide an income to the family.
- **Improved and sound hygiene practices** at household level (that contributes to reduce morbidity).
- **Strengthened relationships** among women in work/ producer environments as measured in ability of teams to collaborate and in personal accounts.
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Changes in skills and opportunities

- **Increased production** as measured in produce of new products – which will give them an income and/or save them from spending on items the otherwise bought (like vegetables, milk, bags, clothes)
- **Enhanced work opportunities** as measured in acquired new technical skills.

DACAAR employs the following tools and procedures to assess progress in these outcomes:

A) Baselines, Endlines and KAP surveys

DACAAR conducts performance baseline studies, endline studies and KAP surveys to assess if it delivers on planned quantifiable outcomes (outcomes that can be counted) within DACAAR's areas of direct contribution. The purpose of the baselines, endlines and KAP surveys are to:

- a) Assess the situation of beneficiaries before or at the onset of the intervention in the outcomes/change areas listed above, and to which DACAAR contributes to directly.
- b) Assess the situation of beneficiaries at the end of the intervention in the outcome areas listed above, to which DACAAR contributes to directly.
- c) Compare baseline and endline to determine progress in the outcome areas that DACAAR contributes to directly and assess the net effect of the change made.

The results are compared with the outcomes outlined in DACAAR's annual plan, and in the program and project documents agreed with donors.

Annex I include a description of questions to consider before planning a data collection, including a baseline study.

Responsible: DACAARs M&E team is responsible for conducting baselines and endlines/KAP surveys.

B) Scales of measurement

Not all changes/outcomes that DACAAR contributes to are quantifiable (e.g. amount of water accessed per household, increase in household income, decrease in diseases). Some changes, particularly those related to women's empowerment, producer associations, water management committees and WASH partners' ability to undertake WASH interventions are qualitative by nature and can only be measured through an assessment of *how well* they function.

DACAAR applies scales of measurements to assess how and to what extent DACAAR has delivered useful and sustainable progress and outcomes/changes in the field of women's empowerment and for the water management committees, producer associations and WASH partners with whom it works.

Scales of measurement enables DACAAR to assess incremental change towards a situation where water management committees and producer associations are likely to be sustainable and address the *quality* of changes made.

Annex II includes a description of the scales applied by DACAAR to measure incremental and qualitative changes that DACAAR contributes to directly and an explanation of how they are used.

Responsible: DACAARs M&E team is responsible for conducting scale-based assessments of incremental changes and qualitative outcomes.

Question 3: What was the value of the intervention to DACAAR's beneficiaries and how did the intervention contribute?

While baseline, endline and KAP surveys provides useful information and indication about the intervention's net effect, they provide limited information about how useful outcomes are to beneficiaries and how beneficiaries think the intervention contributed to improve their situation.

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To assess how and for whom its work has an impact and value, DACAAR conducts focus group discussions with beneficiaries. The Focus Groups combine ranking whereby respondents indicate on scales how valuable an outcome has been to them with open questions and discussions.

The ranking enables DACAAR to quantify part of the qualitative feedback provided by beneficiaries.

The open, follow-up questions enable DACAAR to gather respondents' feedback on how and in what way outcomes/changes achieved were of value to them. It also allows to assess if there were any unexpected changes, either positive or negative, associated with the intervention and if there is anything respondents would like DACAAR to do differently in the future.

As such, the focus group discussions provide inputs to answer the PMEL frameworks' fourth question: What were expected/unexpected changes of our intervention, either positive or negative?

Annex III includes a description of the focus group methodology and questionnaires applied by DACAAR.

Responsible: DACAAR's M&E team is responsible to facilitate focus group discussions. Participants will be invited based on random sampling methods done in cooperation with local program staff. Sampling of outcomes will include 'success stories' as well as more 'difficult cases' – as DACAAR can learn from both.

Question 4: What were expected/unexpected changes of our intervention, either positive or negative?

DACAAR's field workers have an in-depth knowledge and experience on how their work affects beneficiaries and other factors and actors on the ground. As such, they possess knowledge that is invaluable and vital for DACAAR's ability to assess and reflect on its own work.

Therefore, DACAAR involves its field and program staff in annual one-day Learning Workshops to assess and reflect on:

- The expected as well as unexpected changes, either positive or negative, of DACAAR's work.
- How DACAAR contributed to any changes.
- The potential contribution of other factors or partners, either positive or negative.
- The validity of assumptions guiding the intervention and, if relevant, ...
- What DACAAR can do to mitigate or prevent future negative changes/effects of its work¹.

The Learning workshops will be facilitated by DACAAR's M&E team and may use drawing exercises, group work and plenary discussions to reflect on the four questions listed above.

Findings from the annual Learning Workshops will be validated through the M&E team's focus group discussions with beneficiaries and – if necessary – with other actors and stakeholders familiar with the intervention.

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Responsible: DACAAR's M&E team is responsible for facilitating staff Learning Workshops. Participants will be selected in cooperation with program staff based on randomization and relevant representation.

Question 5: To what extent were assumptions about beneficiaries, about the context or our intervention itself valid?

Data collection for question 1-4 will enable DACAAR's M&E team to reflect on how and to what extent the ToC and key assumptions guiding DACAAR's work were relevant and, if not, in what way the ToC and intervention strategy should be revised to maintain efficiency, effectiveness and impact.

Table one overleaf offers an overview of how the different reports and approaches used in DACAAR's PMEL framework contributes to answer key PMEL questions.

¹ An example of a negative effect was seen in Herat province where the drilling of a well in one project area caused a decrease in the water table in another area, which made the hand dug wells of some of the beneficiaries dry up.

How are PMEL questions answered?

Reporting	Key questions to be assessed by DACAARs PMEL framework	Tools for data collection
Performance Baseline	<ul style="list-style-type: none"> ➤ What is the situation of our beneficiaries in the outcome areas that our intervention addresses directly? 	<ul style="list-style-type: none"> ➤ Baseline questionnaire
Monitoring reports	<ul style="list-style-type: none"> ➤ To what extent do or did we implement activities as planned? ➤ Are outputs (trainings, installations etc.) produced as planned and for the planned number of beneficiaries? ➤ What are typical barriers to implementation? ➤ What are typical drivers of progress? ➤ What can we do to overcome the barriers and capitalize on the drivers? 	<ul style="list-style-type: none"> ➤ Field and program staff's accounts, attendance sheets and time sheets
Endlines	<ul style="list-style-type: none"> ➤ What is the situation now (end of project) of our beneficiaries in the outcome areas that our intervention addresses directly, compared to the baseline situation? 	<ul style="list-style-type: none"> ➤ Baseline/endline questionnaire ➤ Project Outcome Report (or below)
Annual reporting/ project completion reporting	<ul style="list-style-type: none"> ➤ What is the value/impact of the intervention to our beneficiaries? ➤ How significant/important are these outcomes to beneficiaries? ➤ How did or do DACAAR contribute to the outcomes? ➤ What – if any – were the unexpected outcomes of the intervention (compare LFA to findings)? ➤ Did change happen the way we expected? (and, based on this ...) ➤ Is there are need to revise our thinking about how change happens? (what are lessons learnt?) 	<ul style="list-style-type: none"> ➤ Staff reflection workshops ➤ Scales of measurement ➤ Focus group discussions ➤ Project Outcome Report

Annex I: Three questions to consider before we start data collection.

Many organizations spend lots of money, time or efforts collecting data about their work. But how do we make sure that the data we collect are relevant? That we don't drown ourselves in data? Or that the data answers the questions we should ask and provides the information that we need?

This document lists a few questions that DACAAR staff should ask themselves before planning to collect data about its work.

Question one: Clarify the purpose the data collection (why are we doing this?)

All good data collection starts with a utilization focus. To collect the relevant data, we need to know who needs to know what, and for what purpose.

- Is the purpose to inform donors about how wisely their money were spent?
- Is it to inform the design of a new program?
- Or to inform the improvement of an existing program?
- Or for research and academic purposes?

It may be important to collect data about beneficiaries' broader needs and behavior in a certain field, if the purpose of the data collection is to design a new program.

If, on the other hand, data collection is meant to inform donors about an intervention's direct outcomes, then the data collection may focus on changes in the behaviors, conditions, and circumstances that the intervention seeks to address specifically.

Question two: What does DACAAR and other targets need to know?

Many organizations drown themselves in data. One of the main reasons is fear of losing out. Another reason is lack of a clear picture of 'what we are trying to find out about our project'. This dangerous cocktail leads many organizations to an approach where they'd rather collect much more data than they need (and they can handle), than having too little data. A useful way to strengthen relevance of data collection and avoid that data is just collected 'mechanically' based on log frame indicators (which may not be very useful or to the point) is to make a short list of 'big picture' questions that can guide the data collection.

DACAAR can make this list on its own or in cooperation with donors, depending on donors' interests.

Questions that can guide data collection and formulation of questionnaires may for instance include:

- Was the program implemented as intended – or according to activities?
- Did we reach the planned outputs and outcomes?

These are *descriptive* data collected by DACAAR already. Yet DACAAR can also add more *evaluative* questions like:

- How adequate was the program outreach (did we reach the right people, and enough people)?

- What works best for whom, under what conditions and why?
- How – and to what extent did change happen the way we anticipated in our ToC (and LFA)?
- What were positive or negative, unexpected outcomes of our work?
- How valuable were the outcomes of the intervention to beneficiaries?
- How sustainable is the impact?

The questions listed may not be relevant in all situations and for all projects. They are listed as a source of inspiration from which you can pick and choose.

Identifying which questions our data should help answer *before* we start developing questionnaires and collect data reduce the risk that we are left with a huge report in the end and asks ourselves the question: So: if these data are the answer, what was the question?

Question three: What should be the level of ‘certainty’ of the data collected?

An approximate answer to a relevant question is often far better than an exact answer to a wrong or irrelevant question. And the fact that we collect data in all provinces does not necessarily change the ‘big picture’ of our findings.

Going ‘broad’ may also come at the expense of ‘going deep: If we spend all our resources to answer descriptive questions, we may not have time or funds to answer the deeper, evaluative or reflective questions.

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Discuss with users of the data how ‘certain’ the data set must be and how you can best balance between ‘going broad’ and ‘going deep’ in your data collection. A standard and simple way of calculating sample sizes in qualitative data collection is to stop when you reach the ‘saturation point’, i.e., when no new information comes up. If you want statistically solid documentation, you may need to calculate the “confidence level” and “confidence interval”² and from this you decide your sample size and thus the certainty – under the assumption that you are able to make a relevant random sampling and you can limit or eliminate any bias.

Based on this discussion: Define the scope and sample that serve your purpose without exhausting your resources.

² See for example: a sample size calculator (<https://www.surveysystem.com/sscalc.htm>) and

Annex II: Scales of Measurement

A: Water Management Committees?

How well are Water Management Committees Functioning?

	Inactive	Becoming Active	Active	Becoming Proactive	Proactive
Motivation and responsibility	Committee members are identified, but have no idea of their role and responsibilities	Committee members know their roles and responsibilities, but do not take steps to fulfil them.	Members respond to repair needs with the encouragement of DACAAR	Members respond to repair needs, usually without DACAARs encouragement and in 3 days	Members respond and address repair needs within one day
Technical skills	Members don't know how to manage and maintain water infrastructure	Members have basic knowledge about how to manage and maintain water infrastructure	Members manage and maintain water infrastructure with the support of DACAAR	Members manage and maintain water infrastructure with limited support from DACAAR	Members manage repairs and proactively maintains water infrastructure – no or very limited support is needed
Management of funds and stock	No funds for stock for operation and management No procedures for accountability and transparency	The group has a plan for collection of funds and purchase of stock and procedures for accountability and transparency. Procedures not (yet) enforced	Funds are collected according to plans. Funds and procurement is managed transparently with support from DACAAR	Funds are collected and stocks procured with limited DACAAR support. Invoices and receipts are systematically collected and kept	The group collects and manages funds and procurement of stocks transparently without DACAAR's support
Meetings and decision making	The group has no plans to meet	The group meets occasionally, encouraged by DACAAR. Minutes are not taken	The group has a plan to meet regularly. Plan is mostly followed, with some encouragement from DACAAR. Minutes are taken from some meetings	The group meets regularly, and minutes are taken from most meetings	The group meets regularly, and minutes are taken systematically.

Means to locate the committee's position in the scale:

1) Interviews with water management and DACAAR field staff to assess

- How do committee members perceive their role?
- How often does the committee meet?
- How do committees respond to needs for repairs
- How are decisions made?
- What are the procedures for management of funds and procurement of stock?

2) Observations:

- Minutes from water management committee meetings
- Accounts and book keeping

B Producer Associations

How well are Producer Associations (PA) Functioning?

	Inactive	Becoming Active	Active	Becoming Proactive	Proactive
Motivation and cooperation	Members are identified but have no idea of the benefits of working together in a Producer Association (PA).	Members understand how working together may benefit them individually and as a group.	PA defines membership criteria and rights and duties of its members. PA agrees on mechanisms for decision making and membership fees. PA has a business plan.	PA is partly implementing business plan and procedures for decision making and cooperation. Membership fees are mostly collected and paid by members. Members implement business plan supported by DACAAR	PA implements procedures for decision making consistently. Membership fees are collected and paid consistently. PA implements business plan and updates it regularly. No support is needed
Managing funds	Procedures for managing funds are not in place.	Members prepare a budget with support from DACAAR. Procedures for accountability and transparency are agreed upon.	Members organize their work and procurements of production materials according to the budget. PA practices accountability and transparency with support from DACAAR.	Members procure production inputs and begin saving money for future investments. Procedures for accountability and transparency are mostly adhered to, with limited or some support	Members manage budgets, savings and procurement without support. Procedures for accountability and transparency are consistently adhered to. No support is needed
Marketing and logistics	Procedures and equipment for packaging and logistics are non-existing.	Members consider how to package and distribute their products	DACAAR makes production and logistical equipment available. Members practice procedures for packing and distribution with support from DACAAR	Members mostly manage packaging and distribution without DACAAR's support Modalities to transfer ownership of equipment to the group are developed	Members manage packaging and distribution without DACAAR's support Equipment is owned by the group. Contingency funds for repairs are kept.
Market relationship	Members have not considered local or regional marketing Limited or no understanding of the market	PA members collectively assess market opportunities with support from DACAAR.	Members participate in exhibitions to market their product.	Members negotiate access to markets with a few buyers. Agreements are signed with a few buyers	Members have access to markets and multiple agreements with buyers, which reduces vulnerability

Means to locate the producer association in the scale:

3) Interviews with members of the producer association and DACAAR field staff to assess

- How do members perceive the importance of working together?
- What are the procedures in place to ensure joint decision making and contribution of all members?
- How well are these procedures enforced/adhered to?
- What are the procedures to ensure transparent and accountable management of funds?
- Does the PA have a business plan and to what extent is it used?
- How and to what extent does budgeting prepare the group for crises and the need for future investments?
- What is the PAs capabilities in terms of logistics and marketing?
- How well is the group connected with the market?
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4) Observations:

- Written documentation from the PA (Business plan, bylaws etc.)
- Accounts and book keeping

Scale – Women’s empowerment

	Inactive	Becoming Active	Active	Becoming Proactive	Proactive
Motivation and perceptions	<p>Don’t think her situation can change.</p> <p>Hesitate to participate in the program</p> <p>Don’t think DACAAR can help</p>	<p>Women participate in DACAAR activities. Still unsure about the project and its benefits</p> <p>Begin asking questions about the program and women’s rights</p>	<p>Women feel confident they can also learn and do things.</p> <p>Consistently follows activities and instructions – with support of DACAAR</p> <p>Talk to other women about rights</p>	<p>Women understand that what they do affects their situation and how they feel. (Feel sure they can make a difference)</p> <p>Understand that women have rights and that asks questions about violation of own rights</p>	<p>Women feel they can manage without DACAARs support</p> <p>Encourage other women to join</p> <p>Talk to other women about their rights and rights violations</p>
Relationships	<p>Women stay at home</p> <p>Don’t talk to other women outside the household</p>	<p>Women talk to other women in their group. Trust is limited. Cautious to share sensitive issues</p>	<p>Women feel confident they can make friends with some of the members in their group.</p>	<p>Women feel that it is OK to speak in public. Women have some sense of who they can trust and share sensitive issues with.</p>	<p>Women feel confident they can speak in public.</p> <p>Enjoy the company of other members of their group. Know who they can turn to and work together</p>
Technical skills	<p>Women don’t know how to read or write</p> <p>Women have no vocational or business skills</p>	<p>Women are motivated to learn new things to change their situation</p>	<p>Women start practicing skills introduced by and with the guidance from DACAAR.</p> <p>It is skills difficult</p>	<p>Women begin to plan ahead and seek markets.</p> <p>Women use skills outside the training venues provided by DACAAR.</p> <p>Still needs help from DACAAR</p>	<p>Women confidently practices business skills to earn an income.</p> <p>Little or no help from DACAAR is needed</p>
Mobility	<p>Women are banned from leaving the household</p>	<p>Women come to DACAARs training – accompanied by a male relative.</p>	<p>Women join the training on their own. This is accepted by male relatives</p>	<p>Women go to the Bazar to purchase materials for her business, accompanied by a male relative.</p>	<p>Women leave the household on her own to manage her business. The family is supportive</p>
Decision making in the family	<p>Women have no say in economic decision making</p>	<p>Women start asking questions about budgets – but have no money to dispose of</p>	<p>Women practice how to make a budget and plan ahead</p>	<p>Women practice managing the money they earn. Still needs help now and then</p>	<p>Women confidently manage money, make budgets and divide spending between production purchase and household expenditures</p>

Means to locate women's position on the scale

- 1) Observations of women working together and interacting with each other during DACAAR training events.
- 2) Interviews with field staff: Ask field staff to assess – based on their interaction and cooperation with the women, where each woman is positioned on the scale
- 3) Verify field staff's assessments through interviews with women:

For each category (motivation and perceptions, relationships, technical skills, mobility and economic decision making they would identify with the most at the point of the interview. If no baseline has been done in advance, you can also ask them how they felt when they first engaged in the project.

	Inactive	Becoming Active	Active	Becoming Proactive	Proactive
Motivation and perceptions	I feel of no value. No-one can help me	I am not so sure what this DACAAR training is about. But I will attend as see what it is	I know that I can learn and do new things – and that I have rights too.	I can plan and do things on my own and in cooperation with other women. I can share my ideas with others too.	I know I can manage my life and that I have the right to do so. I no longer need support from DACAAR
Relationships	I don't trust other people outside my home.	I talk to other people in my group, but I don't really trust them	I think I could make friends with some of the members in my group.	I enjoy the company of other members in my group.	I know other women outside my home I can rely on and talk to, to solve my issues.
Technical skills	I don't know how to read and write or to run a business. I am not sure what I should use that for.	Maybe it will improve my life if I learn new things	I am learning to read and write and to produce. It is difficult. But it is important that I keep trying.	I can see that the skills I have learnt can help me improve my life.	I am confident in the things I produce and do. And proud that I earn my own money.
Mobility	I never leave my compound. My husband or other male relatives won't allow this.	I leave my compound to attend DACAAR's trainings with the permission and accompaniment of male relatives.	I leave my compound to join DACAARs trainings. My male relatives support me in doing so.	I can leave my compound to do things that are required to manage my business. This is accepted by my family.	I can leave my compound when I want. My family accepts this and thinks this is safe for me
Decision making in the family	I don't know how to manage money – I have none.	I would like to earn money and learn to manage them.	I have a plan and know what I need to do myself to sort out my money issues.	I have started managing my own money issues and plan ahead.	I can manage my own money without interference of other and divide the spending between household items and my production.

Annex III Guidelines and format for Focus Group Discussions

Please see separate file.