

**Economic Empowerment of Female Farmers through Savings Box
A Case Study of Horticulture and Livestock Project in Balkh Province,
Afghanistan**

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Abbreviation

ARTF	Afghanistan Reconstruction Trust Fund
CDCs	Community Development Council
EWs	Extension Workers
FGD	Focus Group Discussion
FOD	Farmer Organization Development
FPGs	Female Producer Groups
HLP	Horticulture and Livestock Project
MAIL	Ministry of Agriculture Irrigation and Livestock
MC	Management Committee
NGO	Non Government Organization
PF	Project Facilitator
PMR	Process Monitoring Report
WB	World Bank
WDR	World Development Report

Abstract

This study is an attempt to contribute to the economical empowerment of female producer groups through savings box. It was conducted in the Khulm district, Balkh province of Afghanistan. The study assessed the effect of savings box on the livelihood, control over income, access and control to loan, decision making power in the household, confidence or self worth and wellbeing and welfare of female famers in the producer groups which has resulted the contribution of savings box to the economical empowerment of female farmers. The second part of the study focused on the strength and weakness of service provision of the Horticulture and Livestock Project (HLP) for female farmers.

The sample for this research was female producer groups from three different villages in Khulm district. The data collection was done through qualitative research methods; from each village one producer group was selected. The selection of groups was based on low, medium and high savings. From the population of farmers, 30 respondents were selected randomly from three different groups 10 respondents from each group. For the validity of data the assigned extension worker and the in charge staff of savings box in Khulm district were also selected. The data was collected by using semi-structured questionnaire, focus group discussion, and direct observation.

The results of the study discovered that there has not been any major improvement in the standard of living of these women respondents; savings box have not been able to address all the problems of female farmers. Minor changes are noticed in their productive and reproductive roles, control and access of resources and decision. Savings have been available for immediate needs but not the strategic needs of farmers. In this study the main constraints identified are limited finance or limited income to save more and the cultural norms and values which hinders female farmers opportunities in the society. At the end of the study, recommendations are (a) to provide loans to encourage the women to mobilize for financial resources both as individuals and groups, (b) to provide grants for female farmers to encourage them to start a new business, (c) to organize capacity building trainings regard business to orient women in the world of business.

1. INTRODUCTION

1.2. Background

Agriculture is a major source of employment of the labor force in Afghanistan. A large majority of the population lives in rural areas which also harbor the highest incidence of poverty. Agricultural performance is thus pivotal for overall economic growth and poverty reduction and offers the only significant prospect for raising farmer incomes, contributing to food security, providing rural employment and reducing the vulnerability of resource poor rural people. After cereal and industrial crops, Horticulture and Livestock subsectors are recognized as the highest priorities, given Afghanistan's comparative advantage in these subsectors and their close linkage with exports and poverty reduction. (HLP, 2009)

Approximately 70% of Afghanistan's agricultural sector is made up of women, particularly in the livestock and horticultural sectors. Women are a large contributor to the country's poverty (Rebuilding Afghanistan's Agricultural Sector, 2007)

In Afghanistan women are the honor of the family but they are also engaged in the enormous burden of work in the house and outside in their economic generating activities.

Gender in Afghanistan's people perspective is one of the big politicized issue which is un-Islamic and one of the main reasons of opposition and disagreement amongst households; any actions regarding gender roles not only requires consultations with the household but also with the whole community.

Cultural norms and values emphasize to women being modest and pure and men as the bread winners and protectors of the family. Although Islam has the same emphasize to men as protectors but both men and women are the bread winners because in Islam gaining knowledge is obligated for both men and women and this is very logical that when a person gains knowledge then he/she will wish for a job and contribute to household incomes. There is no barrier for women to be a bread winner but cultural norms and practices have locked the door to women.

The traditional role of women in Afghanistan is a constraint to their more equitable participation in economic activities. Women's role and contributions to the economy are often invisible and undervalued. Women play an extremely important role in all dimensions of agricultural production. Traditions restrict women's work to the household where they are involved in crop processing (threshing, cleaning, drying, preserving) and also are in charge of most of the household-based activities (water and fuel collection, cooking, cleaning, sewing, tailoring, weaving, and child rearing). Women play an increasingly important role in horticulture production, livestock production and processing of dairy products. Most of women's labor is non-monetized, but they make major labor contributions to a number of marketed products,

such as dried fruits, poppy, fuel wood, dairy products and handicrafts. Women's contribution to pastoral livestock production both for domestic consumption and for the national and international market is high, which is reflected in a range of key export products, such as carpets, hides, karakul skins and wool. Even when women's domestic production such as carpet weaving forms the main income of the household, they rarely control the marketing of these products, which is most often managed by male relatives or middlemen. Women often lack ownership, control, and access to productive assets such as land, equipment and materials, and their legal right to inheritance is usually bypassed. The lack of working capital (until recently an absence of credit as well) reduces opportunities to start activities that require an initial investment. (National Reconstruction and Poverty Reduction - the Role of Women in Afghanistan's Future, 2005: 14)

HLP is one of the largest projects of the Ministry of Agriculture Irrigation and Livestock (MAIL) through the Government of Afghanistan. The project was established in 2006 for an initial period of 3 years and funded by the World Bank (WB) and Afghanistan Reconstruction Trust Fund (ARTF). HLP, as a planned endeavor aims to enrich Afghanistan agriculture economy through stimulating marketable output of perennial horticulture and livestock products in the projects focus areas. HLP is working in 11 provinces, and HLP intensified its activities in 11 focus district, one in each province in Central and Northern provinces of Afghanistan. Each Focus District is composed up of Male and Female Producer Groups (FPGs) and as of now HLP has been able to form 107 female producer groups to receive project's services. Each group is comprised of 25 to 30 members; each group receives horticulture and livestock services from the project. Despite the services of horticulture and livestock HLP has its emphasis on saving box system. In the group of 25-30 female farmers save certain amount of money in particular box. HLP provide them saving box trainings. Savings box is destined for people to save cash money by buying shares, borrow small amounts, pay contributions to a small social fund, and receive benefits from the social fund in case of emergencies.

1.3. Problem Statement

The savings box is expected to contribute to economic empowerment of women in producer groups in Afghanistan. No research has been done to find out what is the result of savings box to the empowerment of women. HLP has its emphasis to facilitate women farmers to save money as a financial source that can contribute their economic empowerment.

Despite more facilitation and support from HLP; female producer groups are not able to save regularly, some groups even don't have the savings box and some the savings is little, it is not clear if economic empowerment takes place.

For further improvements HLP is interested to know if the savings box contributed towards women's economic empowerment or not.

1.4. Research Objective

The study is proposed to gain knowledge regarding the savings box contribution to economic empowerment of women and to make recommendations as to the contribution the savings box has on economic empowerment of female producer groups. The study will also determine the strength and weakness in the extension services of savings box implementation. The findings of this study will assist HLP to improve the savings box system.

1.5. Research Question

1. What is the contribution of savings box to economic empowerment of female members in the producer group?
 - a. How does the savings box contribute to women in improving their livelihood in the household?
 - b. How does the savings box have an impact on woman's control over income?
 - c. How does the savings box have an impact on women's access and control to loan?
 - d. How does the savings box have an impact on women's decision making power in the household?
 - e. How does the savings box contribute women farmers' confidence or self worth?
 - f. How does the savings box have an impact on household wellbeing of female farmers?
 - g. What problems do face women in the savings box project?
2. What is the role of the extension service in the establishment of savings box?
 - a. What are the strengths and weakness in the extension service in implementing the savings box?

1.6. Significance of the Study

The findings and outcomes of this study may provide useful information for the improvement of women's economic status through savings box in Khulm district, Balkh province of Afghanistan.

1.7. Outline and Delineation of the Study

The report is organized into six chapters. The first Chapter focuses on introduction, background, problem statement, research objective, main research question and sub-research questions and scope and limitations of the study.

The second chapter focuses on literature review, chapter three deals with description of the study area and research methodology. Chapter four describes the findings of the research and results. Chapter five describes the analysis and discussion of the findings of the study and chapter six deals with conclusion and recommendation.

1.8. Limitations of the Research

The following were limitations of research;

1. The time for data collection and writing research was insufficient
2. There was problem to meet the staffs of HLP and extension workers. Many days were spent locating them because they were undertaking their field work.
3. The language spoken by respondents was a problem. Although we had the same language but there were dialect difficulties and common concepts and some words were misunderstood due to their illiteracy.
4. Travel between Balkh and Khulm was difficult due to the location of the hotel and the two hour distance between provincial centre and Khulm.
5. Security issues were also problematic; oil tankers were attacked on the road between Kunduz and Balkh which delayed the research duration.
6. The shyness and wariness of the women was another problem as it made the data gathering more difficult.
7. Women were sometimes shy to answer in the group, but also in individual interviews there were often a group of women present; this made that the environment for in-depth individual interviews was not ideal.

2. THE THEORETICAL CONCEPTS OF SAVINGS BOX AND ITS CONTRIBUTION TO ECONOMICAL EMPOWERMENT OF FEMALE PRODUCER GROUPS

2.2. Savings Box

HLP's purpose of savings box for producer groups is to be an independent, profitable provider of financial services to the members which will empower and give them a status within and beyond the household. As Fisher and Sriram cited that savings box "secure women's money, protecting it from their husbands when necessary, reducing wasteful consumption and instilling financial discipline. Through all these means savings not only give women a sense of security and hope, but can also provide them with greater self-esteem, giving them greater voice within their families and greater recognition and status both within and beyond their households" (Fisher and Sriram, 2002).

According to Porter and Sweetman savings "contributed women's economic independence from the household. More broadly, it has been asserted by some to lead to an increase in women's self-confidence, and their social standing". (Porter and Sweetman, 2005:94)

As cited above if a woman has access to financial services they may have increased control over household finances and become self sufficient and empowered. HLP desires women to be empowered through the savings box where they can negotiate with cash which will enable them to enter to the market and deal with money therefore improving the well-being of the household.

A savings box is managed by its members who make all their own decisions. The highest authority is the General Assembly. Every savings box has a written constitution and clear rules. Every savings box has a Management Committee, which is changed once a year through elections, composing of: Chairperson, Treasurer, and Secretary. The Management Committee will be assisted by: Money Counters and Key-holders.

The General Assembly makes the decisions and the Management Committee carries them out, meaning that the Management Committee works for the General Assembly. All members have the right to vote and to be elected to the Management Committee. In voting, the rule of "one person, one vote" applies. The General Assembly, not the Management Committee is responsible for setting the rules and regulations of the Group in a written constitution. The Management Committee enforces the rules which are established by the general assembly and takes responsibility for running meetings and representing the Group to outsiders. If the Management Committee does not do its work well, the General Assembly may replace it, or any one of its members, by calling a special meeting, discussing the matter and deciding by voting if there should be any changes made. Regular monitoring visits by the extension workers should take place during the first 6 months of the savings box's activities.

The box where the members of the group can save money has three padlocks which cannot be opened without the cooperation of the three people (key-holders) who keep the keys and the Treasurer. This serves two purposes:

- It makes the box hard to break in to, because at least 4 different people have to agree to open it; so the money is safe.
- Because the box cannot be opened between meetings, transactions can only take place in front of all members and records cannot be altered.

Saving box consists of three major practices: Share-purchase/savings, social funds, and lending practices

2.2.1. Share-Purchase/Savings Practice and Rules

The members of the group discuss and choose amount that everyone can contribute in the savings box this ensures that they can donate throughout the entire cycle at every meeting, including during the seasons when there is very little cash available. All members buy at least one share per meeting; up to five shares per member per meeting is permitted. So the members pick a value that satisfies everyone and that the poorest amongst them can regularly contribute.

According to Fisher and Sriram “Indeed, the first step for poor people on the path out of the poverty cycle is social and economic security. Appropriate savings and insurance, as well as loans for emergency expenditures or basic assets such as housing and education, can contribute significantly to such security, not least among poorer and more vulnerable households”. (Fisher and Sriram, 2002)

Savings facilities may increase women’s control over household income, (World Bank, 2009)

As mentioned above savings contributed by poor people help reduce vulnerabilities as well as savings impact on the livelihood of the poor households. Savings can provide small amounts of funds and loans without collateral where they can easily access the loans without going through procedures. Savings box may trigger various changes and these changes have the potential to empowerment. For instance savings can help women to increase their income\ by having loan or by getting the interest at the share out of the savings box at the end of each year. At the same time it may lead to greater self-confidence and increases women financial literacy through participating in savings box trainings and dealing with cash each month.

The savings box was established in 2009 after 3 years of establishing HLP. Savings Box was established to be a financial provider for poor farmers. The criteria for applying savings box in the group was the interest of farmers in savings box; as we know no one can obligate farmers

to do or to apply something when they don't want. The second criteria were the affordability of farmers to buy shares or to pay contributions.

2.2.2. Social Funds

The savings box can, if it wishes, create a social fund to provide small grants to members who encounter serious problems and disasters. The members discuss and decide what types of emergencies will be covered and how much the benefits should be. The emergencies usually covered by a social fund include: Funeral expenses, disasters such as a house burning down, and educational support to orphans.

As Fisher and Sriram cited from Johnson and Rogaly that "social funds can protect poor people from the impact of unforeseen crisis and emergencies in their households or micro-businesses, from falling yet further into debt, and enable poor households to plan and manage their limited resources more effectively to meet their basic needs". (Fisher and Sriram, 2002 cited in Johnson and Rogaly, 1997)

Social funds can also lead women to be empowered in the household. If a member of the group experiences any kind of disaster within their household. When the group provides the grant to its member who experience disaster, this itself increases self-esteem and respect of the member in their household.

2.2.3. Loans/ Lending

The members of group have the right to decide for how long people should be allowed to take out loans; and when loans are short-term. There is a minimum loan term of one month and a maximum loan term of three months during the first cycle, but may consider changing this after one year's experience. The amount borrowed by any member cannot be more than three times the total share holding of that person; this prevents unequal distribution of limited loan funds, and prevents a member from borrowing more than they can afford to repay comfortably.

As cited in sourcebook of World Bank "Assets can be increased directly through loans and savings (sourcebook, 2009).

"They also need credit to purchase or release from pawnbrokers and moneylenders "women's assets" such as jewelry, thereby transferring general household wealth into assets that they can easily access and control and that grow in value and provide some security" (sourcebook, 2009).

By savings women can access small loans for urgent needs to be fulfilled or to start an income generation activity. Researches show that if a woman in a household earns money the well-being of the family is increases significantly. Gaining access to loans empowers women and it

changes women's access to financial resources and provides women with the opportunity to make choices about investing their money.

Service charges: The savings box members decide the percentage rate of the service charge for loans, and note it in the constitution. Service charges on loans are due at monthly intervals. The service charge is applied to the balance of the loan every month until fully repaid. At the end of an agreed period, the collected savings and service charge earnings are shared out amongst the membership in proportion to the amount that each member has saved throughout the cycle.

2.3. Empowerment Concept

Empowerment happens when individuals and organized groups are able to imagine their world differently and to realize that vision by changing the relations and structure of power that have been keeping them in poverty. Empowerment is a non-linear, multi-dimensional process evolving along different pathway -material, perceptual, cognitive and relational (Leone, 2010: 8)

According to Mayoux empowerment is "Increased wellbeing, community development and self-sufficiency" (Mayoux, 2000:6)

A 'bottom-up' process of transforming gender power relations, through individuals or groups developing awareness of women's subordination and building their capacity to challenge it. (Reeves and Baden, 2000:3)

According to Kabeer empowerment is "My understanding of the notion of empowerment is that it is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such ability. In other words, empowerment entails a process of change. People who exercise a great deal of choice in their lives may be very powerful, but they are not empowered in the sense in which I am using the word, because they were never disempowered in the first place". (Kabeer, 1999:436-436)

Empowerment is fundamentally about power – about the power to redefine our possibilities and options and to act on them, the power within that enables people to have the courage to do things they never thought themselves to be capable of, and the power that comes from working alongside others to claim what is rightfully theirs. (Kabeer, 2008:5)

This meaning of empowerment is elaborated by explaining the implications of this definition in terms of creating and strengthening democratic institutions, improving livelihoods, reducing discrimination, and overall contributing to the realization of human rights. (Eyben, Kabeer and Cornwall, 2008:5)

A World Bank publication from 2005 stresses that empowerment is more than participation in decision making because “it must also include the processes that lead people to perceive themselves as able to and entitled to make decisions” (Kabeer,2008 :5)

Empowerment broadens poor people’s freedom of choice and action, expanding their assets and capabilities and enabling them to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (World Bank, 2002: 11)

The HLP Project has so far provided services to poor and powerless rural people to expand their assets and capabilities by providing trainings and enable them to participate in project activities. HLP, one of the World Bank’s funded projects, puts emphasis on empowerment of poor people, and has defined empowerment as above.

The definition which I have chosen to pursue is the World Bank’s above definition which is very much related to HLP’s service provision to poor people to empower them.

2.4. Empowerment Dimensions

Empowerment dimensions needs to occur along the following dimensions: economic, socio-cultural, legal, political, and psychological. However, these dimensions are very broad in scope, and within each dimension, there is a range of indicators within which poor people may be empowered.

As explained above those are the commonly used dimensions of empowerment which are important in highlighting the potential independence of the various areas within which women can be empowered. The main focused empowerment dimensions are the economic dimension in household and group arenas of women in HLP.

2.5. Economic Empowerment

Economic empowerment can take place through improved access to market, land, labour and income, thus enabling women to participate in, contribute to and to benefit from growth processes (Leone, 2010, p:11)

Economic empowerment is the capacity of poor women and men to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth (Kabeer, 2008:9)

2.6. Women and Economic Empowerment

Women’s access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding

credit and savings, they will optimize their own and the household's welfare. (Mayoux, 2000:142)

Access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes. (Anand, 2005: 106)

According to Kabeer in 1998 "the effects of the economic empowerment at the personal level such as greater sense of self-worth and women's own increased contributions to the household economy. It also occurs at the level of family relationships, particularly marital relationships. While intra-household relationships are characterized by interdependency between household members and a strong logic of cooperation, gender inequalities in the prevailing division of resources, responsibilities, opportunities." (Kabeer, 1998: 64)

According to Mayoux (2000) "increasing women's access to micro-finance services will in itself lead to individual economic empowerment, well-being and social and political empowerment".

2.6.1. Economic empowerment

Women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect. The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment. (Mayoux, 2000:8-9)

2.6.2. Increased well-being

Women's control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes. (Mayoux, 2000:8-9)

2.6.3. Social and political empowerment

A combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels. (Mayoux, 2000:8-9)

According to Kay (2003) defined empowerment as "the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied" (Kay, 2003:69)

2.7. Framework for Analysis of Economic Empowerment

Mayoux in 1998 used the power relations to develop a framework that could be used for measuring empowerment for women. According to her the indicators for economic empowerment is as follow:

Power within- the indicators for economic empowerment include:

- economic opportunities
- rights to resources in the household and in the community

Power to- economic empowerment of women will be revealed by

- Access to loan services
- Access to income
- Access to social funds
- Access to assets and household property

Power over- economic empowerment of women will be

- Control over loans and savings use
- Control over income from household productive sources
- Control over household labour allocation

(Mayoux, 1998)

Based on these indicators a framework for assessing the contribution of savings box to the economic empowerment of women can then be established. There are three situations; firstly the delivery approach; secondly is the usage of the savings by the target group and third is the affect on empowerment. Usage of these services by the target group refers to the processes involved from when the target groups start using the service; utilize it on business and other income generation activities and the utilization of the benefits thereof.

The affects then can be identified by asking questions about what enabling and constrain affects the achievement of the indicators in the framework above. We can then ask questions about what in the delivery approach affects the achievement of the indicators. Lastly, we can find out what in the usage of savings box affects the achievement of the indicators. This will result the accomplishment of the indicators and hence the achievement of empowerment.

3. DESCRIPTION OF THE STUDY AREA AND RESEARCH METHODOLOGY

3.2. Study Area

Balkh has an extremely long and rich history; the name of Balkh is derived from "Bakht" which means "fortunate" in Persian. After the attack of Alexander the Great's Greek Army, Balkh province was the capital of the Bactrian Empire. After the attack of the Arab armies it was called the city of "Uhm al-Balad" meaning "mother of all cities" (UNIDATA, 1992).

Balkh Province is located in the northern part of Afghanistan, Uzbekistan in the North, Tajikistan in the North-East, Kunduz Province in the East, Samangan Province in the South-East, Sar-e Pol Province in the South-West and Jowzjan Province in the West. The province area is 16,840 km² (UNIDATA, 1992). Almost half of the province is mountainous (48.7%) and more than half of the area (50.2%) is made up of flat land with an estimated population of 83,200 people based on 2008 census data (USAID, 2008). There are many ethnic groups living in Balkh province; the major ethnic groups are Tajiks, Pashtoons, Uzbeks, Hazaras, Turkman, Arab and Baluch. In Khulm district, the majority of the population is Tajik and Dari speaking, the research was conducted within three Tajik villages of this district.

3.3. Economic Activities

Balkh province among other northern provinces of Afghanistan is the second most important agricultural area in the country. Agricultural activities contribute to more than half of the production/income and provide livelihood to over 60 percent of the population in the province (UNIDATA, 1992). Agriculture, animal husbandry and handicraft are the main sources of economic activities of this province.

The main crops of this province include wheat, barley, rice, cotton and variety of fruits such as almonds, pomegranates and fig, a variety of vegetables are also produced. Information shows that previous to 1978 approximately 6530 hectares of land were used for fruit production in Balkh province and in Khulm district 500 hectares were used for pomegranates, almond and grapes. (UNIDATA, 1992)

Today there are many small scale and cottage industries such as carpet weaving, fruit processing, plastics, ice making, silk works, pottery, blacksmith, jewelries, karakul skin processing and bakeries.

However, after the three decades of war damaged irrigation facilities, lack of proper maintenance of irrigation systems, disordered flow of agricultural inputs have affected the agricultural outputs of the province.

3.3.1. Farm Labour

Although, there is little information regarding the manpower in the country today, previous to 1978 it was noted that in Balkh 24% of the total population were engaged in agriculture, animal husbandry and forestry activities. (UNIDATA, 1992)

3.3.2. Livestock

Livestock plays an important role in the livelihood activities of this province. Livestock provides not only meat, but also dairy products, skin, transport, farm power and manure. Livestock is the responsibility of the women and children's in this province. Poultry, cattle, goat and sheep are the dominant household livestock.

3.3.3. Handicrafts

Handicraft is another source of income to the habitants of this province especially for women because the majority of this activity is done by women and children in individual households. The handicrafts include the embroidery and weaving. More rural women are engaged in handicraft activities than those living in the urban areas.

3.4. Khulm

Khulm or Khulm is where I undertook the research; it is one of the largest districts of Balkh province, with the mean altitude of 420 meters. The total land area of this district according to UNIDATA in 1992 is 4247 sq.km with the 43 number of villages. Initially it was one of districts of Samangan province but now it is part of Balkh province. It is an agriculturally rich location and densely populated. Khulm is very famous for trading in sheep and wool. (UNIDATA, 1992)

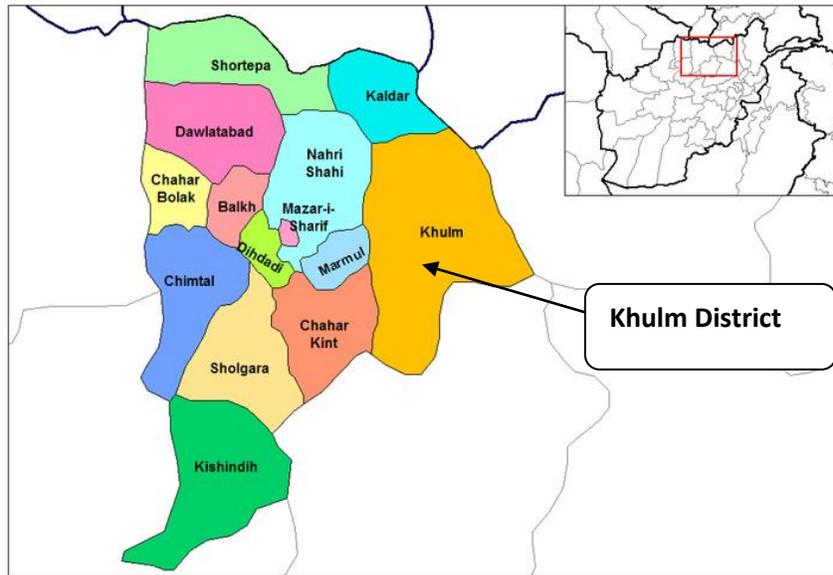
Khulm river is one the rivers which is used totally for agriculture before it reaches to Oxus. Many farmers in this district are dependent in this river for irrigation of their fields. Khulm district is very popular for its almonds. It produces the world's best Satar Bayee, Khairuddin Bayee and Abdul Wahidi almonds, pistachio nuts and Afghanistan's finest pomegranates.

Figure 1: Map of Afghanistan Showing Balkh Province



Source: <http://www.summagallicana.it/lessico/z/Zarathustra.htm>

Figure 2: Map of Balkh District



Source: http://en.wikipedia.org/wiki/File:Balkh_districts.png

3.5. The Study Approach

The research was done through qualitative approach based on empirical data, secondary data through a desk study using literature, books, journals and web sites. Annual outcome reports and other documents of HLP were mainly used to get the information. 30 interviews were conducted with women farmers from 3 different groups from the villages of (Shorabi, Eshan Daki, and Mullah Sultan); interviews were also undertaken with the assigned group EW and with the FOD Project Facilitator.

This study assessed the contribution of savings box on economic empowerment of women, as well as determining the strength and weakness of the extension service provision by HLP. The results will be helpful for HLP for further improvements.

3.6. Locale of Research and Sample Coverage

The research will make use of one case study, and two different units were selected. First unit was the clients or member of the producer groups with low, medium and high savings. Second unit was the HLP themselves, which are the units that provide services to the clients. The HLP unit contained the extension worker in charge in these groups and the staff in charge of savings box in the Khulm province. Regarding the location, the study was conducted in three different villages in Khulm district. From each village one producer groups was selected; from each group 10 respondents selected randomly. The respondents were female producer groups both the members and the Management Committee of the group.

Table 1: Respondent selected from focus cluster Khulm, Balkh

No.	Name of Village	Name of Group	Group savings (Afs)		Name of chairman	Module to be explore (April 09)
			Starting date	Total amount		
1	Shorabi	Morsal-03	12.01.09	5000	Shafiqa	Module-10
2	Eshan Daki	Morsal-09	10.02.09	15000	Shah Gul	Module-10
3	Mullah Sultan	Morsal-05	07.02.09	1290	Noria	Module-10

Source: HLP, 2009

3.7. Instrument of Data Collection

The research was done through case study. A case study was chosen because though it has a greater risk of ending up with an atypical sample, which causes the external validity of the results to be questionable; it looks at in-depth rather than breadth and consists of open topics which help to gather more data than a survey, (Verschuren & Doorewaard, 2010).

The gathering of data for this study was through semi-structured interviews and focus group discussion. Three semi-structured interviews for the members and Management Committee, staff, and the extension worker were prepared.

The semi-structured interview of the members mainly focused on the extension services regard to savings box, their common problems regard to savings box, the contribution of savings box to economic empowerment and the transparency of the Management Committee's roles in the group. (See annex 2)

The semi-structured interview with the extension worker mainly focused on the extension services provided for implementation of savings box by HLP in the group, the common problems of extension worker in the group, the savings contribution to economic empowerment of women, and the satisfaction level of women in savings box (see annex 1). The extension worker was selected for the interview because as my own experience showed during interview, farmers have the culture of reticence especially with people they have not met before so for making the data more strong three different respondents were selected (farmers, EW and staff). As I learned from my lecturers that for making your data more reliable and strong, try to collect one data from different respondents and the reason behind my data collection from three different respondents is this.

The semi-structured interview which depends on staff in charge of savings box in the office was mainly focused on their perception of economic empowerment; what does empowerment mean for them, the contribution of savings box to economic empowerment of women, women problems regarding implementation of savings, and project problems regarding implementation of savings box (see annex 3). Results for semi-structured interviews have been reflected the contribution of savings box to economic empowerment of women in the group and household.

3.8. Validity and Reliability of Tools Used for Data Collection

The overall aim of this study was to know about the real situation and experience of clients. Appropriate methodologies took place. Semi-structured interviews using for three different groups of respondents (women farmers, EW and staff), the English questions were carefully translated into Dari in order to not lose the content.

3.9. Data Gathering Procedure

The data gathering was done in the focused villages in the gathering place of farmers (lead farmers house where they come for trainings, meeting and etc) in Khulm district, and in the local office of HLP in Balkh. The data gathering was done by myself and my mother; who came with me in the field as escort. The research has done through FGD and individual face to face interviews. The semi-structured interviews have been translated in local language because of not wasting the time during the interview and also the convenient time of the respondents have been taken in consideration. The main objective of the research has been well explained to them before the interview.

3.10. Analysis of Data

For analyzing the data MS Excel have been used and results have been presented in tables, charts and figures. For data analysis the access and control tool was used to give a view to women's opportunity to make use of the loans and the cash they earn and the power to decide the use of these assets. It means to find out, if women get loans do they have control over it or they take loans for their husband's business, or if they have got loans but their husbands don't let them to spend to what purpose they have took the loans, or within the group access to loans are complicated which will result the economic empowerment of women in the household and in the group. The livelihood framework have been used, to compare the situation of the women before and after the savings box; How things have changed from the past with the contribution of savings box system and how to improve livelihood chances in the future. SWOT tool have been used to determine the strength, weakness of the extension services regard to savings box establishment in the group.

4. RESULTS

This chapter examines savings box driven empowerment from women's perspective. This research paper has investigated how savings box leads to changes in the lives of clients. The investigation focused on two parts; first the contribution of savings box to economic empowerment of female farmers and the second is the strength and weakness of extension services in the group. The findings of research are illustrated in this chapter based on 30 individual interviews of female farmers in three different villages of Khulm district, Balkh.

4.2. Marital Status of the Respondents

16 out of 30 of respondents were married and currently living with their spouses; 10 respondents were widowed and only 4 of respondents were single girls (18-20 years old), shown in figure 3 below.

The marital status of the respondents was asked to identify the women's interest from savings box and to recognize responsibilities of women in different stages (married, widow and single) in the household which result to identify the dependency rate of female farmers to men in the household.

Figure 3: Marital Status of Female Farmers

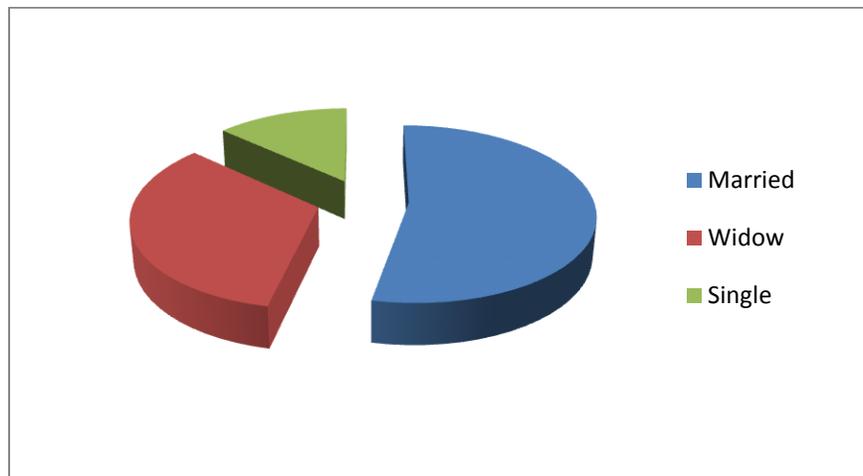


Table 2: Source of Income of members in the group

Source of income	Number
Handicraft	6
Almond sell	10
Fig sell	16
Pomegranate sell	17
Milk sell	3
Yogurt sell	3
Egg sell	2
Sheep fattening	3
Goat fattening	3
Tailoring	6
Sewing veils	2
Jam sell	1

Source: Field result 2010

Female farmers in Khulm district are engaged not only in horticulture and livestock activities but they are also engaged in many other income generating activities at home such as handicraft (embroidery and weaving), jam making, tailoring and sewing veils.

Table 3: Objective of Membership

Objective of membership	Number
To learn and to do something	17
To achieve benefit from the project	3
To take loan	2
To be aware what is going on in the village	3
To do savings	3
Everybody came so we also came	2
Total	30

Source: Field result 2011

Female farmers explained their objective of membership in the group as above in (table 3). 17 out of 30 respondents reported that they joined the group because they wanted to learn something and then want to apply it to improve their living. 3 respondents reported that they joined the group because they wanted input from the project such as fertilizer, seed, and so on.

2 respondents wanted to have access to loans so they joined the group. 3 respondents replied that they joined the group to be aware of their village. 3 respondents replied that they join the group to do savings and 2 respondents reported that we heard about the project's activities everybody was coming so we also came.

The aim of asking regarding objective of membership of farmers in the group first shows their needs of membership, based on needs farmers joined the group and secondly to know that do women joined the groups by their own interest and objective or somebody else such as CDC wrote their names as beneficiaries. If women would not have any objective then it shows that women were not aware or they had no interest of membership in the groups.

4.3. Savings in the Group

A group provides not only an interactive learning environment for the target farmers to maximize their benefits but also helps create a social atmosphere of mutual help and reciprocity for addressing much needed investment support under the intra-group setting. The mutual help and social exchange of supports are essential for enabling the resource poor group members apply, adapt and adopt the useful production practices learned (Process Monitoring Report (PMR) on the HLP Horticulture Extension Services Delivery and Farmers' Adoption Processes, 2010). The research finding shows that 100% respondents were satisfied with their membership in the group. Women said that in the group they can care for each other in case of difficulties. They felt happy to be in the group because they can make new friends. They said that HLP have provided us inputs such as spray machines. For each group they have provided just one spray machine. During the spray time all women spray in each other's orchard and help with each other. In the women perspective they don't have any idea about the difficult concepts which are cited in PMR; they do not know what is meant by mutual help and reciprocity, but they know that they just help each other.

During the literature review and field work I found that the three groups were established two years before they received the savings box in 2009. The buying share/ savings have been done every month by the HLP staffs. The buying share/savings were depending on women's choice and whatever money they had in their hands they were expected to buy share/save because the group constitution have been written by their own choice. How much women save? per week or per month? It totally depends on the women agreement what they contribute. In case of not having sufficient money women were not expected to save. Women were 100% satisfied with the process of receiving loan as they said getting loan is easy we don't have difficulties to take loan, none of the women had a problem with the person who needed a loan for an emergency. Out of 30 respondents 16 respondents have got loan and 14 respondents haven't got loan from the savings box (see figure 4). The interest rate in one group "Shorabi group" was 10%; and everybody was satisfied with the rate because they were the ones who had decided

it. But in the other two groups “Eshan Daki and Mulla Sultan” the groups have decided not to take interest because in their case this was Haram and not allowed in Islam. Repaying loan was easy for some but difficult for others because some had taken loan for their son’s businesses and the mother has to repay the loan not the son. In this case it was difficult for the mother (group member) because she hasn’t got any benefits from the loan to repay it easily. There is no barrier for taking loan for who they wished, women are allowed to take loan for their husbands, sons and any other relatives. Among the three groups of three different villages 4 respondents have received loans for expanding their small businesses at home such as fattening sheep and goat, buying fertilizer for orchard, buying fiber for handicraft. 12 respondents have received loans for emergency needs such as illness, marriage expenses, and small expenditures at home when the husband is not around. And 14 respondents haven’t received loans; as they said they have had no reason for a loan.

Figure 4: Getting Loan

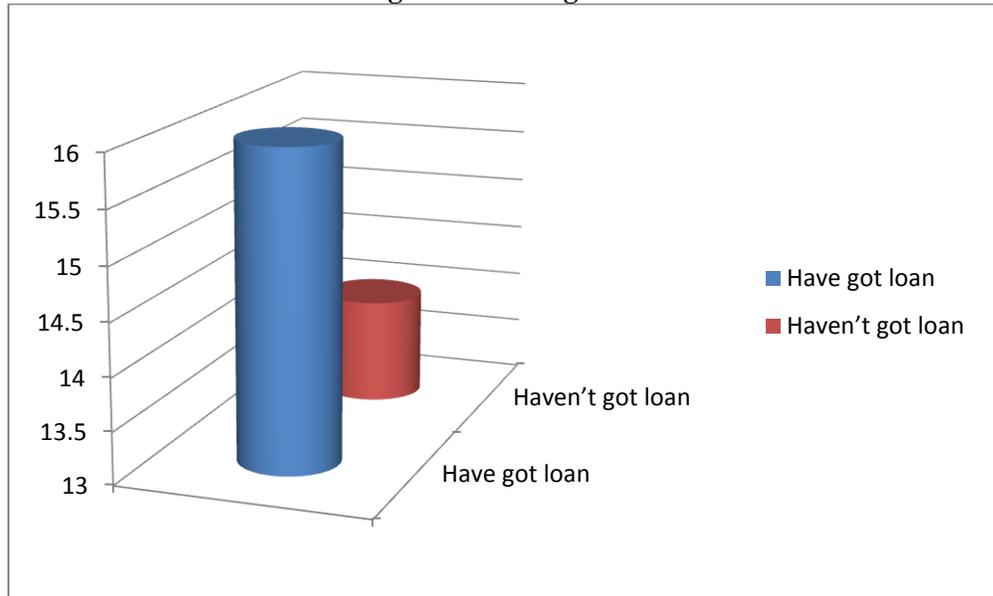


Table 4: Usage of loans

Usage of loans	Number
Expanding business at home	4
For son’s business	4
Illness	4
Marriage celebration and buying gifts	3
Home expenses/ husbands away home	1
Total	16

Source: Field result 2011

Four respondents reported that they have used the loan to expand their small business at home such as fattening sheep and they sell it in a better price, one female farmer bought fertilizer for the orchard and she (farmer) have got good production, another female farmer bought fiber for the handicraft production. The remaining 12 respondents used loans for emergent need such as marriage expenses, illness and home expenditure when the husband is not around.

4.4. Management Committee's Roles and Responsibilities

The research showed that members of the groups were satisfied with the roles and responsibilities of Management Committee. The management committee has been selected by the female farmers themselves; everybody was gathered and during the election; the leader, the treasurer and the secretary of the group has been selected. One of the questions was focused on the criteria to become a leader and the answer of respondent was that a leader must be smart, hard working and older (40-50) in age. All the leaders in the three groups were older; in Shorabi village the leader was 30 and in the other two groups was above 50. To become a decision maker in the group you have to be older. The members in the lower age range around 18-20 do not have the opportunity to be involved in decision making. The members were satisfied with the leader and with the key holders of the group as they said they were all family members living in one village; so there is no place for complaining. In Eshan Daki village just one lady complained of losing her 300 Afs (4 Euros) in the group. The case was that she submitted 300 Afs but her name was not written in the savings box notebook.

4.5. Assignment of Extension Workers to Target Villages

The HLP horticulture extension systems aims at gradually enabling the target orchard households adopt the introduced improved orchard production practices in an adaptive mode (Process Monitoring Report on the HLP Horticulture Extension Services Delivery and Farmers' Adoption Processes, 2010)

The interview findings revealed that 100% of female farmers agreed on having extension worker assigned to their village. 100% of the sample farmers reported that they have met the extension worker assigned to their village. 100% of sample farmers reported that their extension workers spoke their native language. This means there is no communication difficulty because of language difference between the target farmers and the extension workers. Frequency of communication between extension workers and farmers is used as an indicator of effective extension operation. The project had equipped each of the extension workers with a mobile telephone set to ensure adequate and timely telecommunications between the target farmers and the extension workers; of the total 30 sample farmers, 65% reported that they had the mobile phone number of their extension workers. The lead farmers and some of the

farmers who had access to mobile phones had the telephone number of extension workers. In case of any difficulties members of the group report the problem to the leader of the group then the problem will be transferred by the lead farmer to the extension workers. In regard to the response of extension workers to farmers' telephone request; 97% of the sample farmers reported that their extension workers provided extension assistance in response to their telephone request.

Regard to knowledge Level of extension workers majority of the sample farmers (99%) reported that the extension workers assigned to them were adequately knowledgeable to provide technical advice on improving orchard farming and solving related problems.

It is important for the extension workers to visit the communities, households and orchards in their assigned area. HLP extension workers are expected to visit the target farmers at least twice a month and as frequently as needed during seasonal farming peaks and scheduled extension exercises. 99% of the sample farmers reported that the EWs visited them every month; only 1% reported the EWs were visiting them twice a month.

4.6. Organization of Target Farmers into Producer Groups

The World Bank Implementation Support Mission in November 2008, having recognized the problem faced by HLP in reaching out nearly 80,000 target households individually through CDCs and cooperatives, recommended for creation of a Farmer Organization Development (FOD) facility.

The FOD came into existence as a new component in the 3rd quarter of 2008 headed by an international FOD Specialist and two national FOD Coordinators. By the 2008, the FOD Team was able to recruit 4 NGOs for formation and organization of target orchard farmers into producer groups. By the 1st quarter 2009, the FOD Team had formed 282 producer groups (175 male and 107 female groups) comprising 7050 target male and female farmers in 7 focus districts. By the 2nd quarter 2009, HLP completed establishing a regional office in the north and five district offices with a pair of male and female FOD facilitators in five focus districts (Process Monitoring Report on the HLP Horticulture Extension Services Delivery and Farmers' Adoption Processes, 2010).

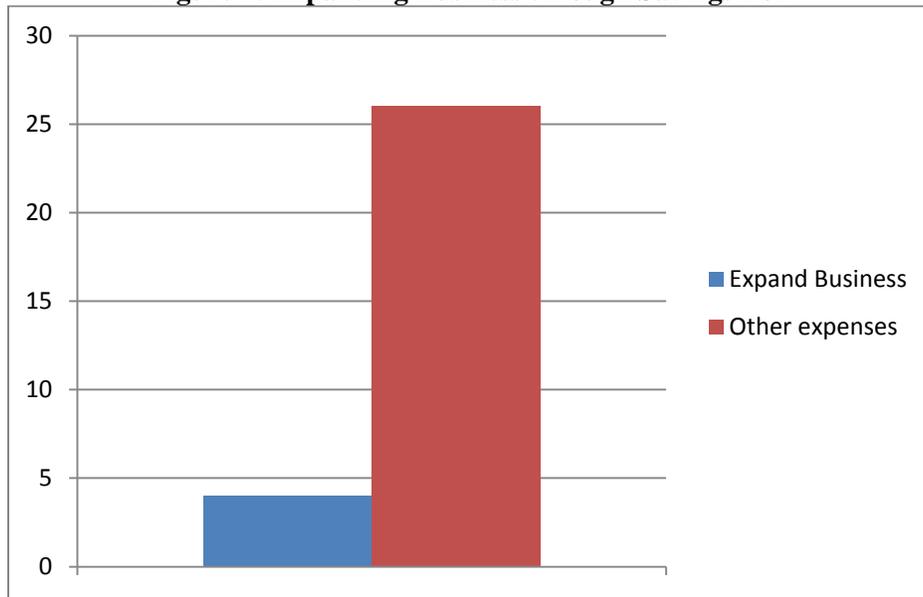
During the data collection the findings on group formation was that the 100% of female farmers were agreed that the hired staffs of HLP which belonged to the FOD component came to their villages and told them about the project and its services so they agreed and wrote their names and accepted the membership. After the establishment of groups the female farmers themselves have selected the lead farmers, treasurer and the secretary in their groups and as well as identifying the gathering place of the meetings and trainings. The respondents were

satisfied with attitude of group members among themselves and the utilization of inputs which have been provided by HLP.

4.7. Savings Box Effects on Livelihood

The research discovered that only 4 of the respondents used loans to expand their small businesses at home by buying sheep and fattening sheep and again selling, buying fertilizer for their orchards, and buying fiber for handicraft. 12 of respondents have received loans for usual expenses for instance: marriage expenses, building house, children studies, and illness and for taking loans when their husbands are away from home.

Figure 5: Expanding Business through Savings Box



As mentioned above only 4 respondents invested the loan and their contributions in their households have been increased significantly due to the benefits gained by expanding their businesses.

4.8. Access and control

100% of respondents have reported that they have full control of the money they want to save and money for buying clothes. But the expenses for food, school, investing for a new business, selling and purchasing a large asset the husbands, sons and the wife of the household have the full ownership and control. This is because both male and female in these kinds of households have a source of income to earn and they both contribute towards the expenses in the household. For selling and purchasing of assets such as land only 10% (widow) of respondents have control. Access and control of loans from banks was rare, no one from the respondents had neither access nor control to such loans as they said this is not allowed in their village that a lady goes to a bank to request a loan.

Table 5: Access and Control

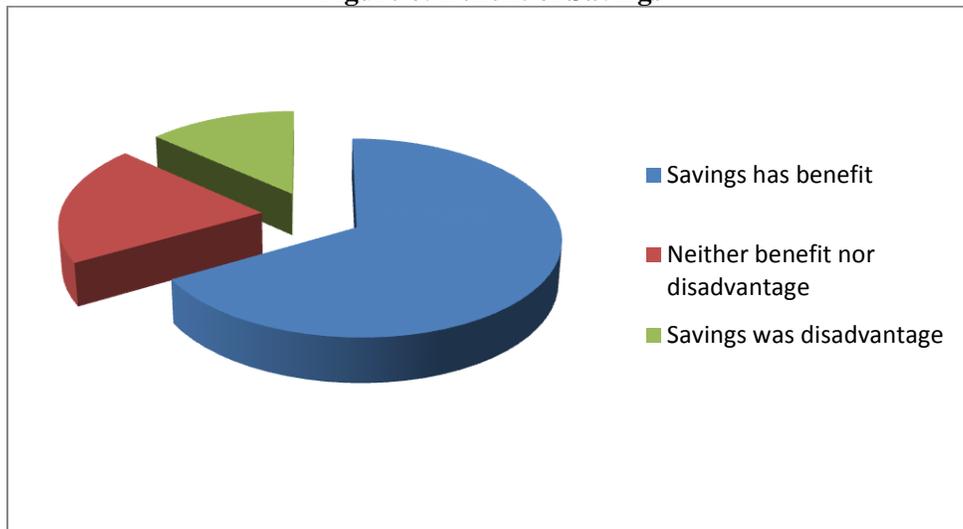
No	Activities	% Women Control
1	Money to save	100%
2	Expenses for food	70%
3	School expenses	50%
4	Clothing expenses	90%
5	Control over income	100%
6	Selling of a large asset	10%
7	Purchasing of a large asset	10%
8	Credit	0%

Source: Field work, 2011

4.9. Empowerment

The research found 100% of respondents agreed that they feel proud when they contribute to the household income. But the contribution was before the savings box; nothing has changed in their income since participating in savings box except for a few women who expanded their business by getting a loan from the savings box.

Figure 6: Benefit of Savings



20 respondents reported that saving money in the group has benefits, 6 respondents agreed that saving has neither benefit nor disadvantage and 4 respondents agreed that savings in the group has disadvantage.

Savings has benefit for us in the group whenever we fell sick or when my husband is not around we suddenly have guest we can get loan from the savings. Fatema from Shorabi Group

I am very happy from the savings our money is saved, if we don't save so we will spend our money in useless expenses. I feel comfortable that my money is saved whenever I need money I can easily take my money back; we are not dependent to anyone else to give us money to lend. Gohar from Mulla Sultan Group

Savings has neither benefit nor disadvantage; if we take loan it has benefit for us if we don't take loan then there is no benefit by saving money. Roya from Eshan Daki Group

Savings has neither benefit nor disadvantage; what can we do with the 50 Afs (40 cent) to save? It will be 1000 Afs in a year. Some of the group members complain that we are poor we can't save money we are widow from where we can find money to save. But besides complaining they save money. Mahya from Eshan Daki Group

The disadvantage of the savings is that we saved money since three years but we didn't withdraw it till now we didn't see any benefit from our saved money. Hamrah from Eshan

100% of respondents reported that their family members including their husbands are happy that their wife's are members of the group. This is because each female farmer's husband is the member of male producer groups that's why there is no room for them to complain about their wives about membership of them in the group.

Regarding respect and materially more security there is no change from before participating in the savings box. Women had control over their own income before the savings box. Each of the married and widow farmers in the group are free from their in-law relations; they live apart from there in-law relations. 100% of respondents reported that there is no problem of in-law relations among female farmers.

Regarding access to credit none of female farmers had access to credit from the banks. As they said it is shame for our family and for us to go alone in the banks and ask for money, it is not allowed in our village to do so. If we need money, our husbands or sons are the ones who will take loan from such banks.

4.10. Services and interaction with beneficiaries

During the field work two further semi structured interviews were designed for extension worker and the staff in charge of savings box which were assigned in Khulm district. The findings are as follow:

The FOD Project facilitator is directly involved in savings box. She has the assignment of visiting groups every month to collect the savings and to see if there is any problem. She has reported that HLP's aim for the savings box is to make changes in the life of poor farmers by taking loan in emergency situations; savings has been started for the sustainable life of the project as well because HLP believes if women leave the groups and the project they will not leave their savings in the group. When the project started the requirements were to be engaged in horticulture or in livestock activities but when the group formed and savings box started in 2009 there was requirement that everybody can buy share and they have come up with the particular price where everybody can buy.

Extension worker has reported that savings box is very important for poor people whenever they face difficulties; savings is like a treasure for them, whenever they want they can use it.

Both of them reported that there were no services regarding savings box for women even the box that they use for the savings is purchased by the group.

The EW was responsible for 17 villages to go and to teach them improved practices of Horticulture activities. For transportation she takes a taxi or if the village is nearby then she preferred to walk, because of the security situation she did not want to contract with one specific taxi.

The main problem they discussed was convincing farmers to make savings they reported that it took 7 months before the women finally agreed to join the savings box. The written constitution of the group took a further 8 months; every month they visited the farmers and whatever women agreed upon they wrote in the constitution. Both of them agreed that women are 100% satisfied to save money, they like to save money because they saw the benefits of savings even they started savings in their home. The women says that first we didn't know the value of 5 Afs but now we know if we save this small amounts one day it become a big amount so that we can solve our problems. They agreed that they didn't face any problems and difficulties in the group while savings.

EW said that the savings has changed the life of female farmers; before savings when they were in need of money they asked from their neighbors or they had to sell household items to have some money but now they have their treasure (money) in the group; they can take their money whenever they want. But FOD Project Facilitator reported that we didn't reach our main goal that savings totally change life of farmers; yes they have been able to solve little problems such as sickness, money for some small expenditure but women haven't been able to change totally their life through savings or savings is not answering all their needs and problems.

Both suggested that to promote empowerment of farmers HLP have to put a grant above 50000 Afs (above 900 Euro) in the savings box. This amount of money should be dynamic and should transfer to each group. When they work on this money and have got benefit then the group can repay the loan (grant). Secondly HLP has to organize capacity building trainings for women to increase their capacity, because almost all women are illiterate. Third HLP has to provide some source to give farmers without interest loans so that they can really achieve economic empowerment of women.

Both reported that the common problem that hampers economic empowerment of farmers is poverty and not having sufficient money.

4.11. SWOT Analysis

As below the SWOT analysis tool used to determine the strengths, Weaknesses, Opportunities, and threats in the service provision of HLP regarding savings box implementation.

Strength	Weakness
<ul style="list-style-type: none"> • Enough budget • Very focused Management/ staff • Documents are gender sensitive • Proper structure in place • Equal service delivery for male and female farmers • 100% satisfaction of clients form extension worker • Written constitution by women own choice • Women confident to save 	<ul style="list-style-type: none"> • Inadequate number of extension workers • Assigning a huge number of villages for one extension worker • No service like a box and grant money provided regard to savings box to motivate farmers to save more • No budget allocated for savings box • No Incentives in meetings (tea, snack)
Opportunity	Threat
<ul style="list-style-type: none"> • Enough budget to arrange more capacity building classes for clients • Strong support of MAIL (financial) • Tendency of women to savings box 	<ul style="list-style-type: none"> • Security problems for female EW to visit or to travel • Culture problems (no allowance to work outside, no access to loans) • Unsafe environment outside home for women when wants to work. Which result sexual harassment • Not enough qualified women to be hired as EW

During the review of the reports on HLP I found out that however, one of the big strength of HLP to provide services to female farmers regard savings box and being the largest project of MAIL being funded by World Bank and Afghanistan Reconstruction Trust Fund (ARTF) but there is no budget allocation regard savings box implementation to farmers. For implementation of services a project needs some incentives to attract farmer’s attention to accept the service but for the implementation of savings box no service or incentive provision was done by HLP.

If HLP doesn’t want to spend the budget for savings box then HLP have its external opportunities to accomplish this service for female farmers. For instance strong support of MAIL to HLP project is one of the biggest opportunities for asking fund in savings box.

Although there is particular problems which threaten the savings box implementation such as (a) security problems because of Taliban and terrorist which make barrier for female EW to implement the service properly. (b) Cultural problems of farmers which don't let women to work outside or to have access to loans. Women are engaged in income generating activities at home or orchards (surroundings 2 meter high walls). (c) Sexual harassment threatens women if they work outside home. (d) Another problem which threatens the service provision is not enough qualified EWs. It will result in not enough coverage of the project and as well insufficient service provision to female farmers.

5. ANALYSIS AND DISCUSSION

This chapter deals with the discussion and analysis from chapter four and literature review. This chapter will answer and discuss all the sub question of the study.

5.2. Savings box

This part analysis the findings of chapter four on savings box contribution to economic empowerment. The main objective is to find out the savings box contributes to the economic empowerment of women farmers, identify problems faced by women farmers in applying savings box in the groups, as well identifying strength and weaknesses of the service provision regarding implementation of savings box. Women farmers' suggestions for HLP in Khulm district, Balkh are also considered.

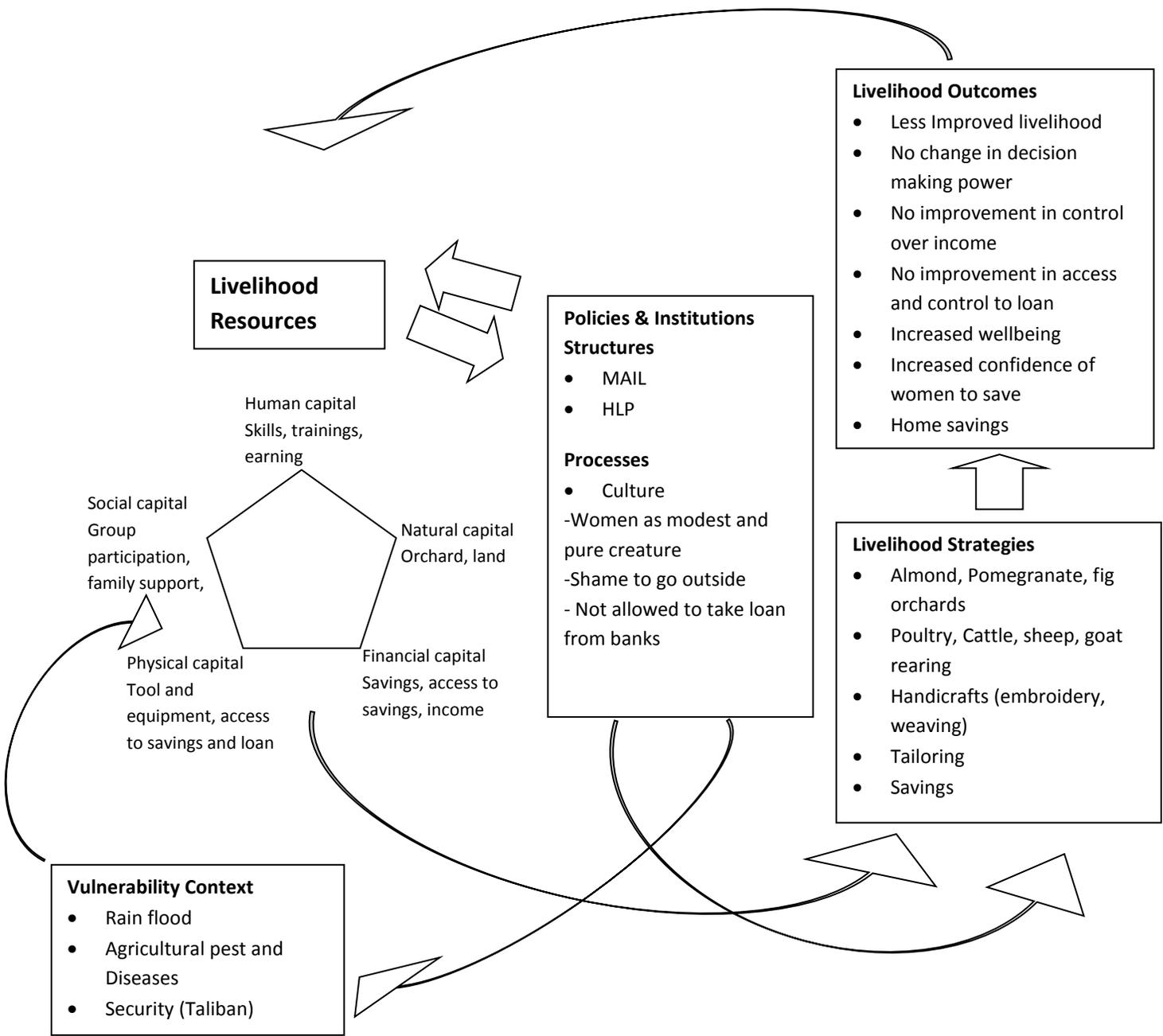
5.3. Savings box effect on livelihood and increase income of female farmers

Savings box was expected to increase the income of poor farmers through savings in the group and access to loans. According to Mayoux (2000) savings has its emphasis more on increasing incomes at the household level and the use of loans for consumption. Women's access to savings can increase their income by protecting their money from their husbands and useless consumption. It can also increase the income through accessing to loans. Women farmers were agreed that when they save, the money is protected from useless consumption in the household. They reported that we did not know before savings, the value of 5 or 10 Afs but after savings we knew that when we save small amounts after sometimes it will be a big amount and we can solve our needs. As research findings, Mayoux words are not appropriate for all female farmers because as figure 4 shows just 4 respondents has expanded their small business at home which resulted in an increased income.

Women who have got the loans and didn't expand their businesses also mostly got benefits from the savings by getting loan and spending it in emergent needs such as illness, marriage expenses, education of their children, and home expenses when their husbands were not around.

Since 2009 when the groups started savings till now the whole group haven't decide to start a business as a whole and as well they have not shared out the saved money in the group. In this case women didn't find any benefit or changes in their income. Although savings in the group and getting loan from the group is not the only source to increase the income of women, but women had started savings in their homes as well. This can benefit women as well because at home they don't need to take the saved money as loan and repay it back but whenever in urgent needs they are allowed to take and spend it.

Figure 7: Livelihood Framework



5.4. Livelihood Framework

Livelihood resources are the building blocks of livelihood. With these resources women farmers as individual or the entire household develops the capacity to cope with challenges when they want to meet their needs.

Coping with the contribution of savings to reach their needs is blocked with the specific challenges which women haven't been able to achieve their specific needs. As a strong supporter for reaching to needs of women farmers through savings MAIL and HLP are delivering services. Although MAIL and HLP are delivering the services and coping with challenges of farmers but still cultural problems; for instance women as a creature of modesty and purity in the society, are not allowed to go outside home which hampers empowerment of women. Also security problems such as the Taliban still being active in Afghanistan especially in rural areas hampers women to go outside their homes. Women lack of allowance to go outside homes hampers their access to credit facilities as well. These all have its impact on livelihood of women farmers to reach their needs. Rain flood and agricultural pest and disease affect their livelihood strategies such as horticulture productivity, livestock productivity, which results less income and also less savings. That's why all these challenges affected the livelihood outcome such as on improvement in access and control to credit from the banks, no control over income and no changes in decision making power. Savings has its less positive effect in increasing household welfare, and little improvement in livelihood of farmers. A big change that the savings box has brought is that women have known the benefit of savings and are interested to use it in the future. That's why women now feel confident to save money at home.

5.5. Control over income

Increase in income and contributing in household will increase women's control over their income. As mentioned above savings has its effects in increasing income of women which can give them ability to control their income in the household. According to World Bank, 2009 savings facilities may increase women's control over household income.

As mentioned in the findings chapter since participating of women in the savings box nothing has changed so far. Women who had their small businesses such as tailoring, rearing animals, handicraft already had control over their income but not control over their husband's or son's income; the remaining women who were not engaged in income generating activities had no control over the income of the husbands. It shows that the savings box haven't changed the control of income in the household, men (husbands) do still not trust their wives to give them the control over their income. Men are still not convinced that now their wife is in the group and they are oriented how to save, how to access to loans, how to repay; generally how to deal with cash can control the household income.

5.6. Decision making

One of the objectives of HLP regarding female farmers is to enhance their situation and participation in development and decision making process. Participation of women in household decisions is one of the indicators of empowerment.

The study results indicate that women with expanding business and women with non expanding business still have decisions made by their husbands. The decisions that they had the opportunity to take before the savings and after the savings are the same.

As I found out in the literature review that Women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. (Mayoux, 2000:142) and in the research that women have not seen any changes regard to their decision making in the household.

The findings of the result chapter show that savings box has not been able to bring a significant change in the life of farmers. Since the establishment of savings box in 2009 women are saving in the group but none of the group have started a business jointly. Individual expanding small business has been done by a few of women but the benefit is not significant. Women are still in the previous position where they were before starting savings in the group.

Generally the results conclude that women's ability to support their household by participating in decision making after the intervention of the savings program has not improved.

5.7. Increased well being and welfare of household through savings box

Researches show that if a woman in a household earns money the well-being and welfare of the family increases significantly. As Mayoux in 2000 said that women access to savings and credit gives them a greater economic role and they will optimize their own and the household's welfare.

According to Anand in 2005 said in a clearer and better way that women with access to savings enables women to participate in the economic decisions of the household. This enables women to increase in expenditure on the well being of the household such as nutrition, health, education, decrease vulnerability and improve women skills.

The research has found that women with savings increased the well being of their household if they expand their business or they took a loan for emergent needs. Many of the women have increased the well being of their household through savings in nutrition, health, and education of the children, which is very similar to what Anand in 2005 cited. Through savings and receiving loans women were able to decrease vulnerability within their households; many of the female farmers have received loans for house expenditures when their husbands were not around and for children's education. As they said if there wasn't any savings we may not have anything to eat as we did before savings.

5.8. Increased confident and self worth through savings

One of the objectives of savings box is to make women independent and confident in their household by participating in savings and getting loans when they are in need of money.

Women access to savings and loan increases the welfare of their household and gives women a good status in the household and with relatives which results in confidence and self esteem of women in the household and community. According to Fisher, Sriram in 2002 and Porter, Sweetman in 2005 savings gives women greater self esteem and independency; and a greater recognition and status both within and beyond their household.

Research has shown that, few women had increased the welfare of their household through savings and receiving loans and solving emergent needs gives them a status in their household and in their village as well. Even women have started savings in their homes by their own choice; this shows the increased confidence of women in the household.

But still dependency of women to men in the household is in place. Based on facts what have research finds out is women haven't reached to their dependency. Still women are dependent on men. Yes, that's true that improving welfare is increased in some of the houses which gives women a status in the household but improving welfare have not applied for all respondents.

5.9. Marital Status

Research shows that interest of farmers as married, widowed and single is different from each other regarding the savings box. Married women mostly have fewer responsibilities than their husbands. They live, plan, accept, and agree what have husbands have agreed on. Widows feel more responsible to the household. Singles don't feel any responsibilities regarding household because father or brother decides in behalf of singles in household.

Married women have got the loans and expanded their small businesses such as fattening sheep, buying fiber for handicrafts at home. Widows have got loans to contribute to their son's education and business. And single respondents haven't got loan at all.

This shows the different interest of women respondents from the savings box. Married women want to do savings and receive loans for their household welfare by expanding their business and contribute to household income with their husbands. Widow respondents have interest to savings and loans to fulfill the welfare of their household by contributing their household members but they do not want to start a business on their own. Single respondents have interest to savings by protecting their money in the box; they don't have the imagination to help the household with their contribution but the image that the household helps them.

All three categories of women respondents show a kind of dependency of women to the husbands, sons, fathers or relatives. Out of the 16 married respondents only 4 of them had expanded their small business at home. It shows that these women don't feel responsible to the contribution of household income; it shows also their dependency on their husbands, this is because from the childhood girls are learned that men are the bread winners of the household. Widow respondents have another kind of dependency mostly on sons or male relatives to help them or widows contribute to the sons in their business so by increasing the income of sons they think that they have fulfilled the household welfare. The single respondents have never tried to expand or to start a business. All the singles respondents had at least one income generating activity (tailoring) at home. All had interest to savings but never had tried to expand their business. Singles tries to save their money to buy gold jewelry when they are leaving for their husband's house after marriage. For instance one single respondent replied to me that "when I earn money I don't want to give it to my parents, I do savings and I buy gold rings and necklaces. My parents are responsible to feed me and to buy clothes" this is another kind of dependency of single respondents to male headed households.

HLP and women were claiming about reducing the dependency of women through savings. We can't change or to hide the truth. Truth is something that it will appear by its own in your mind and it can also appear by facts. As an outsider in front of women farmers it was difficult for them to tell the reality but based on facts it shows clearly that savings box have not able to change dependency of women on men.

5.10. Access and control over loan

By savings women can access small loans for their urgent needs to be fulfilled or to start an income generation activity. Gaining access to loans empowers women and it changes women's access to financial resources and provides women with the opportunity to make choices about investing this money.

This study has showed that women's access to loan in the groups was not a difficulty. Everybody was allowed to take a loan for their own self or for their family needs. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. Getting a loan for a few of the women was the first step to start an income generating activity, which enabled them to increase their production. As cited in sourcebook of World Bank in 2009 that assets and productions can increase through getting loans and investment, but for others loans were just to fulfill the immediate needs of their own and their family members.

In regard to control over the loan 100% of female farmers reported that they have the management of the loan. Women reported that they have the full ownership to access, to repay and to spend the loan. However the research identified that some of women have got loan for their sons; this does not show that the sons took the loan from their mothers but that the mothers took the loan in their son's names. However, if we focus on the repayment of the loan; the sons of the farmers have to repay the loan, except the farmers reported that repaying the loan is difficult when our sons did not repay us. It shows that although when women agreed that they have the control of their income they only have full ownership of the loan when they are in control of the repayment. Women did not force their sons to repay the loan and this shows there are still gaps in the women's control of the loan.

As Mayoux, 2000 said that when women have control over loans, they will optimize their own and the household's welfare. If female farmers had control over the loan and the repayment then it would not be difficult for farmers. Yes, that's true that they optimize the welfare. On other hand, some of the female farmers increased the welfare of their household through investing loan in their business and some increased through fulfilling household and their own immediate needs for their own illness, household illness and household expenditure.

5.11. Division of labour

A change in division of labour can be an indicator of empowerment for instance if women have more money they can hire labour, or if they start a business their husbands help them with household chores.

With the contribution of the savings box nothing has changed so far in the division of labour. None of the respondents reported that they had hired labour when they have received loan and tried to expand their business. Women reported that if they start a new business their

husbands will never contribute to helping us because “it is shame for our husbands, especially if an outsider saw them helping in the kitchen or feeding the children”

Work opportunity for women in all three villages was very rare. 100% of respondents reported that there is no work opportunity in our village. The availability of resources in the three villages was: handicrafts, tailoring, livestock, and horticulture which all the female farmers were engaged in individually at home. However, they are engaged in these activities in a traditional way, there is no project and investment for improving the handicrafts and tailoring.

5.12. Women problems

The main problem which hampers that women haven't been able to see a huge benefit of the savings is poverty. The richest farmer can save just 50 Afs (40cent) per month, which is 600 Afs (9 Euro) per year. With the 600Afs they cannot change anything in the group or the household at all. All the farmers emphasized this issue each of them stating that they cannot save a large amount of money. Female farmers were requesting that HLP give them a small grant of money as a loan without interest so the group can start a business.

Women were complaining that there is no income generating activity in our village. They said that “We are engaged in some of activities traditionally at home; which cannot make any improvements in our life”. They were complaining that none of the projects have been able to improve our life. All the projects are just for solving our immediate needs and they are established just for 2 or 3 years, after the collapse of the projects people are poor again so there should be sustainable work for us beside savings. They suggested if we don't have enough money to earn how we can save enough.

Culture problems which don't let women to go outside to work are threatening women opportunities to earn money. Women were complaining that we can't work outside our homes such as servant, cleaners in the offices. They were requesting for a kind of job which they can do at home. They were asking that the project or NGO should provide raw materials which they can process at home and then NGO or project purchase it back from them. They say “In these kinds of activity in one hand we earn money and in other hand we cannot break our cultural rules and values”.

Another problem of women which is origin from the culture as well that they can't access to loans from the banks. Women were responding that it is shame for our family and for us to go in such banks for asking money. They were requesting to link their group to a NGO or Project which provide them loans so if there is no work opportunity for us, women by their own can start a new income generating activity by receiving credit from such NGOs or Projects.

Women were requesting from HLP to arrange English, Math, professional tailoring and handicraft courses for the young group members to increase their capacity and to sustain their lives with their knowledge and skills.

5.13. Strength and Weakness of Service Provision Regarding Savings Box

Research has found the strength and weaknesses of service provision regarding savings box. However, we can't say service provision for savings box because as farmers, EW and FOD Project Facilitator reported that there is no service provision regarding savings box even the box for saving money was bought by women farmers. EW and FOD Project Facilitator reported that it took them 8 months for motivation of women to do savings; if HLP provide to farmers some incentives such as snacks and tea during meetings the motivation of women might occur early.

One of the strength points that research has found is the 100% satisfaction of female farmers from EW. Women farmers were happy about the attitude, competencies, communication of EW assigned in their area. As well as research has found that constitution was written by the female farmers with the contribution of EWs and assigned staffs. EWs and assigned staff's hard work regard implementation of savings box in the group resulted women confident and trust about savings box; that's why women farmers starting savings at home. This is another strength point from the service of savings box which has found out during research field work.

6. CONCLUSION AND RECOMMENDATION

6.2. Conclusions

This chapter presents the conclusion of the main research findings and strengths and weakness of service provision in establishment of savings box for women's empowerment in Khulm district, Balkh. The findings of this research should not be understood in the sense of judgment of the programs of HLP, but rather as an evaluation of the current situation of savings box. As the international development politics focuses on market-driven development processes instead of aid, savings box can be thought of as one practical starting point to women's economic empowerment.

The most important question that the research focused on was: does savings box lead to economic empowerment of female farmers? The research has found that female farmers are empowered in economic terms; with access to loans as a starting point. The research has observed several positive changes in life of female farmers such as business expansion and higher income in a small number of farmers, and expenditure on immediate needs. It means that savings box has passed its starting point, in these steps women have been able to solve their very small problems such as sickness, some small expenditure etc. I also found that savings contributed to reducing vulnerabilities such as using the savings box money on children's education. Until now savings has not been able to bring a total life change of farmers but it has its effect indirectly not directly. For instance women are impressed with the savings box so they started savings in their homes.

Expanding business with the contribution of savings box was very rare. Only 4 female farmers expanded small businesses at home with the help of savings box. The problem is this that the savings box hasn't been able to expand the businesses of the farmers and the reason is the fewer saving of farmers because of their poor income. One of the groups said that with so little money they have only been able to save 8000 Afs (150 Euro) in three years. Starting a new income generating activity with this little amount of money is impossible.

Access to savings and credit facilitate women in economic decision making. But findings of the study show that there is the same economic decision making power of women in the household, and women still have the same control over money before and after the savings.

The saved money in the savings box is the best collateral for women farmers to ask for loans from the banks to start new income generating activities. The main problem is that in their society women are not allowed to go in the banks and ask for a loan, it is viewed as shameful for them and for their family. This is another problem that does not let them sustain their savings and support the group and as well their business.

A big change savings box has brought to female farmers life is their confidence regarding savings. Now women have starting savings at homes. Although savings box achievements in life of farmers are not sufficient but with the savings of women at home might have its impact on life of farmers in the future.

The main problem women complain about is poverty, which prevents the women been able to see a huge benefit of the savings. The richest farmer can save just 50 Afs (40cent) per month; 600 Afs (9 Euro) per year. With the 600Afs they can't change anything in the group and in the household at all.

In the group you have to be older to become a leader, this case prompted me to think of that in the group with the 18-25 ladies are not listened. Although they agreed that the group listen to them when they complain or they want to present their ideas but the problem is this, these younger ladies do not speak in front of older.

Formation of the groups didn't give any problems. Women felt comfortable with their group members and in regard to group formation. All respondents had a particular membership objective in the groups. They agreed that they choose the leader of the group and they don't have any issues with the leaders of the groups.

Husband's assistance with the women's tasks and helping in the daily chores, gives women more time and opportunity to contribute to the household income. But, cultural issues and constraints limited opportunities of women in the household chores to start a new income generating activity.

Another reason of not having benefited from the savings box is there are no opportunities in the community to start a new job or a new business. For instance if there was a lot of saved money in the savings box but no opportunity to start a new business then saving money is useless. They have to share it out and distribute the money back to each other.

Women in Afghanistan always complain about their "in-laws" relations which create a lot of problems for a woman to work outside the house. But one thing surprised me in these villages that none of them lived with their in law relatives. The first reason might be that almost all respondent were older, widow and single with no in law relatives. None of them had difficulties with their social relations that would hamper them to not save or to not join the group.

The written constitution by women themselves with the contribution of HLP staff, although it took more than 7 months helped them to come up with same ideas and agree upon them. This confirms that there are no different ideas in the constitution to cause issues in the group. Some of the group agreed with the interest and some of them didn't, some groups agreed to buy

shares 20 Afs/month but some groups agreed to buy 50 Afs/month. No one complained about any problems in the group whilst the field work was been undertaken.

The satisfaction of farmers about extension workers were 100%, every women felt happy with the attitude of their extension worker. The attitude of extension worker and farmers among themselves were very satisfying as my observation from the groups during data collection.

Frequency of visits by the EW to the village and farmers were not adequate. HLP expects EWs to visit the households and orchards at least twice a month but according the research findings only 1% of respondents reported that the EW visited the orchards and farmers twice a month and 99% reported that the EW visited the farmers and orchards once per month.

As EW and FOD PF said that it took them 8 months to motivate farmers to do savings; if there would be some incentives for farmers during each meetings the motivation of farmers for adopting savings box would not be so much difficult and would not take so long time.

6.3. Recommendations

As the study has shown that through the first steps the savings box has had its effect on empowerment of women. Based on this conclusion I have formulated a number of recommendations to assist HLP's activities in maximizing the positive development for women.

- Capacity building trainings should take place to increase capacity of women in business and how to deal with cash, and to give them examples of illiterate women with huge business and how they manage them and how they started with little savings. This would remove the image from their mind that they cannot do a lot from the little value that they have in their boxes.
- Putting a grant in each group as a loan to motivate them to save more. The grant that the women themselves suggest should take place so that women can start a business. After achieving their goal HLP can be repaid the grant without interest.
- Linking the groups to the banks to give loans particularly for women without any difficulties is essential. The provided loans should be without interest, which will motivate the women to start a business.
- Providing opportunities such as tailoring, handicrafts, sewing blanket programs will enable the women to work during evening, once their field work is finished would enable the products to be sold in the market to increase their income.
- Initially provide literacy, numerical courses, and tailoring for the younger group members which would to increase their capacity to gain knowledge and sustain their future life.

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Annex 1: Semi-Structured Interview for Extension Worker

Information needed: <ul style="list-style-type: none"> – Services and interaction with beneficiaries – Enabling and constrain factors hinders savings box – Economic Empowerment 		
<p>Thanks you for coming and giving me the opportunity to interview you. I am Khalida and I am student from Van Hall Larenstein University and she is my mother Naveeda Jan she is here to help me with taking interviews and because of the security problems she is here with as escort. We would like to know about your activities regarding savings box. Of course everything you tell us we will treat it confidentially.</p> <p>First, We are interested to know about general information then we are interested to know about the contribution of savings box to economic empowerment of women in the group and household and the enabling and constraint factors that hampers savings box.</p> <p>The whole interview will take 1:30 – 2 hours.</p> <p>Before we start do you have any question?</p>		
Category	Guiding Question	Specific Question
General Information	Name: Position: Employed since: Location: Marital status:	
Services and interaction with beneficiaries	How do you manage and monitor the beneficiaries? What are the enabling and constrain factors which hinder savings in the group and your work on the savings box?	<ul style="list-style-type: none"> – For what purpose do you think the saving box is useful? – What services have been provided to female farmers regard to savings box? – How many villages are you responsible for? – How do you manage visiting the villages? Do you have any plan? – How do you manage the transportation? – What are other problems you face in doing this project (savings box)? – Do you help your clients in writing of the constitution? How? – Do you help/teach them regarding calculation. How? – In your perspective to what extent women are satisfied with the savings box? Have you come across any problem in the group? Which problems? – Have women ever complained about the extension services? If yes, which services?
Economic Empowerment	Do you think that savings box is a useful instrument for achieving empowerment of female farmers?	<ul style="list-style-type: none"> – Have you seen any changes for the life of female farmers by participating in savings box? If yes, what? – From your perspective, what can HLP do to promote empowerment of women? – What are common problem that hampers economic empowerment for women in the group and in the household? – What do you understand by economic empowerment?
Ending Thank you so much for your time. The information you gave us is very useful for my research.		

Annex 2: Semi-Structured Interview for Beneficiaries

<p>Information needed:</p> <ul style="list-style-type: none"> - About Savings box in the group - The role of management committee - The satisfaction of beneficiaries about extension workers - The satisfaction of beneficiaries about group formation - Contribution of savings box to livelihood of group members - Access and control - Enabling and constrain factors hinders savings box - Contribution of savings box to Economic Empowerment of group members 		
<p>Thanks you for coming and giving me the opportunity to interview you. I am Khalida and I am student from Van Hall Larenstein University and she is my mother Naveeda Jan she is here to help me with taking interviews and because of the security problems she is here with as escort. We would like to know about your activities regarding savings box. Of course everything you tell us we will treat it confidentially. I am going to write your name but don't worry we are not going to give your data to third person.</p> <p>First, We are interested to know about you and your family then we are interested to know about your participation in savings box, its contribution to your livelihood, the enabling and constrain factors which hinders savings box and at the end its influence to empowerment.</p> <p>The whole interview will take 1:30 – 2 hours.</p> <p>Before we start do you have any question?</p>		
Category	Guiding Question	Specific Question
General Information	<p>Name:</p> <p>Village:</p> <p>Material status:</p> <p>What type of economic activities are you engaged in?</p> <p>Are you a member of the group?</p> <p>Objective to become a member? Why are you a member of the group?</p>	
Savings Box	<p>Does the group have savings box? If no, why?</p>	<ul style="list-style-type: none"> - Do you buy shares/ pay money? - How much money have you asked to pay? - How much money are you able to pay? - Does the group have constitution? - Are you happy with the process? - How easy or difficult it is to get a loan? - What have you used loans for? Who decides what to do? - What is the interest rate on your loan? - How easy or difficult is it for you to repay the loan? - How often do you meet in the group?
Management Committee	<p>Does the group have management committee?</p>	<ul style="list-style-type: none"> - Are you satisfied with the roles and responsibilities of management committee? - How the management committee has been selected? Are you satisfied with this? - What is your role in the group? - What are the criteria to become decision-maker or a member in the management committee - Are you satisfied with the attitude of management committee? - To what extent are you involved in decision making within the group?

		<ul style="list-style-type: none"> – Are you satisfied with the attitude of key holders? – To what extent are you satisfied with the transparency of collecting and storing money with the key holders?
Extension Worker	Do you have in charge extension worker in your village?	<ul style="list-style-type: none"> – What is her name? – How is her attitude toward farmers? – How is the communication of EW with the farmers? – Do you have her mobile phone number? – Is she able to answer all your questions? – Does the extension worker speak your language? – How often does she come to the village? Does she talk to you?
Group Formation	How was the group formation created?	<ul style="list-style-type: none"> – How were you informed from the establishment of the project? – Who wrote your name as beneficiaries? – How was the selection of lead farmer? – Were you satisfied with the arrangement of groups? – What is your role in the group? – How do you like saving in this group? Which advantages and problems have you experienced in this group? – Who choose the gathering place for trainings and meetings? How easy or difficult is to come to the meetings/trainings? – How is the interaction and attitude of group members among themselves? – How is the utilization of inputs in the group?
Livelihood	Since using savings box what has changed in your livelihood?	<ul style="list-style-type: none"> – Did you receive benefit by saving money? – Did you enlarge your business? – Are you investing/selling new products with the contribution of savings box? – Have your contributions (income) in your household changed since participating in savings? – To what extent savings box has increased wellbeing of your household? – Did the division of labour changed since participating in savings? – What other opportunity is provided in community if you have got loan to invest? – How is the availability of resources after participating in savings? (what do you do with the saved money) – What is the effect of savings on your livelihood strategies?
Access and Control	Who decides about ...?	<ul style="list-style-type: none"> – How much to save – Expenses for food – School expenses – Clothing expenses – Investment for your own business/control over income – Selling of a large asset

		<ul style="list-style-type: none"> – Purchas of a large asset – Spending your own obtained loan – Access to loans <p>Has decision making changed in your household since you joined savings box?</p>
Empowerment	To what extent does the savings box has contributed to empowerment?	<ul style="list-style-type: none"> – Do you feel proud about your contribution to the household income? – What other members of household think about your income and benefit? – Are your household and other family members happy that you become a member of the group? Did the relation of your husband and other family members change since participating in savings? – Are you respected more/less by your husband and other in law relations since participating in savings? If yes, why? – Have you got access to credit facilities in your community? – Has savings affected your personal life (less work, more decision making power, more respect, more access to money) – Can you consider yourself confident or self worth in the group and household?
	What do you think needs to be changed to improve the situation of women in this village?	
<p>Ending Thank you so much for your time. The information you gave us is very useful for my research.</p>		

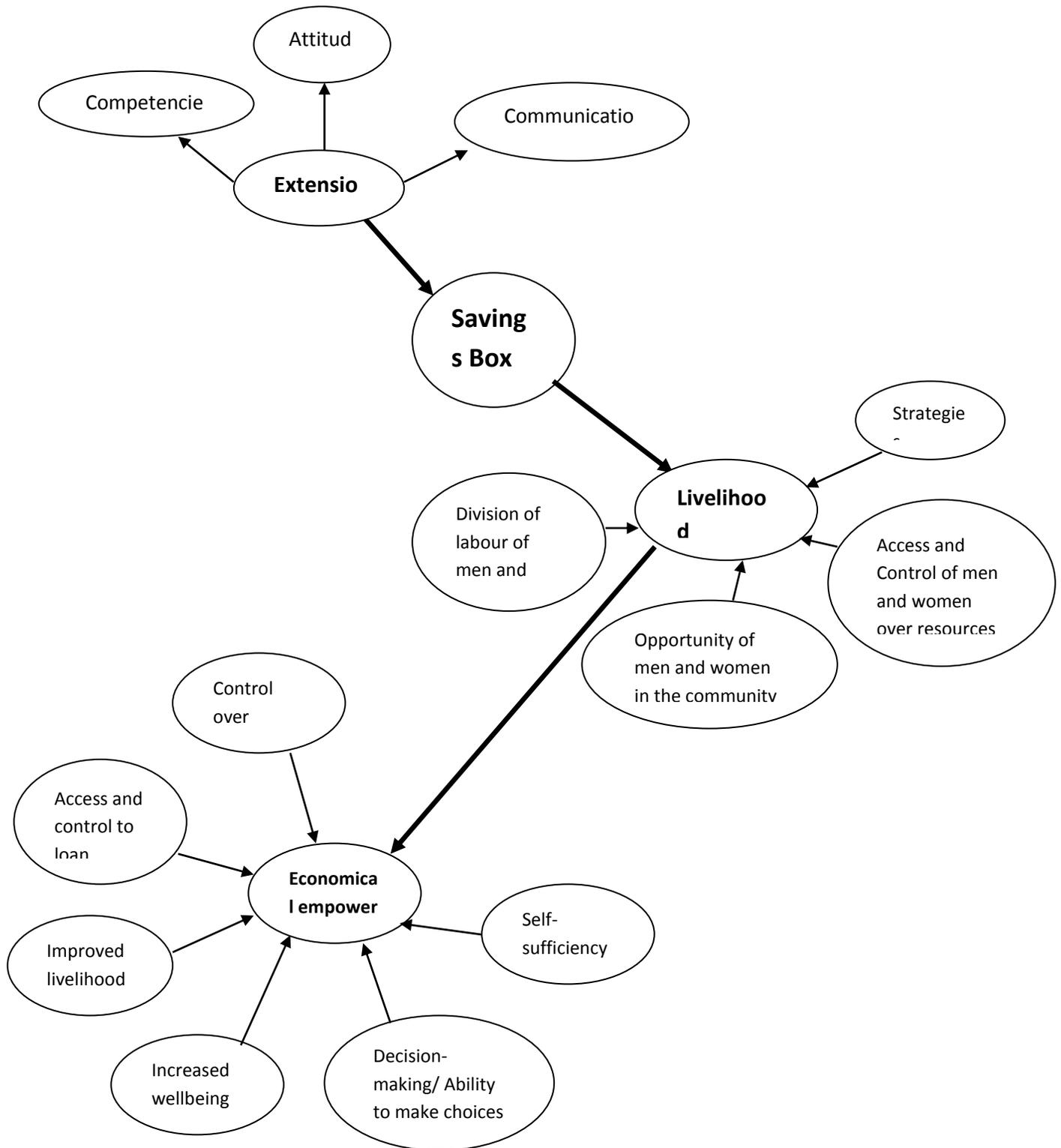
Annex 3: Semi-Structured Interview for staff

<p>Information needed:</p> <ul style="list-style-type: none"> – Services and interaction with beneficiaries – Enabling and constrain factors hinders savings box – Contribution of savings box to economic Empowerment of group members 		
<p>Thanks you for coming and giving me the opportunity to interview you. I am Khalida and I am student from Van Hall Larenstein University and she is my mother Naveeda Jan she is here to help me with taking interviews and because of the security problems she is here with as escort. We would like to know about your activities regarding savings box. Of course everything you tell us we will treat it confidentially.</p> <p>First, We are interested to know about general information then we are interested to know about the contribution of savings box to economic empowerment of women in the group and household and the enabling and constraint factors that hampers savings box.</p> <p>The whole interview will take 1:30 – 2 hours.</p> <p>Before we start do you have any question?</p>		
Category	Guiding Question	Specific Question
General Information	Name: Position: Employed since: Location:	
Organization background	What is the aim of savings box for HLP? What requirements do you have for the participation of women in savings box?	
Services and interaction with beneficiaries	How do you manage and monitor the beneficiaries? What are the enabling and constrain factors which hinder savings?	<ul style="list-style-type: none"> – What extension services have been provided to female farmers regard to savings box? – What are the common problems you come across in doing this project (savings box)? – Do you help your clients in writing of the constitution? How? – Do you help/teach them regarding calculation. How? – In your perspective to what extent women are satisfied with the savings box? – Have women ever complained about the extension services? If yes, which services?
Economic Empowerment	Do you think that savings box was a useful instrument for achieving empowerment of female farmers?	<ul style="list-style-type: none"> – What do you meant by economic empowerment? – What changes have you seen in the life of female farmers by participating in savings box? – From your perspective, what can HLP do to promote economic empowerment of women? – What are common problem that hampers economic empowerment for women in the group and in the household?
<p>Ending</p> <p>Thank you so much for your time. The information you gave us is very useful for my research.</p>		

Annex 4: Time Frame

No	Date	Activity	Remarks
1	Week 1	<ul style="list-style-type: none"> - Preparation of research proposal - Literature review 	
2	Week 2	<ul style="list-style-type: none"> - Literature review - Preparation of semi-structured interviews - Preparation for leaving to Afghanistan 	
3	Week 3	<ul style="list-style-type: none"> - Visit friends and relatives 	Cultural issues, have to visit all elder relatives (it shows respect)
4	Week 4	<ul style="list-style-type: none"> - Visiting HLP, colleagues - Preparing for the field work - Meeting with my manager - Finding related literatures to research - Consulting with HLP North office and informing them about the aim of visit. 	Have to meet my manager and will have some advice from him.
5	Week 4- Week 5	<ul style="list-style-type: none"> - Start to go to Balkh province - Meeting with staff of HLP in Khulm district - Asking permission from North office for extension workers to visit with us in the field - Field visits 	8 hours far from Kabul.
6	Week 6	<ul style="list-style-type: none"> - Returning back home - Analyzing and summarizing data - Preparing for returning back to NL 	

Annex 5: Causal Diagram



Annex 6: Photos







Annex 6: General Information of Members in the Group

Annex 6: General Information of members of the group

SN	Province	District	Name of Village	Name of chairperson	Name of members	Material Status	Income Generating Activities	Objective of membership	
1	Balkh	Khulm	Shorabi	Shafiq	Fatema	Married	Horticulture, Handicraft	To learn something	
2					Hajero	Widow	Horticulture, livestock	To learn something	
3					Zulfa	Single	Horticulture, Handicraft	To learn something	
4					Shafiq	Married	Horticulture, Handicraft	To learn something	
5					Qurban gul	Widow	Horticulture	To learn and to do something	
6					Gul koko	Widow	Horticulture, Handicraft	To learn and to do something	
7					Nafas gul	Married	Horticulture, livestock and Poultry	To learn and to do something	
8					Mansora	Single	Horticulture and Tractor	To learn and to do something	
9					Shah Jan	Married	Horticulture, livestock and Poultry	To get benefit from the project	
10					Nafas	Widow	Horticulture	To learn and to do something	
11			Eshan Daki	Shah Gul	Shah gul	Widow	Horticulture, livestock and Poultry	To learn something, to differentiate bad and good things and to become smart	
12						Gawhar	Married	Horticulture, Handicraft and tailor	To learn something
13						Sairo	Married	Sewing Veils, Horticulture and Livestock	To gain benefit and to take loan
14						Shah begum	Married	Horticulture and Jam making	To learn something
15						Zainab	Widow	Horticulture and the leader of the village	To see what is going on and what are members and project doing in the group
16						Bibi sakina	Widow	Horticulture	To learn something and to become smart
17						Bibi zewar	Married	Horticulture and Tractor	To get loan when I face difficulties and to hear something around village, to be aware what is going on in village
18						Gulshan	Married	Horticulture and Tractor	To be aware of the good and bad things of the village and to do sympathy for each other
19						Latifa	Widow	Sewing Veils, Horticulture	To do savings and the benefit in the group is that we save our money from useless expenses
20						Rona	Single	Tractor and Horticulture	To learn something
21			Mullah Sultan	Noria	Gul jan	Married		To learn something regarding Horticulture and Livestock	
22						Roia	Married	Handicraft, Horticulture	To learn a way of income generating activities
23						Noria	Widow	Horticulture, Handicraft and Tractor	To update our mind by new technologies, first we didn't know but now we do a lot. First I had Livestock but I didn't know how to fosterage them now I know but I don't have the ability to work because now I am getting older.
24						Mahia	Married	Horticulture and Livestock	Project help us and to give us some medicine so we can prevent our trees from diseases
25						Hamrah	Married	Horticulture, Tractor	every body came so I came either
26						Zia gul	Married	Horticulture and Livestock	every body came so I came either
27						Parwin	Married	Horticulture and Livestock	To learn something
28						Suraya	Married	Horticulture	To gain benefit from the project
29						Khadija	Widow	Horticulture and Livestock	To know something about the Horticulture and livestock
30						Karima	Single	Tractor and Horticulture	To gain knowledge

