

Ignite II - Piloting Self-Replication and the Distribution of Micro-grants to Women's Self Help Groups in Afghanistan

Learning Report
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Afghanaid
For peace and prosperity



Photo credit: Nadia Hajizada. Tailoring is one of the key livelihood skills women have acquired to improve their economic wellbeing. For members of the Mowj Self Help Group in Afghanistan, it has become a primary source of daily income.

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Acronyms

SHGs	-	Self Help Groups
MHPSS	-	Mental health and psychosocial support
AFN	-	Afghani
USD	-	United States dollar
MSPs	-	Money service providers
NGO	-	Non-governmental organisation
ToT	-	Training of trainers
FGDs	-	Focus group discussions
KIIs	-	Key informant interviews
RCT	-	Randomised control trial
ACTED	-	Agency for Technical Cooperation and Development
AKF	-	Aga Khan Foundation
NCA	-	Norwegian Church Aid
DACAAR	-	Danish Committee for Aid to Afghan Refugees
GBV	-	Gender based violence
EPDO	-	Equality for Peace and Development Organisation
MHPSS	-	Mental Health and Psychosocial Support
MSSO	-	Mawlana Social Services Organisation

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1 Overview

1.1 Context

Self Help Groups (SHGs) are emerging as a vital conduit for enhancing the economic and psychosocial capacities of women in Afghanistan. Following the December 2022 national ban prohibiting women working with national and international NGOs, SHGs have become an essential informal mechanism for shifting power and resources to women. Similarly, their role has grown even more critical since the Taliban's return to power in 2021, which ushered in sweeping restrictions on women's and girls' fundamental rights, including bans on secondary and higher education, limitations on employment limitations, enforced male guardianship for mobility, and exclusion from most public life. These measures have effectively erased women from Afghanistan's social, political, and economic spheres.

In parallel, community-led response (SCLR) and group cash transfers have evolved as promising approaches and modalities to strengthen and complement local capacities for crisis preparedness and response.¹ Scaling the use of cash transfers is a core commitment of the *Grand Bargain*, which also emphasises investment in innovative delivery models and robust evidence to assess their costs, impacts, and risks. At the same time, there is growing evidence linking group-based cash transfers to positive outcomes. However, the full potential of these approaches and modalities remains untapped. In particular, there are still significant gaps in understanding the effectiveness of channelling microgrants through Self Help Groups.

1.2 Ignite II Aim and Objectives

The *Ignite II*, funded by the Vitol Foundation, built on an initial project to re-ignite Self Help Groups following the political turmoil of 2021. Given the difficulties of delivering programmes directly to women in Afghanistan, the *Ignite II Project* focused on supporting Self Help Groups (SHGs) in Samangan Province² to build the evidence base on their potential to function as an informal network to strengthen women's economic, social, and psychological resilience and wellbeing. The overarching project aim and objectives were as follows:

➤ Project aim: strengthen women's resilience to shocks and stresses by supporting informal women's Self Help Groups.
➤ Project objectives: i) the enabling environment for autonomous, women-led, collective self-help is strengthened; ii) women in networks of SHGs coordinate, collaborate, and scale, collective action and self-help; and iii) women in SHGs have the voice, agency and capacities (psychosocial, economic, political) for self-help, and improved mental health and wellbeing.
➤ Project partners: Vitol Foundation (funding partner); The Share Trust (research and learning partner); Afghanaid (implementing partner).

¹ See: [Global to Local Protection](#)

² Samangan is one of Afghanistan's 34 provinces, north of the Hindu Kush and about 140 km northwest of Kabul. It has seven districts with approximately 674 villages and 550,000–572,000 inhabitants. Agriculture is the main livelihood - wheat, rice, corn, almonds, fruit - along with livestock and small-scale mining. Poor roads, limited electricity (approximately 6% of households), and exposure to floods, earthquakes, landslides, and droughts increase poverty and vulnerability. About two-thirds of the population were in need of humanitarian assistance in 2022. [IOM \(2022\)](#); [World Bank/GFDRR \(2017\)](#).

In addition to project activities, a central component of the *Ignite II* project was to build the evidence base on the potential for SHGs to self-replicate and as a modality for channelling microgrants. Specific research objectives were therefore to:

- **Explore the opportunities and challenges** of SHG self-replication and cascading training through “star” SHG leaders and local experts;
- **Understand the viability and impact of channelling micro-grants** via SHGs; and
- **Confirm the role of SHGs in advancing women’s empowerment and decision-making capacity** across economic, psychosocial, and political dimensions.

This Learning Report is accompanied by a two-page **Research Summary** and three short **Research Videos**, which share the perspectives of women SHG leaders on the piloting of microgrants and SHG self-replication.

1.3 Activities Overview

The *Ignite II* project centred on 40 SHGs (and 800 women) across 21 villages in Samangan Province.³ 30 of these groups were existing groups that AfghanAid had previously supported and 10 were new groups established during the project by “star” SHG leaders (from the existing groups), who led replication of the model by forming and training new SHGs (using developed curricula and training videos), with stipends provided for their efforts (see *Box 1*).

Box 1: Piloting SHG Self-Replication and Cascading Training

The project enabled the self-replication of the SHG model and the cascading of training by “star” SHG Leaders/Groups. Existing leaders established ten new SHGs and, through Training of Trainers (ToT), disseminated knowledge and skills including on women’s rights, livelihood skills, financial literacy/management skills, and business development, utilising developed curricula and videos to expand capacity within the wider community.

Additional project activities included: i) SHG member training needs assessments; ii) capacity-sharing, including on mental health and psychosocial support (MHPSS) via a local training organisation; iii) smartphone distribution to facilitate networking between groups, allow members to revisit training videos, and connect groups with local market vendors; iv) distribution of microgrants (see *Box 2*); and v) self-reflection sessions to assess progress and sustainability.

Box 2: Piloting Microgrant Distribution

The project successfully disbursed USD 124,986 in micro-grants across 40 SHGs. SHGs created spending plans and following review, received grants in installments to respond to immediate priorities or longer term needs including launch small-scale businesses such as tailoring and dairy processing. The distribution occurred in multiple instalments, with the first two installments (both of USD 871/AFN 60,000) paid to all groups. A third and final installment was provided to 35 of the 40 eligible SHGs based on group assessments/spending plans and ranged from USD 581/AFN 40,000 to USD 1,946/AFN 134,000 per group. Distribution methods included piloting digital payments via Azi Pay for 10 SHGs and using Money Service Providers (MSPs) for the remaining 30 SHGs.

Further details on project activities are shared in the AfghanAid final progress report and in *Annex A*.

³ 15 villages in Aybak district and six in Hazrat-e-Sultan district.

2. Research Approach

2.1 Primary Research

The Ignite II primary research was conducted at the start and end of the project, using in-person surveys, focus group discussions (FGDs), and key informant interviews (KIIs) led by the Afghanaid MEAL team with The Share Trust preparing the research tools. Baseline data collection took place in February 2024 with existing SHGs, and in April 2024 with new SHGs (established by “Star Leaders” in the initial months of the project). These comprised interviews with SHG leaders and quantitative surveys with members via Kobo (see *Table 1*). The findings were summarised in a *Baseline Data Report* and a *Baseline Findings Report* prepared by The Share Trust. Similarly, the endline (April 2025) adopted a mixed-methods approach, incorporating in-person Kobo surveys, focus group discussions, key informant interviews, and audiovisual documentation. The endline focused on capturing the experiences of existing SHG members with microgrants, reflections from new members on self-replication, and insights from SHG leaders - including “Star Leaders” - who supported replication and cascading training efforts. The endline raw data were documented in separate *Qualitative and Quantitative Data Reports* prepared by The Share Trust (unpublished).

Table 1: Summary of Primary Research

Respondents	Baseline		Endline	
	Existing Groups	New Groups	Existing Groups	New Groups
# SHG leader surveyed*	63	10	63	10
# SHG members surveyed	63	30	69	27
# SHG members involved in FGD	0	0	20	20
# SHG “STAR” leaders involved in FGD	0	0	10	0
# leaders interviewed (for videos)	0	0	4	2
TOTAL	126	40	166	69

* Multiple leaders self-selected to respond to the survey from across the 40 SHGs

Data collection adopted a random sampling approach ⁴ with 166 SHG members and leaders reached during baseline and 225 during endline. The primary limitation of the research was the short interval between baseline and endline assessments (one year) given project delays linked to registration with the *Ministry of Agriculture, Irrigation and Livestock (MAIL)*. Further, the use of women field data collectors (given all the respondents were women) limited the ability to conduct additional interviews with men community leaders and as an initial pilot, the “Star Leaders” required more help than anticipated to establish new groups and cascade training. Finally, project implementation challenges are detailed in the

⁴ The survey was designed using a 95% confidence level and a 5% margin of error, adjusted to the SHG population in Samangan province. The baseline survey included 166 individuals (93 members and 73 leaders), and the endline survey included 169 participants (96 SHG members, 73 leaders) (both existing and new), with 40 SHG members and 26 SHG leaders included in FGDs and video interviews.

Afghanaid *Progress Report*, but included difficulties associated with electronic distribution of microgrants given gaps in formal digital financial services in Afghanistan.

2.2 Desk-Based Research

A desk-based literature review was conducted by The Share Trust, to validate the primary research findings and identify convergence and divergence to develop a more robust and nuanced understanding of the findings. The review, which centred on academic research papers and research reports, unpacked the literature further including evidence on the successful delivery of group cash transfers, implementation of locally led training including cascading training, and the self-replication of SHGs within their communities. This review, alongside the pilot findings, contributed to building the evidence base for the self-replication of the SHG model and the use of microgrants. Key findings are reflected in this report to complement our primary research findings.

Figure 1: Kilim Weaving SHG Members



Photo credit: Afghanaid

3. Research Findings

This section shares the key findings by thematic areas: i) SHG governance and participation; ii) training, capacity sharing, and replication; iii) group priorities and the use of microgrants; and iv) economic, psychosocial, and political/decision making capacities.

3.1 SHG Governance and Participation

CORE INDICATORS:

- **Increased SHG engagement:** 90% of existing SHG leaders and 94% of new leaders reported that their SHG met weekly, and they had the resources for self-help
- **Improved sustainability:** 54% of existing SHG leaders and 70% of new leaders reported group sustainability with their SHG likely to be operating in 3 years' time

SHG leadership. SHG leaders reported that members had a strong sense of ownership and commitment to their SHG. All leaders were elected by group members through fully participatory processes, and most (97/98% of existing/new groups) had not experienced leadership changes over the past 12 months indicating leadership continuity.

Group meetings. The findings indicate that SHG meeting frequency improved over time, with both existing and new groups demonstrating stronger and more consistent weekly engagement by endline. More than 90% of new and existing SHG group leaders reported at endline that their group met at least weekly with 100% reporting that their group will meet after external support stops.

Group decision making. The findings show improved collaboration and confidence in SHG decision-making. By endline, 62% of existing and 60% of new SHG leaders reported highly collaborative processes, suggesting strengthened social capacities including group cohesion and inclusivity, which are at the core of the SHG model.

SHG member confidence. By endline, SHG members reported significantly improved confidence in expressing their views, with 96/100% of existing/new members feeling comfortable sharing their opinions and speaking during meetings - up from 73% and 97% at baseline - indicating that groups were providing women with a safe and supportive spaces.

Group participation. SHG of surveyed members reported notable improvements in their meaningful participation in group decision making and activities throughout the project period. By endline, 63% and 77% of existing and new members reported that they have always/most of the times participated in SHG learning and experience-sharing/reflection sessions within the group – up from 6% and 13% at baseline.



The literature highlights that high levels of participation correlate with group cohesion and uptake of new interventions. For example, a qualitative research study in Eastern India of 72 Self Help Group members in 12 villages found that internal social capital - built through participation, trust, and reciprocity - was crucial for successful group cohesion and uptake of new interventions (Carly Nichols, 2021).

Group sustainability. Nearly all SHG leaders interviewed (98% of existing, 100% of new) reported having continuity plans following the project, with over half confident that their groups can sustain over the next three years. This reflects strong internal planning and aligns with evidence from the FGDs with SHG members and leaders, which highlighted strengthened group cohesion, shared leadership, and growing financial independence as key drivers of long-term sustainability beyond external support. To secure group sustainability, it is important to continue providing support for a minimum of three years, until SHGs are sufficiently mature, with gradual phase out.

Figure 2: SHG Women and their Tailoring Business



Photo credit: Afghanaid



3.2 Training, Capacity Sharing and Replication

CORE INDICATORS

- **Increased skills:** 83% of new SHG members reported having the skills to address their priority needs because of SHG leader cascading training (Baseline: 54%)
- **Increased SHG linkages:** 84% of existing SHG members and 89% of new members reported that their SHGs are still linked to at least one other SHG and that they are regularly pursuing mutual learning and experience sharing

SHG core capacities. All existing and new leaders (100%) consistently reported skills in leadership roles, decision-making, and conflict resolution, as well as SHG planning, goal setting, member mobilisation, and financial tracking. These capacities are foundational for sustainable, effective, and autonomous SHGs.



- *This aligns with an empirical study of self-reliance strategies of refugees in Uganda, which indicated that women preferred training in financial literacy, entrepreneurship, and vocational skills over handouts (Mugisha et al.,(2022)).*

Livelihood and business capacities. SHG participation was found to significantly improve members' livelihood and business skills over time. By endline, 98% of existing and 88% of new SHG members had

gained practical skills such as tailoring, poultry, soap making, and handcraft - up from 86% and 0% at baseline. Technical support also increased, with 98/100% of existing/new leaders reporting access to livelihood training, and all SHGs receiving product packaging and marketing support; indicating strengthened readiness for market engagement and income generation beyond project support.



This aligns with a randomised controlled trial conducted in Ethiopia (1,096 SHGs), which demonstrated that context-specific training - ranging from sewing to sustainable agriculture - effectively built practical, locally relevant livelihood skills within Self Help Groups (Tearfund, 2013).

Gender rights awareness. Gender rights awareness and knowledge was reported to significantly improve over the project period, particularly among new SHG leaders. By the endline, 98% of existing and 100% of new leaders reported receiving training on topics such as gender-based violence prevention - up from 30% at baseline for new leaders.

Exchange and learning. SHG leaders reported increased peer-to-peer learning and inter-group collaboration, with marked growth in communication since baseline. By endline, 91% of existing and 90% of new SHG leaders confirmed regular knowledge exchange through WhatsApp groups, phone calls, and community-based interactions - up from 59% and 40% at baseline - indicating a more connected and supportive SHG network able to continue providing mutual support beyond the project.



“We shared our experiences — not just the business side, but how to handle challenges in the group.”

Star SHG leader

“As someone who went through this before, I could explain things better and support them through their own journey.”

Star SHG leader

Capacity strengthening priorities. Training needs evolved over time, with both existing and new SHG leaders increasingly prioritising practical skills linked to business growth. While baseline preferences included weaving, livestock rearing, and women’s rights, by endline, tailoring, marketing, and business management emerged as the top priorities across groups - highlighting a shift toward income generation and sustained self-reliance.



This aligns with an earlier study of six large rural development projects in Afghanistan implemented by a mix of international NGOs⁵, which found that members trained in literacy, business, and financial management contributed to stronger group outcomes and sustainability (Torunn et al., 2014).

Capacity strengthening modality. A preference for in-person training was consistently highlighted across the SHG ecosystem, with 100% of both existing *and* new SHG members favouring face-to-face learning, and 92/100% of existing and new SHG leaders preferring in-person formats. This confirms the importance of finding locally-led capacity sharing options – such as the cascading model piloted in the research – given the complex operating environment for external actors.

⁵ ACTED: Agency for Technical Cooperation and Development; AKF: Aga Khan Foundation; NCA: Norwegian Church Aid
DACAAR: Danish Committee for Aid to Afghan Refugees.



This aligns with an empirical study of 300 women SHGs in India, which found that peer-to-peer learning led by experienced SHG members or community leaders strengthens social capital, fosters support, and enhances learning outcomes (Dev et al., 2024).

Peer-to-peer capacity sharing. SHG leaders demonstrated strengthened capacity for peer-to-peer sharing, with most expressing confidence in cascading training to new members. By endline, 98% of existing and 100% of new SHG leaders reported they could effectively deliver training to others - up from 83% and 90% at baseline. These findings were confirmed during FGDs with Star leaders, who further indicated that cascading training was delivered using videos, visuals, and discussion in local languages, makes it easier for members to understand training content, alongside the sharing of “real-life” experience.



“In-person training helped improve the capacity of both trainer and trainees, especially because it was delivered in our local language.”
Star SHG leader, Masjedi Imam, Tarmanzai village

“It helped us learn about conflict resolution, mental health, and social relations. We shared our experiences and talents.”
New SHG leader, Bolak Aseyab, Ballah village

“We watched ten training videos and received guidance from Star Group leaders — we still contact them if we have questions.”
New SHG leader, Masjedi Imam, Tarmanzai village

“We kept in touch even after the training; sometimes they call us when they’re unsure.”
Star SHG leader

SHG replication. The findings show a confidence in the ability of SHG leaders to replicate the model within and beyond their communities. By endline, 59% of existing and 90% of new SHG leaders reported being able to support the formation of new groups (see Annex C, Case Study C3).



“We finished group formation in about 25 days and still receive help when needed.”
New SHG member, Abubakr Dalkhagi village

“We were motivated to help form a group after seeing the businesses of other groups and believed it would help our families become more self-reliant.”
Adila, Star SHG leader

“We didn’t face challenges because the support from the Star Leaders during our group formation was consistent and clear to us.”
Shafiq, New SHG Leader

“Being from the same village made it easy to bring women together and gain trust.”
Star SHG leader



For example, new SHG leaders credited the success of group formation to local support from “star leaders” and culturally aligned leadership. *“They speak our language and dialect, explain everything in simple terms, and we also share our skills and knowledge.”*

New SHG leader, Abobaker Delkhki village in Aybak district

Figure 3: SHG Women and their Kilim Weaving Business



Photo credit: Afghanaid

3.3 SHG Member Priorities and Microgrants

CORE INDICATORS

- **Increased resilience:** 100% of existing and new SHG leaders felt that microgrants have improved their members' ability to cope with future crisis

SHG Member Priority Needs. At baseline, existing members highlighted education and employment as priority needs, while new members focused on financial support and awareness of available services such as health and education. By endline, SHG members consistently prioritised financial assistance to support their existing/new businesses as well as continued support to access basic services (like safe water, healthcare, and education). SHG leader priorities similarly evolved, with a growing emphasis on financial support, skills training, and access to raw materials, highlighting a maturing focus on practical inputs for group sustainability and enterprise growth.

Community priorities. By endline, both new and existing SHG members consistently identified education access, basic needs (such as healthcare, food, and clean water), and unemployment as top concerns for the wider community. Similarly, existing SHG leaders emphasised food, healthcare, and investment, while new leaders prioritised vocational tools, solar energy, and investment reflecting a shared focus on livelihoods and sustainable community infrastructure.

Microgrant distribution. During the FGD, SHG members reported that the three installments of the microgrant were received through money exchangers (with the exception of 10 groups piloting the digital Azi Pay system via Azizi Bank). FGD participants expressed a strong preference for formal banking channels as their mode of payment, citing ease of access, safety, and trust. They described banks as more convenient and reliable compared to money exchangers, who operate only on specific days of the week. Additionally, the predominance of men exchangers creates discomfort for women in their interactions with them. Participants also noted that women clients of money exchangers are often targeted by thieves, due to the perceived lack of security and trust in those informal systems. It was noted however, that the Azi Pay system is reliant on mobile phone and bank access – not always possible in remoter areas of Afghanistan. However, all 40 groups supported via *Ignite II* were provided with mobile phones.



“Receiving the microgrant through the bank was much easier and more reliable than through money exchangers.”

SHG Member, Haji Mohammad Omar village

Microgrant decision making. The findings show that SHG members and leaders jointly decided on the use of microgrants within their group; 98/89% of existing/new SHG members respectively reported collective decision-making. Importantly, the grants were used as **revolving funds**, a pooled resource of money that members can borrow from and repay over time, enabling continuous access to small loans thus promoting financial inclusion and sustainability through internal lending.

Microgrant use. 90/100% of existing/new SHG leaders reported using microgrants for medium to long-term investments such as children’s education and skills training, purchasing livestock (goats, poultry, lambs), as well as purchasing productive business inputs, including tailoring equipment, soap-making tools, and retail supplies. The remaining SHG members used the microgrants to pay off loans or medical bills, cover household basic needs (e.g., food), or to cover emergency needs. By endline, 58% of existing and 44% of new SHG members had invested in tools, equipment, and supplies to strengthen income-generating activities. This is consistent with FGD findings, where SHG members indicated that they used grants for business inputs and long-term investments to fulfil their business plans (see *Annex C, Case Study C1*).



“We spent the grant on tailoring materials and tools. Over time, we improved our products.”

Existing SHG member, Haji Omar village

“In the first round I bought a sewing machine, in the second round I added a refrigerator for my small home shop.”

Existing SHG member, Khawja Mohammad Wali

“We had poultry and used the second round of the grant to buy more hens and feed.”

Existing SHG member, Haji Omar village



This aligns with a qualitative synthesis of six large rural development projects in Afghanistan, where women participants commonly used grants for poultry rearing, tailoring, and collective income-generating activities (Torunn et al.,2014).

Evolving spending plans. The findings show an evolution in SHG members' use of microgrants, with priorities shifting from individual concerns to broader community development issues with microgrants initially being used as **revolving funds** within the SHG itself, but with time, loans being shared with women in the broader community, thereby expanding impact beyond SHG members themselves. Similarly, SHG members highlighted their readiness to support other community members in times of crisis (see *Annex C, Case Study C2*).



This is consistent with the desk review of six large rural development projects in Afghanistan, which indicated that grant rounds distribution was based on performance, and grants evolved into loans or revolved (Torunn et al. (2014).



“Our group donated Afn15,000 (USD211) Afghani to the people of my village for business purposes, which they will repay once they have conducted their business.”

SHG member, Haji Mohammad village



For example, a microgrant initiative in Karnataka’s central dry zone in India, highlighted that SHG microgrants combined with capacity sharing can transform rural livelihoods and can be scaled through the revolving funds. The Myrada Chitradurga project (2022-ongoing), which supports over 1,300 SHGs organised into 13 clusters provided an initial 4,000 SHGs with direct grants to expand income generating activities (e.g., sheep rearing, flower cultivation, beekeeping, roti-making, poultry, tailoring). Repayment of these loans to the clusters, resulted in a revolving fund, with support provided to a further 4,500 women.

The Share Trust/Myrada, 2025

Microgrants and crisis preparedness. At endline, 100% of existing and new SHG leaders agreed that microgrants strengthened their group’s ability to cope with future crises through investments in skills and income-generating activities, enhancing overall resilience, alongside feeding into “Emergency Funds.”



“If a disaster strikes, we are ready to support our community using our SHG funds.”

SHG member, Marwa SHG, Haji Omar village

Microgrants benefits. The findings show that microgrants contributed significantly to strengthening SHG performance and enhancing community resilience. 67% of existing and 50% of new SHG leaders, reported at endline that microgrants had improved their group’s ability to achieve their group goals, whilst 79% of existing and 60% of new leaders reported that they felt better prepared to respond to future crises. This is consistent with FGD discussions where SHGs members consistently cited economic and psychosocial benefits resulting from microgrant distribution.



This aligns with a mixed methods evaluation of 141 microgrants that supported 6300 people in UK, which found that microgrants advance local goals, build skills, strengthen social ties, promoted social connection, local development, sustainable outcomes; and supported empowerment and resilience (Claire et al. (2022)).



“We used the microgrant for business activities and buying books for girls. It helped us start small businesses and support our families.”

SHG member, Abobak Dalkhaki village

“Receiving the microgrant helped us become self-sufficient and earned us recognition in the community. It also improved our mental wellbeing.”

SHG member, Haji Omar village

Microgrant challenges. While microgrants supported long-term investments, SHG members reported challenges such as delays in loan repayment because some members faced unexpected shocks such as illness and sudden household expenses which made it difficult for them to repay on time. This, in turn,

limited the group's ability to re-lend the funds to other members as planned, slowing down the intended cycle of shared benefit. Several SHG leaders also reported a lack of secure storage for returned funds since many groups did not have access to formal banking services nearby or secure cashboxes, which increased the risk of theft or misuse of cash held by group leaders or treasurers. A few members also noted deviations from agreed joint spending plans due to household emergencies like scholastic materials for school going children, medical bills, and debts repayment highlighting the need for stronger financial systems and internal accountability mechanisms but also the importance of a group agreeing to flexibility in the use of funds for new and more immediate priorities. Prior to future microgrant support, it will be important to work with SHG members to identify their solutions to challenges raised.

3.4 Economic Capacities

CORE INDICATOR

- **Increased income:** 71% of existing and 59% of new SHG members reported an increase in their income because of SHG membership (Baseline: 71% and 24%)

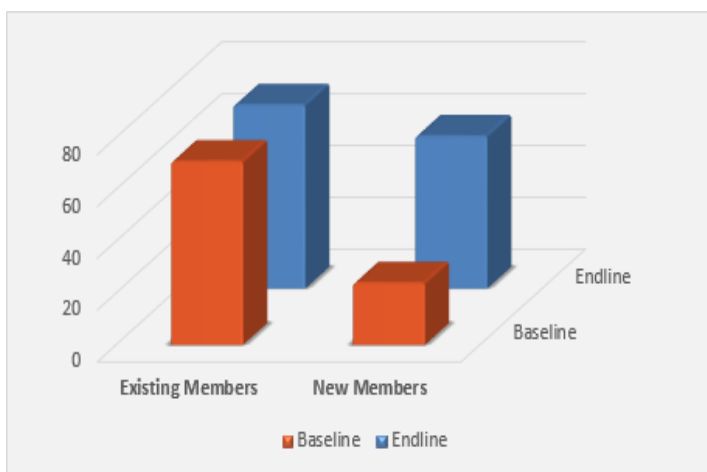
Income sources. Engagement in artisanal and small-scale enterprises significantly increased among SHG members, indicating stronger economic empowerment. 94% of existing SHG leaders and 90% of new leaders reported that members are actively involved in income-generating activities such as tailoring, weaving, beadwork, bakery, soap making, and small-scale farming, up from 89% and 40% at baseline, respectively - demonstrating the growing impact of SHG structures in supporting livelihoods opportunities.

Income levels. SHG membership was strongly associated with increased household income, with most existing and new members reporting increased income because of group membership. However, the percentage of existing group members reporting an increase in income levels did not change between baseline and endline, potentially because any investments made (i.e., as a result of microgrants) may not have exhibited returns during the pilot period.



***This is further supported with an empirical study of 100 women who own home-based businesses in Afghanistan.** Findings showed increased income and purchasing power (~15%), enhanced empowerment, and social development ([Ullah \(2024\)](#)).*

Figure 4: Percentage of SHG Members Reporting an Increase in Income Levels



Businesses. Business ownership for new SHG members increased significantly as a result of SHG participation. By endline, 89% of existing and 87% of new members reported owning a business such as tailoring, shawl weaving, soap making, dairy processing, sweater knitting, or poultry keeping.



This aligns with an empirical study on the impact of microfinance and entrepreneurship on empowerment among 15 SHGs (150 women) in India, which found that SHG-led entrepreneurship (e.g., tailoring, livestock rearing) led to measurable income increases and savings growth, demonstrating how SHG participation enhances sustainable business ventures (Ashwini et al.(2024).

Figure 5: SHG Members Preparing Yoghurt



Source: Afghanaid

Figure 4: SHG Members Making Soap



Assets. There was also a notable increase in asset ownership, especially among new SHG members (0% at baseline to 52% endline), while existing member asset ownership increased from 59% to 67%. Acquired assets ranged from household items such as radios and mobile phones to livestock (e.g., cattle, sheep, chickens) and income-generating tools including sewing machines. These gains highlight the impact of SHG participation in facilitating first-time asset acquisition and enhancing economic resilience.

3.5 Psychosocial Capacities

INDICATORS

- **Increase in social networks and friendships.** 69% and 55% of existing and new members reported an increase in their social networks and friendships (Baseline: 2% and 0%)
- **Reduced gender-based violence.** 68% and 90% of existing and new leaders reported a reduction in GBV as a result of SHG membership (Baseline: 59% and 0%)

Community participation. SHG membership reported strengthened community engagement as a result of SHG membership, with 92% of existing members and 63% of new members reporting increased participation in local activities and decision-making. This reflects the SHG model's role in promoting collective agency and inclusion at the community level as well as individual member confidence.



- *This aligns with an RCT that targeted 70 clusters (Kebeles) of 3,024 individuals on psychosocial outcomes and mechanisms of Self Help Groups in Ethiopia. The findings indicated that SHG membership increased a sense of empowerment, purpose, and hope for the future. Women had grown in self-confidence, were more articulate, had less anxiety, and felt they had more control over their circumstances (Cromie et al., 2017).*

Household relationships. The majority of SHG members reported improved household relationships by endline, 67% of existing and 59% of new SHG members reported improved relationships at home (61% and 0% at baseline respectively), suggesting that SHG participation contributes to stronger household cohesion and personal wellbeing over time.

Social networks. SHG participation substantially strengthened members' social networks over time. By endline, 69% of existing and 55% of new members reported increased social connections and friendships, compared to just 2% and 0% at baseline. This reflects SHGs' role in enhancing trust, solidarity, and inclusive peer support, an essential foundation for long-term community resilience.



- *A study in Ethiopia highlighted that networks and resources are central factors determining how well people in Ethiopia survived the 2011 famine (Maxwell, 2016).*

Gender-based violence (GBV). Participation in SHGs was associated with a notable decline in gender-based violence. By endline, 68% of existing SHG leaders and 90% of new leaders reported reductions in GBV, compared to 60% and 0% at baseline respectively, highlighting the protective and transformative potential of SHG engagement.



- *This aligns with findings from India. A cluster randomised trial in Mumbai, found that group-based and volunteer-led community mobilisation across 48 slum clusters significantly reduced GBV, improved women's mental wellbeing, and increased disclosure of violence (Nayreen et al., 2019).*

3.6 Decision-Making Capacities

INDICATORS

- **Increased participation in household decision making.** 100% of both existing and new SHG leaders reported increased household decision-making due to SHG membership (Baseline: 43% and 18%)
- **Increased influence in community decision making.** 80/78% of existing/new SHG members felt that there are now opportunities for them to influence community and local decision-making as a result of SHG membership (Baseline: 2% and 67%)

Household decision making. SHG membership has significantly strengthened members' roles in household decisions. Survey findings show that *all* surveyed new and existing members reported increased participation in day-to-day decisions. Similarly, all SHG leaders – for new and existing groups, reported enhanced influence in household decision-making. Findings from SHG member FGDs further confirmed that participation in SHGs strengthened women's voice within both family and community settings, and that training contributed to greater awareness and understanding among women of their

opportunities to increase their agency in decision making. These shifts affirm the role of SHGs in promoting agency and shared decision-making at the household level, echoing wider evidence on the social empowerment impacts of group participation.



“We now make decisions with our husbands and are consulted about financial matters.”

SHG member, Abubaker Dalkhaki village

Community awareness. The findings reveal a significant increase in women's engagement with their communities, with both existing and new SHG members reporting heightened awareness of local issues and activities. By endline, 59% of existing members and 70% of new members reported being more informed about community matters. This is reinforced by the *Ignite I* findings (Ghor Province), where SHG members reported greater community engagement, improved information sharing, and expanded social networks as part of strengthened social capital. These findings confirm that regular SHG meetings fostered increased trust, exchange of experiences, and access to community-level information, contributing to a broader awareness of rights, services, and local developments.



- *This is consistent with findings from a cross-sectional exploratory study of 73 group enterprises of 803 SHG members in India, which highlighted that SHG Federations enhance social capital by fostering trust, accountability, and collective action ([Shree et al.,2025](#)).*



“We feel more aware of what’s happening around us and are ready to help others when needed.”

SHG member, Peer Partaw Dalkhaki village

Community decision-making. SHG membership was found to increase opportunities and confidence for women's participation in community and local decision-making processes, indicating a shift toward inclusive civic engagement. This was demonstrated by 80/78% of existing/new SHG members reporting opportunity to influence local decisions, a notable increase from baseline levels of 67% and 2% respectively. This aligns with findings from the *Ignite I Project* in Ghor Province, where 100% of SHG members reported improved confidence and opportunities to influence community and government decision-making—a significant rise from 74% at baseline.



- *This aligns with research in India, which found that participation in SHG increases the likelihood of women’s participation in village assembly meetings and this in turn increases the provision of goods in favour of women’s preferences ([Das, 2016](#)).*

4. Overall SHG Impact

This section summarises the overall impact of the SHGs on the psychosocial and economic empowerment of SHG members and concludes with a summary of core project indicators (see *Figure 7*).

CORE INDICATORS
➤ Improved mental health: 56/63% of existing/new SHG members felt involvement in their SHG improved their mental health (Baseline: 8% and 0%) ➤ Increased social wellbeing: 72/66% of existing/new SHG members reported increased social wellbeing as a result of attending SHG meetings (Baseline: 21% and 0%) ➤ Increased social empowerment: 63% of both existing and new SHG members reported increased social empowerment from SHG membership (Baseline: 5% and 0%) ➤ Increased economic empowerment: 58/55% of existing/new SHG members reported increased economic empowerment as a result of SHG membership (Baseline: 51% and 0%) ➤ Increased capacity to meet needs: 99/89% of existing/new SHG members reported that they are better equipped to meet their priority needs as a result of their SHG's initiatives (Baselines: 98% and 70%) ➤ Increased resilience: 67/70% of existing and new members scored their own resilience to shocks and stresses level "high" as a result of SHG membership (Baseline: 60% and 0%)

4.1 Psychosocial Empowerment

Confidence and self-sufficiency. The findings indicate that SHG participation significantly enhanced members' confidence and self-sufficiency over time, with both longstanding and newer members reporting strong gains by endline. 70% of existing members and 65% of new members reported high levels of confidence and self-sufficiency due to their SHG involvement. Among SHG leaders, 73% of existing and 60% of new leaders also observed improvements in these qualities across their group members reinforcing the model's early and sustained empowerment potential.

Mental health and wellbeing. SHG members reported a significant increase in mental health resulting from SHG membership and MHPSS capacity sharing. 56% of existing and 63% of new members reported "high" mental health and wellbeing (on a scale of high, medium, low). This was confirmed by SHG member FGDs, where members linked improved wellbeing to their membership, citing stronger community ties, better household relations, reduced isolation, and lower stress levels. Notably, 72/66% of existing/new SHG members reported that their social wellbeing has increased as a result of attending SHG meetings, up from 21% and 0% at baseline, respectively. Similarly, 51% and 90% of existing and new SHG leaders confirmed that access to mental health support for members had improved through SHG participation.



- *This aligns with a South Asian scoping review on psychosocial interventions that involved 15 groups of women, which found that 86% of participants reported improved sleep, along with stronger social support, reduced distress, and greater trust among members; highlighting the role of SHGs in strengthening mental wellbeing (Mahmood et al., 2023).*
- *The literature further suggests that psychosocial wellbeing increases as groups mature. A study found that members of older SHGs (over 5 years) reported significantly higher psychosocial wellbeing compared to newer groups (young than 2 years). Improvements were observed in areas such as self-worth, emotional resilience, and social trust (Fagan et al., 2020).*

Social empowerment. SHG participation led to marked gains in social empowerment for both existing and new members over time. By endline, 63% of SHG members across both cohorts reported strong social networks and increased relationships of trust (an increase from 5 and 0% for existing and new groups respectively).



- *This increase aligns with an empirical study on women's empowerment through microfinance in Afghanistan, which identified increased mobility and decision-making power, improved relationships, and enhanced social status Ullah (2024).*



"We connected with other women, supported each other, and felt valued. This boosted our morale."

SHG Member, Khawja Mohammad Wali village

4.2 Economic Empowerment

Economic empowerment. The findings show a notable increase in economic empowerment among SHG members over the course of the project. By endline, 58% of existing members and 55% of new members reported high levels of economic empowerment, specifically in their ability to earn, manage, and make decisions about their savings. Similarly, the focus group discussion findings indicated that SHG members used microgrants strategically for sustainable economic empowerment, expanding businesses, acquiring assets, and increasing income, while strengthening both group resilience and individual livelihoods.



- *This is consistent with a literature review of 53 empirical studies on SHGs and microfinance, which found that nearly 90% of the studies reported a positive impact of microfinance channelled through SHGs on economic empowerment with Rajendran's (2014).*



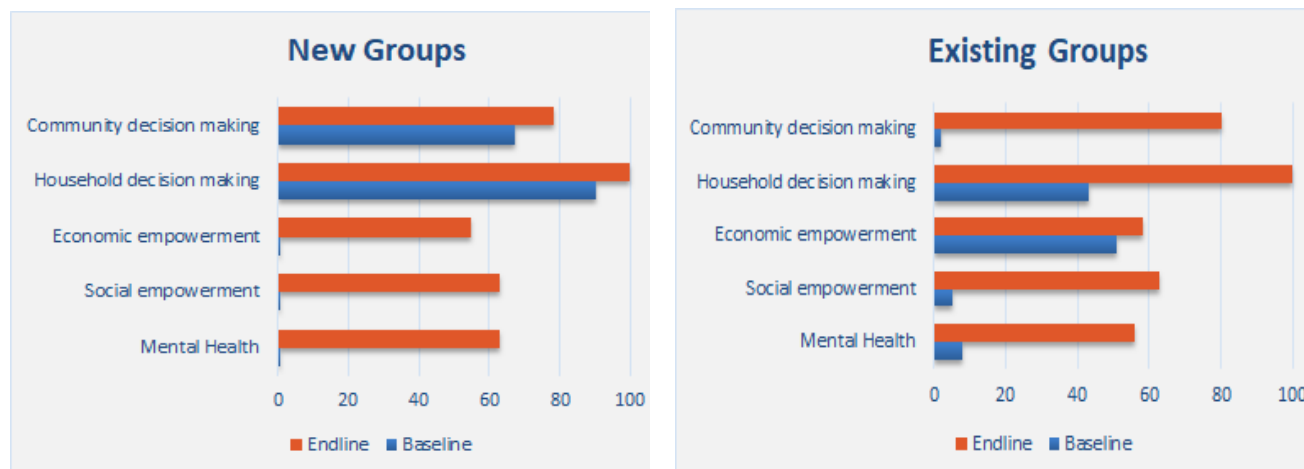
"Our income grew through tailoring and trade. I bought a radio and a sewing machine."

SHG member, Kata Qishlaq Dalkhaki village

"We collectively planned our investment. Each instalment supported business improvements."

SHG Member, Haji Omar village

Figure 6: Reported Change in SHG Member Empowerment (%)



Source: SHG Member Survey

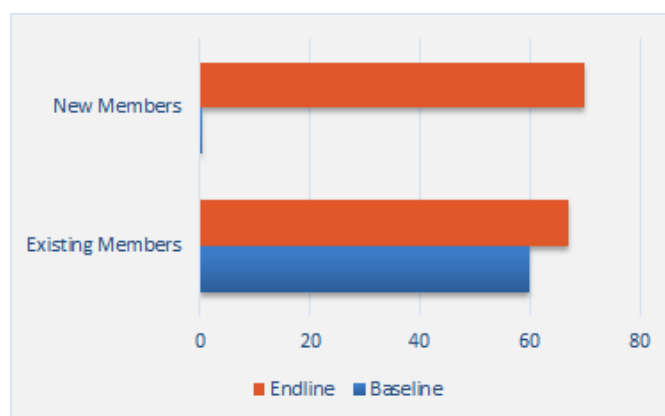
4.3 Overall Resilience

Resilience to shocks and stresses. Participation in SHGs was reported to significantly strengthen members' ability to cope with external shocks and chronic stresses over time. Gains were especially pronounced among new members, highlighting the early benefits of group-based support structures. 67% of existing and 70% of new existing members scored their own resilience level as "high" as a result of SHG membership. SHG leaders also reported improvements in resilience, with 60% of new and 62% of existing leaders scoring SHG member resilience as "high" compared to 43% and 10% at baseline respectively



➤ *This aligns with an evidence base review of the SHG literature, which highlighted that a combination of economic and psychosocial factors that are facilitated through Self Help Groups, strengthen members' and their households' capacity to be more resilient in the face of shocks and stresses (The Share Trust and Mercy Corps, 2021).*

Figure 7: SHG Members Reporting Resilience to Shocks and Stresses as "high" as result of SHG Membership (%)



Source: SHG Member Survey

Figure 8: Summary of Project Indicators



5. Conclusions, Opportunities, and Next steps

5.1 Conclusions

The research has contributed to strengthening the evidence base on Self Help Groups, particularly in complex contexts like Afghanistan. Notably, the pilot has begun to close critical knowledge gaps around the viability of SHG self-replication and the channelling of microgrants via SHGs in environments marked by instability and restricted civic space. Importantly, the findings underscore the value of SHGs as a powerful mechanism for **enhancing women’s psychosocial and economic capacities, wellbeing, and resilience**; placing women in control of their own development in a context where their rights, mobility, and access to services are increasingly constrained. Importantly, over three quarters of SHG members reported that they had **established new businesses** as a result of SHG membership, for example tailoring, crafts (e.g. shawl weaving, soap making, sweater knitting, dairy processing, and poultry keeping). Similarly, the SHGs have also served as vital **safe spaces for women to connect, share experiences, and access mental health and psychosocial support** (MHPSS). Many members reported significant improvements in their mental wellbeing and social connectedness, which are especially significant in settings affected by prolonged conflict, displacement, and gender-based restrictions. Overall, participation in Self-Help Groups (SHGs) significantly **enhanced members’ resilience to shocks and stresses**, with clear evidence that group-based support structures strengthen the ability to cope with external challenges.

The pilot further confirmed that if “Star” leaders are provided with the resources (e.g., training videos, training stipend), there is significant potential for locally led self-replication of the model. This is a critical finding for complex contexts, where external actor access is limited. Moreover, the results provide new insights into the capacity of SHGs to **link, exchange experiences, and provide peer-to-peer capacity sharing** with minimal external support; an essential consideration in settings where women face challenges working in person for NGOs, external actors face limitations in providing assistance, and yet the overriding preference is for face-to-face training. The provision of mobile phones for each group was also found to facilitate group connections and the **sharing of resources and training**. Finally, SHG members reported high confidence in their ability to cascade training. Therefore with limited initial investment in the systems for locally led capacity sharing (i.e., training “Star” leaders and sharing training videos), this approach can be replicated.

Finally, the research demonstrates that SHGs can effectively absorb and manage multiple rounds of microgrants, leading to positive impacts on women’s livelihoods, while also surfacing opportunities to improve the efficiency and effectiveness of grant distribution processes. The findings highlighted that microgrants were generally used to **address medium to longer term issues** within a group with a focus on building new businesses or expanding existing businesses. However, microgrants were also used to respond to more immediate priorities including paying off debts, buying schoolbooks for girls, and paying medical bills. When microgrants are used as revolving funds within the SHG group, the **number of women reached is expanded, whilst ensuring sustainability** of the approach and cumulative benefits. Similarly, the findings highlighted that even within the initial rounds of microgranting, SHGs are already providing support beyond the group, with some groups providing loans to women in the wider communities to respond to shocks and stresses. Finally, whilst digital microgrant-disbursement offers promise and is the preferred distribution mechanism for microgrants, its use is currently limited to groups in less remote locations and with mobile phone access. An approach that simultaneously connects SHGs to formal banking, communications, and market systems, channels multiple rounds of microgrants through a revolving fund within the group, and encourages self-replication offers a **robust and scalable pathway for sustained impact**.

5.2 Opportunities

SHG Self-Replication:

- ❖ **Leverage SHG self-replication and cascading training models.** The strong capacity of SHG leaders to replicate groups and deliver cascading training presents a scalable, cost-effective pathway for broader community reach. This aligns with FGD findings, where both “Star” and new SHG leaders observed that the visible impact of SHGs has inspired others to join or establish new groups and is in line with member preference for locally led in-person training and ongoing support that can be provided by proximate SHG Leaders.

Channelling Microgrants via SHGs:

- ❖ **Build on the microgrant success.** Positive outcomes from microgrant use, especially their use to respond to immediate needs and as long-term investments for small businesses/livelihood enhancement and enhanced crisis preparedness, demonstrate potential to: i) deepen support by using microgrants as revolving fund; ii) provide additional rounds of grants including for SHGs to channel to women in the wider community; and iii) replicate the microgranting model to SHGs elsewhere in Afghanistan (and globally).

Leveraging SHG Benefits:

- ❖ **Improve psychosocial wellbeing through SHG membership.** Gains in mental health, confidence, and social empowerment, shows that the SHG model, when layered with mental health and psychosocial support (MHPSS) training provided by local actors, strengthens support for women’s psychosocial resilience.
- ❖ **Advocate for policy engagement.** Evidence from this project provides a platform to advocate for the recognition and integration of informal SHGs into local development and humanitarian strategies and programming, especially in restrictive environments, such as Afghanistan.
- ❖ **Strengthen livelihood and income-generating activities.** The positive advances in business ownership and income reported by SHG members, highlights the importance of promoting local expert-led layering of vocational, business development, and market linkage support once SHGs are established and maturing.

Figure 9: SHG Members Involved in Food Processing



Photo Credit: Afghanaid

5.3 Next Steps

In Afghanistan:

- ❖ **Share the *Research Summary* and the associated videos and case studies to promote the SHG model with new funding partners** (e.g., bilaterals and philanthropy) to mobilise funding to continue support to existing SHGs in Samangan province (*Ignite II*), Ghor Province (*Ignite I*), whilst scaling/replicating the approach in other provinces of Afghanistan with similar contexts, where grassroots entities are able to establish.
- ❖ **Share the findings with local NGOs in Afghanistan to galvanise support to integrate the SHG model into existing and new programming** in Afghanistan and the piloted approaches (self-replication and the channelling of microgrants) in Afghanistan to magnify reach, target hard-to-reach marginalised groups, and secure sustainability beyond the project.
- ❖ **Use the findings to design a strategy and plan for replicating/scaling the SHG model in other provinces**, integrating learnings on self-replication, cascading training, and microgrants. This will include a clear pathway to scale, including costings per SHG and suggested provinces/districts for expansion.
- ❖ **Consider investing in a cohort of local specialists or community facilitators** - in addition to replicating the model via Star SHG leaders/members - who can continue to support SHG formation, training, and monitoring across multiple sites and on specialist issues (e.g., MHPSS, women's rights).
- ❖ **Develop simple tracking tools to monitor how SHGs replicate and expand over time**, including new group formation, leadership transitions, and peer support networks.

Globally:

- ❖ **Mobilise and network intermediaries using SHGs/sclr to share findings and good practices** and build consensus/momentum around a common vision.
- ❖ **Engage with funding partners including bilateral donors to shift systems, policies, and processes** to redeploy funding to integrate and scale the SHG model and channel microgrants (e.g., Donor convenings).

Annex A: Summary of Project Activities

This *Annex* provides a summary of the Ignite II Project Activities.

Activities	Detail
Outcome 1: Enabling Environment for Women-led Collective Self-help	
Assess digital microgrants distribution options	- Used Azizi Bank “Azi Pay” for 10 SHGs to receive micro-grants digitally as an alternative to more informal Money Service Providers (MSPs) – focusing on less remote communities - Challenges of Azi Pay included reliance on technology (mobile phones with good signals), access to nearby bank branches, and women’s limited mobility for SHG leaders to collect cash at local branches - The remaining 30 SHGs received money via MSPs. This is because the 30 existing SHGs were already accustomed to receiving funds through Mobile Service Providers (MSPs), which they found more reliable than the non-functional banks at the time. When banks resumed operations, the SHGs were slow to trust them and preferred to continue using the familiar and accessible MSP system
Training needs assessment	Discussions with SHG members identified popular topics as: leadership, financial management, enterprise development, marketing, bookkeeping, and linking SHGs. Training on women’s rights, dairy processing, soap making, and tailoring also identified
Mapping of local experts	Mapping of local actors in Aybak to support and provide SHG training but the findings highlighted limited capacity (beyond SHG members themselves)
Mental health training	- Delivered in-person by local partner <i>Mawlana Social Services Organisation</i> (MSSO) to all 40 - Topics included therapy, stress management, and common mental health disorders - Pre/post tests showed knowledge gains on mental health (from 58% to 95%) - Training videos prepared on this topic for use by “Star” leaders to cascade
Smartphone distribution	Provided to SHG leaders along with guidance on use for: for digital payments, training access, and networking between groups, connecting with local market vendors, and revisiting training videos
Stakeholder engagement	Meetings held with organisations including <i>Equality for Peace and Development Organisation</i> (EPDO) to exchange insights on SHG support and sustainability
Outcome 2: Scaling and Replication of SHGs	
‘Star’ SHG selection	10 strong-performing SHGs identified to mentor and form new groups drawing upon eligibility criteria
Establishment of 10 New SHGs	Led by the ‘star’ SHGs (following orientation on group creation) using clear eligibility criteria for membership, local elections to nominate leaders, and “star” group support to develop business plans

Training materials & videos	▪ Development of demand-led training materials including videos on: women's rights, group management, crisis response, livelihood skills, enterprise development, savings/financial management, procurement, market access, mental health & wellbeing, building networks
Training of Trainers (ToT)	▪ Provided to 'star' SHGs (including from MSSO on MHPSS) enabling the cascading of training to SHGs and wider community
Cascading of Trainers	▪ 'Star' groups provided training using training videos and mini projectors & shared their experiences (with additional training provided by Afghanaid on managing microgrants) ▪ Compensation (AFN 7,070/USD101 each) for 10 'star' trainers & 10 SHG member assistants
Outcome 3: Strengthened Agency & Wellbeing of Women	
Spending Plans	▪ All 40 SHGs were supported to create structured spending plans before receiving grants
Micro-grant distribution	▪ First installment generally AFN 60,000 (USD 871) by a money service provider (30 groups) & Azi pay (10 groups) (June 2024 existing groups/August 2024 new groups) ▪ Second installment (same amount) - August 2024/September 2025 for existing & new groups ▪ Final instalment was performance-based, ranging from AFN 40,000 (USD 580) to 134,000 AFN (USD 1,946) for 35 groups. The maximum grant across all three installments was USD 2,066
Small-scale initiative launch	▪ Including dairy, soap making, tailoring, poultry, carpet weaving, and vegetable gardening ▪ Products sold in local markets; profits shared equally
Reflection circles	▪ SHGs discussed lessons learned, satisfaction, business plans, and sustainability without ongoing external support

Annex B: Research Findings

This *Annex* provides a summary of the baseline and endline findings by thematic area.

Thematic areas	Summary of findings
SHG Composition	100% of SHG members were women, with the majority in the 30-40 and 18-20 age groupings (endline) - The majority of members in existing groups were married (78%) whereas in new groups 52% were married and 44% were single (endline) 78/52% of new/existing SHG members had no education (endline) - The majority of respondents (94% and 93% of existing and new SHGs) had lived in their village for more than 6+ years (endline) 98/92% of existing and new group members lived in men-headed households (endline) - The majority of SHG members lived in households with 6-10 members followed by households with 11-15 members
Leadership	100% of existing and new SHG leaders were elected by group members 97/89% of existing/new members reported no change in leadership over the past 12 months
Meeting frequency	90/94% of existing/new SHG leaders reported that their group meet at least weekly. (Baseline: 87% and 80%) 100% of existing and new SHG leaders felt that their groups will keep meeting after outside support stops
Group decision making	62/60% of existing/new leaders reported that decision-making within their groups is highly collaborative (no baseline values)
SHG member confidence	96 /100% of existing/new SHG members reported feeling confident sharing their opinions during meetings (baseline: 73% and 97%)
Participation	63/77% of existing/new members reported that they have always/most of the times participated in SHG learning and experience-sharing/reflection sessions within the group – up from 6% and 13% at baseline
Sustainability	98/100% of existing/new SHG leaders indicated that they have a continuity plan to ensure that the group keeps meeting

Thematic areas	Summary of findings
	54/70% of existing/new SHG leaders are very confident that their SHG is able to sustain itself over the next 3 years
SHG core capacities	100% of new and existing SHG leaders have acquired skills in leadership, and specifically leadership roles and responsibilities, decision-making and conflict resolution 100% of existing and new SHG leaders have acquired skills in SHG management planning and specifically setting group goals and priorities, member mobilisation, leading group meetings, budgeting and tracking groups savings, and expenditure management
Gender rights capacities	98/100% of existing/new leaders report that their group has been provided with rights-based training (e.g., gender-based violence prevention and management) (Baseline: 98% and 30%) - <i>note existing groups had already received this training</i>
Exchange and learning	91/90% of existing/new SHG leaders reported that SHGs are actively exchanging information and interacting with other SHGs - through SHG WhatsApp groups, phone calls (resulting from mobile phone distribution to each group) and with members based in the same community (Baseline: 59% and 40%)
Training modes	100% of existing and new SHG members prefer in-person training over other approaches to training, which confirms the need for supporting cascading training and the use of local experts given current restrictions (Baseline: 100% and 90%) 92/100% of existing and new SHG leaders prefer in-person training over other training approaches (Baseline: 98% and 90%)
Training cascade	98/100% of existing/new SHG leaders reported that they could cascade training sessions to new SHG members. (Baseline: 83% and 90%)
SHG replication	59/90% of existing/new SHG leaders reported that they are able to assist in setting up new SHGs in their/nearby communities (Baseline: 51% and 80%)
SHG member needs	- At baseline, existing members highlighted education and employment as priority needs, while new members focused on financial support and awareness of available services such as health and education. - By endline, SHG members consistently prioritised financial assistance to support their existing/new businesses as well as continued support to access to basic services (e.g., safe water, healthcare and education). - Leaders' priorities evolved similarly, with a growing emphasis on financial support, skills training, and access to raw materials, highlighting a maturing focus on practical inputs for

Thematic areas	Summary of findings
	group sustainability and enterprise growth.
Community priorities	▪ Education access, basic needs (health services, food, clean water), and unemployment at endline were the top community priorities reported by SHG members, whereas at baseline, existing members prioritised unemployment, women's lack of decision-making rights, and basic needs, while new members highlighted unemployment, education access, and basic needs ▪ Existing SHG leaders reported food, healthcare, and investment as the top three community priority needs whereas new leaders reported vocational equipment, solar power and investment
Microgrants use	▪ 90/100% of existing/new leaders indicated that the microgrants were spent on long term needs such as children's education/skills training resources and business inputs (tailoring equipment and other materials/tools; soap-making tools like cauldron, stand, stove, bowls; poultry keeping assets including chickens; and other retail trading businesses) ▪ 98/89% of existing and new SHG members indicated that they jointly agreed on how to spend the microgrants ▪ 58/44% existing/new SHG members spent their grants on purchasing tools, equipment and supplies
Microgrants & crisis preparedness	▪ 100/100% of existing/new leaders felt that microgrants have improved their SHG members' ability to address/cope with future crises ▪ 79/60% of existing/new leaders felt that microgrants have improved their community's ability to cope with future crises
Microgrants distribution	▪ 78/100% of existing/new leaders indicated that their SHGs have received three microgrants (not including seed funding) ▪ 45/90% of existing/new leaders indicated that the largest individual microgrant received was AFN134,000 (USD1,923) ▪ 81/100% of existing/new leaders received their grants through the bank (i.e. Azizi bank)
Microgrants benefits	▪ 67/ 50% of existing/new leaders indicated that receiving a microgrant impacted their group's ability to meet its goals
Microgrants challenges	▪ A few SHG members expressed concerns about potential deviations from agreed joint spending plans. ▪ Challenges related to microgrants included delayed or non-repayment of loans by some SHG members.

Thematic areas	Summary of findings
	Since microgrants are circulated as loans within the group, members noted the lack of a secure and designated space for safely storing returned funds
Income	71/59% of existing/new SHG members reported increased household income due to SHG membership (Baseline: 71% and 24%)
Income sources	94% of existing SHG leaders indicated that members are actively involved in economic activities (e.g., retail, artisanal, small-scale chicken and dairy farming) (Baseline: 89%) 90% of new SHG leaders indicated that members are actively engaged in artisanal economic activities (e.g., artisanal - tailoring, weaving, beadwork, jewellery making, and, bakery, soap making, and dairy processing (Baseline: 40%)
Businesses	74/89% of existing/new SHG members reported that they own businesses as a result of SHG membership e.g., tailoring, crafts making such as shawl weaving, soap making, sweater knitting and poultry keeping. (Baseline: 68% and 83%)
Assets	67/52% of existing/new members acquired new household assets since they joined their SHG e.g., radios, mobile phones; animals (cattle, sheep and chickens), and sewing machines (Baseline: 59% and 0%)
Community participation	92/63% of existing/new SHG members reported that their community participation has improved as a result of SHG membership
Relationships	67/59% of existing/new SHG members reported improvement in their relationship with household members (Baseline: 61% and 0%)
Social capacities	69/55% of existing/new members reported an increase in their social network and friendship group (Baseline: 2% and 0%)
Gender based violence	68/90% of existing/new leaders reported a reduction in gender-based violence (GBV) due to SHG membership (Baseline: 60% and 0%)
Household decision making	100% of both existing and new SHG members reported improved participation in day-to-day decisions due to SHG membership 100% of both existing and new SHG leaders reported increased household decision-making due to SHG membership. (Baseline: 43% and 18%)

Thematic areas	Summary of findings
Community awareness	59/70% of existing/new SHG members reported increased awareness of what is going on in their community (Baseline: 20% and 0%)
Community decision making	80%/78% of existing/new members felt that there are now opportunities for them to influence community and local decision-making as a result of SHG membership (Baseline: 2% and 67%)
Self-sufficiency	70%/65% of existing/new members reported high confidence and self-sufficiency as a result of SHG membership (Baseline: 18% and 0%) 73%/ 60% of existing/new leaders reported that SHG member confidence and self-sufficiency improved. (Baseline: 60% and 0%)
Mental health & social wellbeing	56%/ 63% of existing/new members rated their mental health high (on a scale of high, medium & low) as a result of SHG membership (Baseline: 8% and 0%) 72/66% of existing/new SHG members reported increased social wellbeing as a result of attending SHG meetings (Baseline: 21% and 0%)
Social empowerment	63%/63% of existing/new members reported high social empowerment e.g., increased social networks and relationships of trust (Baseline: 5% and 0%)
Economic empowerment	58%/55% of existing/new members reported high economic empowerment e.g., their ability to earn, manage, and make decisions on their savings had increased (Baseline: 51% and 0%)
Resilience	67/70% of existing and new members scored their own resilience to shocks and stresses level “high” as a result of SHG membership (Baseline: 60% and 0%) 62%/60% of existing/new SHG leaders scored SHG member resilience as “high” (Baseline: 43% and 10%)

Annex C: Case Studies

Six SHG leaders (including “Star Leaders”) were interviewed as part of endline data collection. The Share Trust subsequently compiled three videos sharing perceptions on: i) the use of microgrants within the group for self-help; ii) the use of microgrants for cascading support to women in the wider community; and iii) group self-replication and cascading training. Summary case studies from these video interviews are shared below.

Case Study 1: Microgrants for Self Help

Women only SHG, Delkhaki village, Samangan Province

Membership:	"My name is Hamida, a widow who was in need of support. I joined the SHG, and after our group received a grant from the project, I collected some cash [a microgrant] to support my work. Before this, I didn't understand much about earning a living, but with the cash, I was able to plan and buy materials like threads and start managing my own work."	
Activities:	The SHG member was involved in several businesses such as embroidery, mat weaving, and making shawls and table mats ready for local markets.	
Results:	Resilience to shocks and stresses: "I have the ability to face any challenges, I have the cash and some savings, and I can solve problems on my own." Benefits of cascading training: "Because of us coming together as a group, other groups members came, trained us and made us aware of many things like managing personal business and this opened our minds to many new ideas." 	
Key Lessons	Information sharing: the case study highlights that groups themselves are a key source of learning and information sharing on new ideas and ways of better living in the community. SHG were identified as highly successful in establishing new groups and cascading training.	

Source: Video Interview

Case Study 2: Microgrants for Cascading Support

Almas SHG (women only), Samangan Province

Membership:	<i>"My name is Zahra, and I am the leader of the Almas SHG which has 21 women members. It's been a year since we started our own work, and during this time, we have received three installments of money."</i>	
Activities:	▪ The SHG leader was involved in different livelihood projects such as dairy production including yoghurt, cheese, butter, and dried curd.	
Results:	▪ Improved livelihood and resilience to shocks: <i>"Before this group, I myself was unemployed. Currently, if anyone has a problem like sickness, they come to me and I lend them money, later they repay the loan in three installments."</i> ▪ Source of employment: <i>"All women were unemployed before, but now this project has brought change in their lives. Currently, 21 women are involved in this work, ten women come in the mornings from 8am to 12pm, and the other ten works in the afternoons from 1pm to 4pm."</i>	
Key Lessons	Source of financial support: SHG members' participation in group activities was identified as a catalyst for economic empowerment. As a result of microgrants, women were able to access provide emergency financial support beyond the group whilst also enabling sustainable group-managed enterprises	

Source: Video Interview

Case Study 3: Replicating the SHG Experience

Darakhshan SHG group (women only), Samangan Province

Membership:	<i>“My name is Jan Bibi, and I am the leader of the Darakhshan soap making group in Samangan province, Afghanistan. I and my group helped set up a new group. I stepped forward with confidence and provided members of the new group with awareness. I told them that they should take the lead in marketing activities themselves and consult among each other.”</i>	
Activities:	▪ Supported new SHG formation. <i>“We went to the village of Dilkhaki and gathered twenty women. We gave them awareness on how they could save their cash from one month to the next. The new group treasurer said ‘Yes, we do marketing, tailoring and soap making.’”</i> ▪ Trained new groups: <i>“We provided them with training in making ice cream, soap making, hair oil and tailoring.”</i> ▪ Carried out follow-up visits: <i>“After some time we visited them again.”</i>	
Results:	▪ Livelihoods support: <i>“The microgrant we received from the project was invested in different areas such as soap making, purchasing raw materials for soap production, making dishwashing soap, hair oil and face cream. We used the cash to buy all these materials and continued our production.”</i> ▪ Share progress: <i>“Our lives improved, and our trainees also progressed.”</i> ▪ Resilience to shocks and stresses: <i>“Currently, we have the ability to fight and solve our problems.”</i>	
Key Lessons	▪ SHGs as a source of self-reliance: <i>“The changes reflect the success of the training and our shared progress towards self-reliance and improved living conditions.”</i>	

Source: Video Interview