Hand in Hand Afghanistan September Flash Report









Business Development Training in Aqcha District



1. Acronyms:

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AFN Afghanis - Afghanistan currency

2 AREDP Afghanistan Rural Enterprise Development Program

3 BDS Business Development Services 4 CDC Community Development Council 5 EIF Enterprise Incubation Fund Hand in Hand-Afghanistan 6 HiH-Af 7 KRC Knowledge Resource Centre

MIS Management Information System 9 MRRD Ministry of Rural Rehabilitation and Development

10 ODOP One District One Product

11 SHG Self Help Group

12 SLP Sustainable Livelihood Program 13 SME Small and Medium Enterprise

14 ToT Training of Trainers

2. Highlights of the month

- Formation of 200 new microenterprises (124 female and 76 male) and expansion of 100 existing microenterprises (60 female and 40male) in Balkh province under SLP2 project which has resulted in creation of 420 jobs for (258 female and 162 male) community members.
- Sum of AFN 426,600 recollected as repayments of EIF loan from groups under SLP 2 project during the month of September 2014 which reflects a repayment rate of 81%.
- Sum of AFN 1,012,925 saved within the groups by members in Marmul, Sholgara, Kaldar districts of Balkh Province, Dara-e-Suf Bala, Dara-e-Suf Payan districts of Samangan province and Aqcha district of Jawzjan Province.
- 84 internal loans took place among the group members with a total value of AFN 585,200 in Marmul, Sholgara, Kaldar districts of Balkh Province and Aqcha district of Jawzjan Province. Internal loans aim to utilize the group savings accumulated by members for creation and expansion of enterprises.
- 276 group members (96 female & 180 male) trained on different vocational skills such as Poultry, Agriculture, Kitchen Gardening, Livestock, Horticulture, Tailoring and Decoration in Sholgara, Kaldar and Marmul district of Balkh Province under SLP2 project.
- 114 micro-entrepreneurs (63 female and 51 male) have been benefitted from business consultancy on poultry. They have been emphasized on proper feeding quantity and quality and hygiene of poultry farms and some of them introduced to local livestock pharmacy in Sholgara district of Balkh province.



- Exposure visit: Three groups had exposure visits into existing Poultry, Tailoring and Gardening enterprises in Balkh province. They shared their learning, impetuses, practices and as a result one group was encouraged to start kitchen gardening.
- Hand in Hand Afghanistan distributed 195 enterprise start-up toolkits to eligible members under SLP2 project in Balkh province. Availing the necessary tools for different types of enterprises such as agriculture, horticulture, kitchen gardening, livestock, poultry, tailoring, fish farm and wool spinning has contributed to members' investment on enterprises.
- Business Development Training Project in Bamyan conducted in class training session for 17 SMEs from Bamyan center on bookkeeping, accounting, supply chain management, legal environment, social challenges, marketing management & promotion, business management were completed and practical sessions for the mentioned SMEs are going on.
- 32 Enterprise groups (15 Fresh fruits and Vegetables, 14 Dairy products and 3 Embroidery) with total number of 160 entrepreneurs formed under ODOP in Parwan and Herat provinces.
- Two stakeholders workshop conducted on implementation of ODOP in order to unveil the ODOP model strategy, engage stakeholders in the project and building relationship with beneficiaries in Parwan and Herat provinces.



One District - One Product Stakeholders Workshop in Herat Province



3. A case study:

Shah Bahar a 26 years old Afghan lady is member of Khorshid SHG in Sholgara district. Shah Bahar is married and has two children her husband is a job seeker. She received tailoring skills training and following that she planned her business and HiH-Af supported her with a set of essential tools to start up her business. Now she produces and sews clothes for neighbours, villagers and is facilitated to link her business to a market in Mazar-e-Sharif. Shah Bahar produces around 30 clothes in a month and receives sum of AFN 3,000 to 6,000 per month depending on the type of orders she receives. She is happy and appreciates the support she has received "Tailoring not only enabled me to be the only bread winner for my family, but created reputation for me in the village" she said.

Shah Bahar is currently teaching two girls from her neighbourhood to learn tailoring. She is planning to expand her business and create jobs for other interested women in the village.





4. Table of Summary of Operations:

	Cumulative	Change	Total at the
	End of Aug	During Sep	end of Sep
	2014	2014	2014
People Engaged			ľ
Total Number of Staff:	127	0	127
- Female	54	0	54
- Male	73	0	73
	1		T
Total Number of Groups Formed:	1,316	0	1,316
- Female	760	0	760
- Male	556	0	556
Total Number of Members in the formed Groups:	22,371	0	22,371
- Female	12,955	0	12,955
- Male	9,416	0	9,416
Total Number of Groups Active with HiH-Af:	882	0	882
- Female	553	0	553
- Male	329	0	329
Total Number of Groups Handed Over:	209	0	209
- Female	122	0	122
- Male	87	0	87
Total Number of Microenterprises Formed:	4,157	200	4,357
- Female	2,107	124	2,231
- Male	2,050	76	2,126
Total Number of Microenterprises expanded:	339	100	439
- Female	214	60	274
- Male	125	40	165
Total Number of Jobs Created:ii	6,552	420	6,972
- Female	3,364	258	3,622
- Male	3,188	162	3,350
Total Number of Enterprise Startup toolkits			
distributed	490	195	685
- Female	321	125	446
- Male	169	70	239
Total Number of Members trained in Group Management Package:iii	22,371	0	22,371
- Female	12,955	0	12,955
- Male	9,416	0	9,416
Total Number of Members trained in Microfinance	, ,	-	, -
package:iv	18,167	157	18,324
- Female	10,977	157	11,134
- Male	7,190	0	7,190
Total No. of Members trained in Business	.,		.,
Development package:	10,310	0	10,310
- Female	5,499	0	5,499
- Male	4,811	0	4,811
Total No. of Members trained in Business	1,011	0	1,011
Development and Microfinance Refresher Training	2,500	0	2,500
package:	2,500		2,500
- Female	1,634	0	1,634
- 1 Ciliaic	1,034	U	1,034



- Male	866	0	866
Total No. of Members trained in Vocational Skills:	6,386	276	6,662
- Female	1,643	180	1,823
- Male	4,743	96	4,839
Cumulative Value of Savings (AFN): vi	19,791,800	1,012,925	20,804,725
- Female Groups	9,786,340	647,625	10,433,965
- Male Groups	10,005,460	365,300	10,370,760
Cumulative Value of Internal Loans (AFN):	14,585,600	585,200	15,170,800
- Female Groups			
	7,013,800	314,850	7,328,650
- Male Groups	7,571,800	270,350	7,842,150
Total Number of Internal Loans (AFN):vii	3,962	84	4,046
- Female Members	2,766	59	2,825
- Male Members	1,196	25	1,221
Average Loan Size (AFN)	3,681	6,966	10,647
Cumulative Value of HiH Loans (AFN):	23,055,000	0	23,055,000
- Female Members	8,905,000	0	8,905,000
- Male Members	14,150,000	0	14,150,000
Total Value of Outstanding HiH Loans (AFN):	6,189,100	(426,600)	5,762,500
- Female Members	1,033,600	(29,500)	1,004,100
- Male Members	5,155,500	(397,100)	4,758,400
Average Loan Size (AFN)	8,684	0	8,684
Repayment rate (%):	81%	81%	81%
- Female Members	95%	100%	95%
- Male Members	74%	80%	74%
ToT on BDS/CEFE to HiH-Af Staff	78	28	106
Training on Career Development	15	0	15
Training of Business Plan writing	49	0	49
Training on Gender Mainstreaming to HiH-Af Staff	11	0	11
Training on Human Rights to HiH-Af Staff	18	0	18
Training on Leadership to HiH-Af Staff and others	35	0	35
organizations			
Training on effective communication to HiH-Af Staff	62	0	62
Training on Coordination to HiH-Af	13	0	13
Refresher training on BDS package to HiH-Af staff	50	0	50
First Aid ToT to GIZ/PIU trainers	120	0	120
ToT - teaching method to CDC members for Afghan	20	0	20
Human Rights Research and Advocacy Organization			
Bookkeeping training to HiH-Af staff	40	0	40
Microfinance Training Package ToT to HiH-Af staff	40	0	40



5. Notes:

ⁱ Change during the month for "total number of groups active with HiH-Af" defines the monthly deduction or addition in total number of groups caused by group collapse and/or handover and/or formation of new groups.

ii HiH-Af believes that an enterprise can create one or more jobs. Estimation for the number of jobs is calculated as each Enterprise creates 1.5 jobs and expansion of existing Enterprises creates 1 job.

iii Group Management Training Package contains three topics that are delivered over three sessions.

iv Microfinance Package contains four topics that are delivered over four sessions.

^v Business Development Package contains eight topics that are delivered over eight sessions.

vi This line reflects the total value of savings made by all groups formed by HiH-Af until they are active with HiH-Af. It does not reflect positive or negative changes in the total value if the groups collapse or they are handed over. We do not monitor group activities after they are handed over.

vii This value defines the total internal loans disbursed until groups are active with HiH-Af. It does not reflect changes in this value due to any activity in this regard if groups collapse or are handed over to partners by us.