

Hand in Hand Afghanistan

February

Flash Report

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1. Acronyms:

1	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
6	HiH-Af	Hand in Hand-Afghanistan
7	MIS	Management Information System
8	MRRD	Ministry of Rural Rehabilitation and Development
9	SHG	Self Help Group
10	SLP	Sustainable Livelihood Program
11	SME	Small and Medium Enterprise
12	ToT	Training of Trainers

2. Highlights of the month

- During February 2015, Hand in Hand Afghanistan with financial support from Hand in Hand International expanded its activities into two more districts (Keshindeh and Shortepa) of Balkh Province where a total of 3,000 members are going to be mobilized, capacitated and supported to establish or expand their microenterprises in both districts.
- Expansion of 18 microenterprises (14 female and 4 male) under the “Supporting Rural Entrepreneurship and Promoting Women’s Socio-economic Empowerment” project in Dara-e-Suf Bala and Payan districts of Samangan Province which has resulted in creation of 18 jobs for the community members.
- Sum of AFN **77,000** recollected as repayments of EIF loan from groups during the month of February 2015 which has increased the repayment rate to 83%.
- Sum of AFN **530,385** saved within the groups by members in Dara-e-Suf Bala, Dara-e-Suf Payan districts of Samangan province and Aqcha district of Jawzjan Province.
- 24 internal loans have taken place among the group members with a total value of AFN **192,900** in Dara-e-suf Bala and Dara-e-suf Payan of Samangan province and Aqcha district of Jawzjan Province. Internal loans utilized for the expansion of members existing enterprises.
- The coordination meeting has taken place under the “Supporting Rural Entrepreneurship and Promoting Women’s Socio-economic Empowerment” project in Dara-e-Suf district office, Samangan province to orient and update the relevant stakeholders about the project progress. The participants included but not limited to the representatives from Dara-e-Suf Bala and Payan District Governor Offices, Agriculture, Rural Rehabilitation and Education Departments; Head of DDAs and CDCs; Head of Islamic Scholars Council, Community Influential, Security Officials and Head of Provincial Economy Directorate.

- The team including Director of Samangan Economy Directorate, Head of Labor and Social Affairs, Rural Rehabilitation and Development Departments and Dara-e-Suf Payan District Governor Secretary have paid monitoring visit to Hand in Hand Afghanistan's project in both Dara-e-Suf Bala and Payan District. They visited 12 groups in different locations and were happy by progress of entire project made so far and their feedback was very good.



Monitoring visit by the government officials to Dara-e-Suf Bala and Payan districts – Samangan Province



Stakeholders engagement meeting at Dara-e-Suf Bala and Payan districts – Samangan Province



Stakeholders engagement meeting at Dara-e-Suf Bala and Payan Districts of Samangan Province

3. Case Study:

Rakia is a shopkeeper who lives with her husband and 5 children in Qari Sarwar village of Aqcha district. Her husband is a daily wage worker and struggles to find job most of the time. Rakia was trying to find a job in order to help her husband in running the family. Finding job for an illiterate woman in a small village was quite hard. Rakia along with 15 other women joined the **Afghan Azad** Self Help Group a year ago. She has gone through the core training modules and learned the Business Development Services, the most impressive one, she says. Three months ago Rakia secured a loan of AFN 4,000 from the group and built up a small shop with his brother and bought goods for the shop worth AFN 5,000 making the total investment AFN 9,000. Rakia earns a net profit of around AFN 3,500 each month and she has repaid AFN 2,500 back to the group besides running the family.

“I am very happy bringing income to my family through my small grocery shop and I hope the trainings are as useful for others as they were for me” she says. Most of Rakia’s customers are children and women and her shop is the only one in the area. Rakia is willing to expand her shop and invest more money in the future.



4. Table of Summary of Operations:

	Cumulative End of Jan 2015	Change During Feb 2015	Total at the end of Feb 2015
People Engaged			
Total Number of Staff:	145	15	160
- Female	62	14	76
- Male	83	1	84
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	1,316	N/A	1,316
- Female	760	N/A	760
- Male	556	N/A	556
Total Number of Members in the formed Groups:	22,371	N/A	22,371
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
Total Number of Groups Active with HiH-Af:ⁱ	882	N/A	882
- Female	553	N/A	553
- Male	329	N/A	329
Total Number of members graduated:	5,043	N/A	5,043
- Female	2,018	N/A	2,018
- Male	3,025	N/A	3,025
Total Number of Groups Handed Over:	209	N/A	209
- Female	122	N/A	122
- Male	87	N/A	87
Total Number of Microenterprises Formed:	5,184	N/A	5,184
- Female	2,653	N/A	2,453
- Male	2,531	N/A	2,531
Total Number of Microenterprises expanded:	754	18	772
- Female	430	14	444
- Male	324	4	328
Total Number of Jobs Created:ⁱⁱ	8,569	18	8,587
- Female	4,430	14	4,444
- Male	4,139	4	4,143
Total Number of Enterprise Startup toolkits distributed	1,494	595	2,089
- Female	839	574	1,413
- Male	655	21	676
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,371	N/A	22,371
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
Total Number of Members trained in Microfinance package:^{iv}	18,324	N/A	18,324
- Female	11,134	N/A	11,134
- Male	7,190	N/A	7,190
Total No. of Members trained in Business Development package:^v	17,579	N/A	17,579
- Female	1,0881	N/A	1,0881
- Male	6,698	N/A	6,698

Total No. of Members trained in Business Development and Microfinance Refresher Training package:	2,500	N/A	2,500
- Female	1,634	N/A	1,634
- Male	866	N/A	866
Total No. of Members trained in Vocational Skills:	6,928	N/A	6,928
- Female	1,954	N/A	1,954
- Male	4,974	N/A	4,974
Total No. of Members trained on Life Skills	430	N/A	430
- Female	430	N/A	430
- Male	0	N/A	0
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	25,348,354	530,385	25,878,739
- Female Groups	13,193,407	412,485	13,605,892
- Male Groups	12,366,197	117,900	12,484,097
Cumulative Value of Internal Loans (AFN):	16,695,000	192,900	16,887,900
- Female Groups	8,096,300	165,600	8,261,900
- Male Groups	8,608,700	27,300	8,636,000
Total Number of Internal Loans (AFN):^{vii}	4,231	24	4,255
- Female Members	2,946	17	2,963
- Male Members	1,285	7	1,292
Average Loan Size (AFN)	3,946	8,038	3,969
HiH-Af EIF Loan			
Cumulative Value of HiH Loans (AFN):	23,055,000	N/A	23,055,000
- Female Members	8,905,000	N/A	8,905,000
- Male Members	14,150,000	N/A	14,150,000
Total Value of Outstanding HiH Loans (AFN):	4,460,550	(77,000)	4,383,550
- Female Members	926,200	(0)	926,200
- Male Members	3,534,350	(77,000)	3,457,350
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	82%	N/A	83%
- Female Members	96%	N/A	96%
- Male Members	75%	N/A	77%
Capacity Building Training			
No of people who received training	641	0	641

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.

*The photo at the cover page is from Adela a member of Marjan SHG in Aqcha District of Jawzjan Province.