



Hand in Hand Afghanistan

January

Flash Report

2015

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	KRC	Knowledge Resource Centre
8	MIS	Management Information System
9	MRRD	Ministry of Rural Rehabilitation and Development
10	SHG	Self Help Group
11	SLP	Sustainable Livelihood Program
12	SME	Small and Medium Enterprise
13	ToT	Training of Trainers

2. Highlights of the month

- Formation of 11 new microenterprises all led by women in Jawzjan province under Improving lives in Jawzjan project which has resulted in creation of 15 jobs for female community members.
- Sum of AFN **295,300** recollected as repayments of EIF loan from groups during the month of January 2015.
- Sum of AFN **390,700** 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.
- 10 internal loans have taken place among the group members with a total value of AFN **96,300** in Dara-e-suf Bala and Aqcha district of Jawzjan Province. Internal loans aim to utilize the group savings accumulated by members for creation and expansion of enterprises.
- Hand in Hand Afghanistan participated in the exhibition of handicrafts in Kabul in conjunction with the event titled “The Afghan Women in 2015”. The event was organized by the European Union Delegation office in Kabul to showcase the women handicrafts. People from different NGOs, governmental and non-governmental organizations and donor offices including Mrs. Rola Ghani the first lady of Afghanistan visited the exhibition. There were five pavilions of products showcased handicrafts of Afghan women from Hand in Hand Afghanistan, Afghan aid, Zardozi and ACTED. Hundreds of visitors thronged elegant HiH Af members pavilion. The visitors distinctly attracted to handicrafts and accessories displayed by HiH Af members at the event. HiH Af showcased 132 pieces of 22 type of handicrafts and accessories which 97 pieces were bought by the avid visitors where HiH Af sold the most major among five pavilions at the exhibition.



HAND IN HAND AFGHANISTAN

- A team of 23 staff members of People in Need (PIN) had an exposure visit to Hand in Hand Af's female groups in Sholgara district. They visited Tailoring, Wool spinning, poultry groups and one male cooperative. Their questions were answered by the members and PIN articulated this as a very good experience and skill sharing visit.
- A team from Hand in Hand Afghanistan, Hand in Hand International and Hand in Hand Eastern Africa attended a four day workshop with Cloud Lending Inc. in Bangalore India to build a Management Information System (MIS) for Hand in Hand Afghanistan's Enterprises Incubation Fund.



Products from a Handicrafts Group – Aqcha District, Jawzjan Province

3. case study:

“We feel confident by running our wool spinning business and we have our own income which we had never experienced before. We are planning to create more job opportunities for other women in the community.” Say the Common Interest Group members. Nargis along with 60 other female members mobilized in to different Wool Spinning Common Interest Groups in Sholgara district of Balkh Province two years ago. They were housewives and the only engagement they had was daily home chores.



They have been trained on Bookkeeping, Micro-finance, Business Development Services and wool spinning training with a newly designed and relatively quicker machine. They have changed their traditional method to a quality improved yarn production technique with higher volume production after receiving the training. They are linked to Bano a wool processing Company under a contract. The company provides wool to the group and receives back the yarn. Mr. Assadullah was selected by more than 60 female members in Qurbaqa Khana village of Sholgara district to represent the women and deal with the wool providing company at Mazar-e-Sharif city. He comes to Mazar-e-Sharif city to bring wool to Sholgara and transfers back the produced yarn to the company and he is paid AFN 10 for



each kg of yarn as commission by the company.

“The saving component is very useful and we have learned borrowing money, making profit and repaying loan installments” Makai one of the group members said.

Every single member spines more than 2 kg of yarn daily and earns AFN 40 per kg as wage and an individual member can make up to AFN 2,500 per month. By the income they generate they provide school expenses including children school stationery, medical treatment, transport, seasonal and casual clothes for themselves.

“We want to further improve our business and keep it sustainable in future and increase the volume of our production through accepting more women to our production group. It will create economic stability in the form of job creation and income enhancement either in the community and family levels”. The group says.



4. Table of Summary of Operations:

	Cumulative End of Dec 2014	Change During Jan 2015	Total at the end of January 2015
People Engaged			
Total Number of Staff:	144	1	145
- Female	61	1	62
- Male	83	0	83
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:	5,173	11	5,184
- Female	2,642	11	2,453
- Male	2,531	0	2,531
Total Number of Microenterprises expanded:	754	0	754
- Female	430	0	430
- Male	324	0	324
Total Number of Jobs Created:ⁱⁱ	8,554	15	8,569
- Female	4,415	15	4,430
- Male	4,139	0	4,139
Total Number of Enterprise Startup toolkits distributed	1,514	N/A	1,514
- Female	839	N/A	839
- Male	655	N/A	655
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	2,500	N/A	2,500

package:			
- Female	1,634	0	1,634
- Male	866	0	866
Total No. of Members trained in Vocational Skills:	6,917	11	6,928
- Female	1,943	11	1,954
- Male	4,974	0	4,974
Total No. of Members trained on Life Skills	430	0	430
- Female	430	0	430
- Male	0	0	0
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	24,957,654	390,700	25,348,354
- Female Groups	12,802,707	390,700	13,193,407
- Male Groups	12,154,947	211,250	12,366,197
Cumulative Value of Internal Loans (AFN):	16,598,700	96,300	16,695,000
- Female Groups	8,000,000	96,300	8,096,300
- Male Groups	8,608,700	0	8,608,700
Total Number of Internal Loans (AFN):^{vii}	4,221	10	4,231
- Female Members	2,936	10	2,946
- Male Members	1,285	0	1,285
Average Loan Size (AFN)	3,932	9,630	3,946
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):	4,755,850	(295,300)	4,460,550
- Female Members	926,200	0	926,200
- Male Members	3,829,650	(295,300)	3,534,350
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	82%	N/A	82%
- Female Members	96%	N/A	96%
- Male Members	75%	N/A	76%
Capacity Building Training			
No of people who received training	619	22	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.