



Hand in Hand Afghanistan

June 2015

Flash Report



1. Acronyms:

1	AFN	Afghanis - Afghanistan currency
2	BDS	Business Development Services
3	CDC	Community Development Council
4	CIG	Common Interest Group
5	DDA	District Development Assembly
6	EIF	Enterprise Incubation Fund
7	HiH-Af	Hand in Hand-Afghanistan
8	MAIL	Ministry of Agriculture, Irrigation and Livestock
9	MIS	Management Information System
10	MRRD	Ministry of Rural Rehabilitation and Development
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

- 5,439 new members (3,846 female & 1,593 male) mobilized in to groups under “Reducing poverty and gender inequality by improving household income and financial resilience through enterprise and job creation” project in Sancharak, Gosfandi and Balkhab districts of Sarepul province and the “Sustainable Livelihood Program III” in Keshindeh and Shortepa districts of Balkh province.
- Formation of 852 (516 female & 336 male) new microenterprises in Dare-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province and Shortepa district of Balkh province. As well as, 19 female microenterprises those were already economically engaged in the market have expanded their enterprises. All these microenterprises have resulted in creation of 1,271 jobs (60.5 % female).
- Number of 665 group members (600 female and 65 male) successfully completed different vocational skills trainings such as Poultry, Tailoring, Wool spinning, and Beekeeping in Dare-e- Suf Bala and Payan districts of Samangan province. These trainings are fundamental for starting and growing businesses.
- 794 enterprise start-up toolkits were distributed to 460 female & 334 male eligible members in Dara-e-Suf Bala and Payan districts of Samangan province. The toolkits are small grant-based asset transfers, aimed at catalyzing enterprise growth. The toolkits provide a majority of inputs and tools required to grow businesses in a selected sector, conditional upon business plans, completed vocational skills training and complementary contributions from the individual members. Mentoring visits are continuing to the enterprises established/enhanced by HiH Af technical staff, trainers and VEFs, and during the month one checking rearing CIG from Aqcha district is linked to the market

and poultry farmers from both Dara-e-Suf Bala and Payan are linked to Mazar poultry market to access feed and medicine.

- Under “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment” project in Dara-e-Suf Bala and Payan districts of Samangan province 1,553 illiterate group members (878 female & 675 male) have successfully graduated from Life Skills training and have received graduation certificates from HiH Af. The life skills trainings have been offered on needs basis to members for a period of 6 month. It has covered a wide range of topics including enterprises, skills, social awareness, hygiene & health, environment, knowing oneself, human rights, the country and culture, etc. Therefore, the training besides enabling members to read, write and do basic calculation it also increases their awareness in the above areas. The life skills classes started during December 2014 and Hand in Hand Afghanistan has provided the participants with a text book and the required stationery, while the community has actively taken part by providing rooms for classes with no cost. The trainings have positively contributed in achieving the outputs of the program.
- Sum of AFN 353,656 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 87.1 %.
- Sum of AFN 1,057,300 saved within the groups by members in Dara-e-Suf Bala and Payan districts of Samangan province, Aqcha district of Jawzjan province, Shortepa and Keshindeh districts of Balkh province and Gosfandi district of Sarepul province.
- 100 internal loans took place among the group members with a total value of AFN 422,550 in Dara-e-Suf Bala and Payan districts of Samangan province, Aqcha district of Jawzjan province and Shortepa district of Balkh province. Internal loans aim to utilize group savings accumulated by members for creation and expansion of microenterprises.
- Capacity building training conducted for 26 participants (17 female & 9 male) including the District Officers, District Assistants and VEFs and community volunteers in Sanchark and Gosfandi Districts of Sarepul Province. The training aimed to familiarize the participants to HiH network, HiH Afghanistan, its vision and mission, and the HiH implementation model. The training also included effective communication skills and community mobilization skills. The above mentioned staff also received ToT on Module 01, the Group Management for SHGs and CIGs formation and administration.

As well as 16 participants (10 female & 6 male) consisting of District Officer, District Assistant, VEFs of Keshende district and 8 (4 female & 4 male) of Shortepa district of Balkh province trained on Module 02, Microfinance package

- 2 HiH Af Vocational Trainers received technical training on apiculture/ beekeeping which was facilitated by Department of Agriculture, Irrigation and Livestock in Mazar-e-Sharif. The training was conducted for two days facilitated by trainers from MAIL that focused on technical aspects of beekeeping.
- Monitors from Jawzjan Department of the Economy Directorate, Labor Social Affairs Martyrs and Disables directorate, Women Affairs Department and District Governor's Office representatives monitored HiH Af project activities in Aqcha district of Jawzjan Province. Based on their feedback they were happy with the progress and appreciated HiH Af for the achievements and extended their further support in the future.



Government officials visiting a poultry farm during their monitoring visit to HiH Af project in Aqcha District, Jawzjan Province



Hand in Hand Afghanistan VEFs receiving Group Management and Microfinance ToT, Sarepul and Balkh Province

3. Case Study:

Dorafshan and her strong self-confident!

Dorafshan is a 19 year old married woman who lives in Dara-e-Suf Payan district of Samangan province with her husband and a child. She joined Zohra SHG in April 2014 where she learned tailoring skill and ways of doing business. After being trained she decided to start her own small enterprise in order to give a helping hand to her husband to cover family expenses. She received the enterprise startup toolkit from Hand in Hand and secured a loan of AFN 1,000 from the group to purchase the other required raw materials to start sewing. Dorafshan receives orders from relatives and neighbors to sew cloths for women and kids and she now earns AFN 4,000 on monthly basis. She has repaid the internal loan to the group and has started stepping towards self-sufficiency and contributes to family expenses properly. Dorafshan is happy with her job as she says: *“I am very happy to help my family financially and this has given me enough confident to move forward and expand my enterprise.”*



4. Table of Summary of Operations:

	Cumulative End of May 2015	Change During June 2015	Total at the end of June 2015
People Engaged			
Total Number of Staff:	228	9 (13)	215
- Female	119	3 (11)	108
- Male	109	6(2)	107
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	1,504	352	1,856
- Female	885	245	1130
- Male	619	107	726
Total Number of Members in the formed Groups:	25,297	5,439	30,736
- Female	15,023	3,846	18,869
- Male	10,274	1,593	11,867
Total Number of Groups Active with HiH-Af:ⁱ	1065	1019	2084
- Female	674	717	1391
- Male	391	302	693
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:	7,391	852	8,243
- Female	4,643	516	5,159
- Male	2,748	336	3,084
Total Number of Microenterprises expanded:	1,330	19	1,349
- Female	881	19	900
- Male	449	0	449
Total Number of Jobs Created:ⁱⁱ	12,456	1,271	13,727
- Female	7,866	769	8,635
- Male	4,590	502	5,092
Total Number of Enterprise Startup toolkits distributed	4,497	794	5,291
- Female	3,452	460	3,912
- Male	1045	334	1379
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,717	8425	31,142
- Female	13,178	6000	19,178
- Male	9,539	2425	11,964
Total Number of Members trained in Microfinance package:^{iv}	18,382	462	18,844
- Female	11,192	310	11,502
- Male	7,190	152	7,342
Total No. of Members trained in Business Development package:^v	17,637	N/A	17,637
- Female	10,939	N/A	10,939

- 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:	10,763	665	11,428
- Female	4,737	600	5,337
- Male	6,026	65	6,091
Total No. of Members trained on Life Skills	687	1553	2240
- Female	621	878	1499
- Male	66	675	741
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	28,339,589	1,057,300	29,396,889
- Female Groups	15,361,042	768,600	16,129,642
- Male Groups	12,978,547	288,700	13,267,247
Cumulative Value of Internal Loans (AFN):	18,144,970	422,550	18,567,520
- Female Groups	9,309,820	373,900	9,683,720
- Male Groups	8,835,150	48,650	8,883,800
Total Number of Internal Loans (AFN):^{vii}	4,475	100	4,575
- Female Members	3,145	90	3,235
- Male Members	1,330	10	1,340
Average Loan Size (AFN)	4,055	4,225	4,058
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):	4,001,050	(353,656)	3,647,394
- Female Members	926,200	N/A	926,200
- Male Members	3,074,850	(353,656)	2,721,194
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	85%	N/A	87.1%
- Female Members	96%	N/A	95.5%
- Male Members	80%	N/A	82.9%
Capacity Building Training			
No of people who received training	731	52	783

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.

* Front page photo> Group Member working on carpet waving in Aqcha district of Jawzjan Province