



Hand in Hand Afghanistan

September 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	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	SCA	Swedish Committee for Afghanistan
10	SHG	Self Help Group
11	SLP	Sustainable Livelihood Program
12	ToT	Training of Trainers

2. Highlights of the month

- During this reporting period, 57 new members (37 female & 20 male) were mobilized in to groups under “Reducing poverty and gender inequality by improving household income and financial resilience through enterprise and job creation” Project in *Gosfandi* and *Balkhab* districts of *Sarepul* province and the “Sustainable Livelihood Program III” in *Keshindeh* and *Shortepe* districts of Balkh province.

Aiming to build new trainees/members capacity, 143 members (67% female) were trained in Group Management package, 6015 members (72% female) were trained in Micro Finance package, and 2143 members (69% female) trained in Business Development Service.
- During this reporting period, the HiH-AF established 60 (54 female & 6 male) new Microenterprises in *Dare-e-Suf Bala* and *Dar-e-Suf Payan* districts of Samangan province, *Aqcha* district of Jawzjan province , *Shortepe* and *Keshbende* district of Balkh province and *Balkhab* district of Sar-e-pul province. Furthermore, 85 (51 female & 34 male) Microenterprises that were already economically engaged in the market have expanded their enterprises in the above mentioned districts. The result of this engagement is creation of 74 jobs (86 % female).
- Number of 480 group members (458 female and 22 male) successfully completed different vocational skills trainings such as tailoring, livestock, poultry and cake-baking in *Aqcha* district of Jawzjan province and *Dare-e- Suf Payan* district of Samangan province. While 681 members recently started receiving Poultry and Beekeeping vocational skill training in *Dare Suf Bala* district of Samangan province.
- HiH-Af continuously conduct Mentoring Visits to the enterprises established/enhanced by HiH-Af technical staff, trainers and VEFs. As part of enterprises market linkage, 88 members were visited and received technical advises on poultry and beekeeping in both *Dara-e-Suf Bala* and *Dare Sof Payan*. A regular communication is maintained to enhance market linkage between poultry farms and butchers and provide environment for direct sells to consumers.
- HiH-Af vocational master trainer conducted meetings on Labeling and Packaging with several CIGs and assigned VEFs on value adding and to promote their honey productivity by applying improvements on packaging and labeling of products.
- Meeting held with the head of poultry farms to establish Association of Poultry Farmers in *Dara-e-Suf Payan* and *Dara-e-Suf Bala* districts.
- 1473 illiterate group members (1230 female & 243 male) have been receiving Life Skills Training under “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment” Project in targeted districts of Samangan province, “Sustainable Livelihood Program III) Project in targeted district of Balkh and “Improving Lives through Creation of Microenterprises and Jobs” in targeted districts of Jawzjan province.

- Sum of AFN 114,545 recollectd as repayments of EIF loan from groups during the month which has increased the repayment rate to 91.2 %.
- Sum of AFN 2,663,350 saved within the groups by members in *Dara-e-Suf Bala* and *Dar-e-Payan* districts of Samangan province, *Aqcha* district of Jawzjan province, *Shortepe* and *Keshindeh* districts of Balkh province and *Balkhab*, *Sancharak* and *Gosfandi* district of *Sar-e-pul* province.
- 164 internal loans took place among the group members with a total value of AFN 992,920 in *Dara-e-Suf Bala* and *Dar-e-Suf Payan* districts of Samangan province, *Aqcha* district of Jawzjan province and *Shortepe* and *Keshindeh* districts of Balkh province and *Balkhab* district of Sar-e-pul province. The purpose of Internal Loans is to utilize group savings accumulated by members for creation and expansion of microenterprises.
- During this reporting period, Dr. Seema Ghani (Board Chairperson) and Abdul Rahim Nasry (Country Director) visited Mazar-e-Sharif regional office. The Board Chairperson visited on-filed activities in *Dar-e-Suf* and *Sholgara* districts of Samangan and Balkh provinces. She discussed on-going activities with HiH-Af staff and beneficiaries. She provided recommendations on approaches for Market Linkage and Skills Training.
- In order to build the capacity of HiH staff the Training of Trainers for 25 HiH Af staff district officers, district assistants and VEFs (11 female & 14 male) conducted for 8 days in Mazar regional office, the participants were staff from Kishindeh and Shortapa districts.



A view of BDS ToT at Mazar-e-Sharif Regional Office

3. Case Study:

Najiba was born and raised in a poor and uneducated family in Qare-Sarwar village, Aqcha district of Jawzjan province. Like most girls living in Afghanistan, because of the cultural barriers, lack of awareness, gender and social sensitivity, she couldn't attend school – a dream for her childhood which didn't come true.

She learned some basic tailoring skills from her mother at home. She was talented in making handicrafts and *Qurs Dozi*. She had no idea how things will turn out in her life once she learned about HiH-AF activities and joined one of the SHGs in 2014. She was enrolled in a group named *Bahar* and started receiving training on group management, Micro Finance and Business Development Services. She was later convinced to join Life Skill Training. Talking to HiH-Af facilitator, she said that it was during mobilization process that she knew of the rights women have; the right to work, vote, study and generate income.

Her passion and dedication to learn and work encouraged her family to allow her to get more engaged with HiH-Af skills training. She later could found a job in an organization as Vocational Skill Trainer in her village. She was responsible to teach women on production of handicrafts especially *Qurs Dozi*. During her career, she demonstrated her skills as a qualified trainer who train trainees, prepare work plan for the classes and manage routine activities. She earns a monthly wage of AFN 5,000 that can support her family for daily expenses.

With a toolkit she received from HiH-Af she now sews women's clothing and earns a minimum of AFN 3,500. "I can't believe of such good changes came in my life and am so thankful to HiH Af for letting me know how talented I can be" Najiba said.



4. Table of Summary of Operations:

	Cumulative End of August 2015	Change During September 2015	Total at the end of September 2015
People Engaged			
Total Number of Staff:	207	3 (6)	204
- Female	101	(5)	96
- Male	106	3(1)	108
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	2,236	2	2,238
- Female	1,400	2	1,402
- Male	836	N/A	836
Total Number of Members in the formed Groups:	35,951	57	36,008
- Female	22,766	37	22,803
- Male	13,185	20	13,205
Total Number of Groups Active with HiH-Af:ⁱ	4,815	1,173	5,988
- Female	3,341	839	4,180
- Male	1,474	334	1,808
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:	9,269	60	9,329
- Female	6,152	54	6,206
- Male	3,117	6	3,123
Total Number of Microenterprises expanded:	1,475	85	1,560
- Female	1,003	51	1,054
- Male	472	34	506
Total Number of Jobs Created:ⁱⁱ	14,682	74	14,756
- Female	9,556	64	9,620
- Male	5,126	10	5,136
Total Number of Enterprise Startup toolkits distributed	6,099	N/A	6,099
- Female	4,706	N/A	4,706
- Male	1393	N/A	1393
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	38,439	143	38,582
- Female	24,524	96	24,620
- Male	13,915	47	13,962
Total Number of Members trained in Microfinance package:^{iv}	27,645	6,015	33,660
- Female	17,603	4,321	21,924
- Male	10,042	1,694	11,736
Total No. of Members trained in Business Development package:^v	17,637	2,143	19,780
- Female	10,939	1478	12,417

- Male	6,698	665	7,363
Total No. of Members trained in Business Development and Microfinance Refresher Training package:	3,269	904	4,173
- Female	2,403	670	3,073
- Male	866	234	1100
Total No. of Members trained in Vocational Skills:	11,863	480	12,343
- Female	5,724	458	6,182
- Male	6,139	22	6,161
Total No. of Members trained on Life Skills	2,240	N/A	2,240
- Female	1,499	N/A	1,499
- Male	741	N/A	741
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	33,207,039	2,663,350	35,870,389
- Female Groups	18,907,892	1,919,159	20,827,051
- Male Groups	14,299,147	744,200	15,043,347
Cumulative Value of Internal Loans (AFN):	20,146,500	992,920	21,139,420
- Female Groups	10,984,700	882,570	11,867,270
- Male Groups	9,161,800	110,350	9,272,150
Total Number of Internal Loans (AFN):^{vii}	4,957	164	5,121
- Female Members	3,554	118	3,672
- Male Members	1,403	46	1,449
Average Loan Size (AFN)	4,064	6,054	4,128
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):	2,994,265	(114,545)	2,879,720
- Female Members	926,200	(100,000)	826,200
- Male Members	2,068,065	(14,545)	2,053,520
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	90.6%	N/A	91.2%
- Female Members	95.5%	N/A	97.2%
- Male Members	88.2%	N/A	88.3%
Capacity Building Training			
No of people who received training	884	25	909

5. Note:

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: The member receives on-the-form mentoring/ vocational training in Dare suf Bala district.