



Hand in Hand Afghanistan

November 2015

Flash Report



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1. Acronyms:

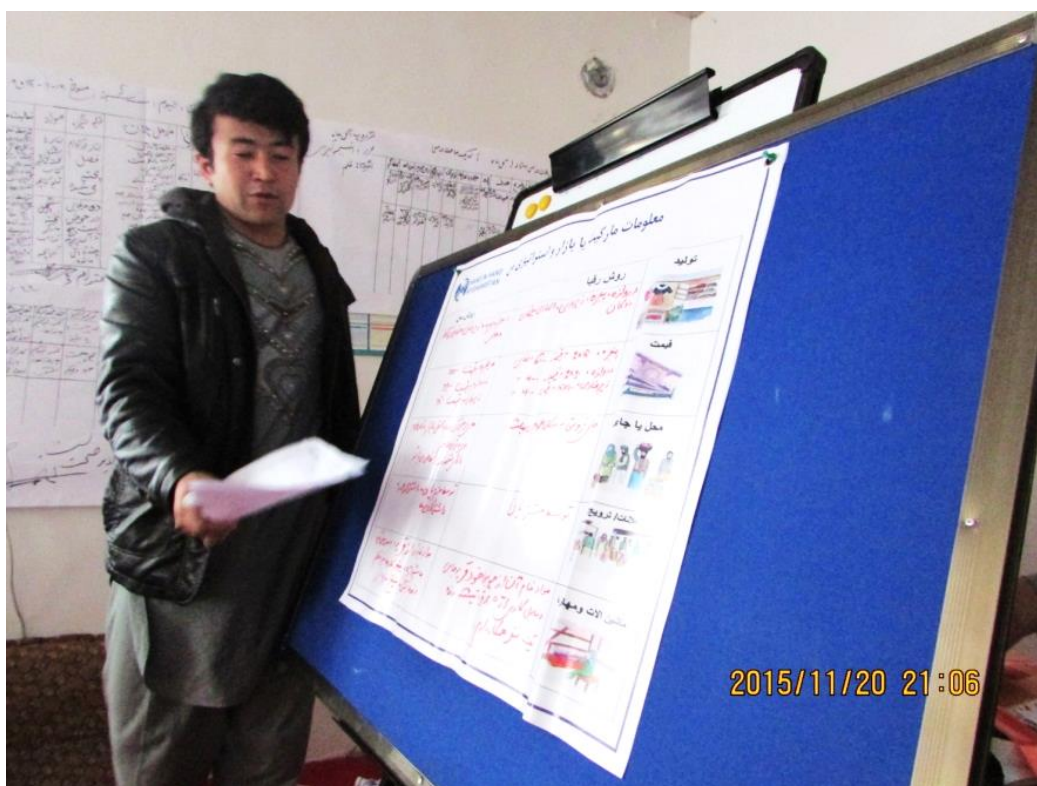
| | | |
|----|---------|---------------------------------|
| 1 | AFN | Afghanis - Afghanistan currency |
| 2 | BDS | Business Development Services |
| 3 | CDC | Community Development Council |
| 4 | CIG | Common Interest Group |
| 5 | EIF | Enterprise Incubation Fund |
| 6 | HiH -Af | Hand in Hand-Afghanistan |
| 7 | MIS | Management Information System |
| 8 | SHG | Self Help Group |
| 9 | SLP | Sustainable Livelihood Program |
| 10 | ToT | Training of Trainers |

2. Highlights of the month

- 117 (88 female & 29 male) new members were mobilized in to groups under the 1) Sustainable Livelihood Program III in Keshindeh and Shortepa districts of Balkh province, 2) reducing poverty and gender inequality by improving household income and financial resilience through enterprise and job creation Project in Gosfandi and Sancharak districts of Sarepul province.
- 231 female members were trained in Group Management package.
- 1283 members (1129 female) were trained in Microfinance package, while the Business Development Services training is ongoing.
- 1778 new microenterprises (1536 female & 242 male) established in projects' coverage areas in Samangan, Jawzjan, Balkh and Sarepul provinces. Furthermore, 119 (91 female & 28 male) microenterprises which already been economically engaged in the market, expanded their enterprises in the above mentioned districts. All above resulted to creation of 2655 jobs in which 86 % of them are female.
- 2,140 illiterate group members (1,711 female & 429 male) are completing Life Skills Trainings under projects of 1) Supporting rural entrepreneurship and promoting women's socio-economic empowerment in Dara-e-suf districts of Samangan province 2) Sustainable Livelihood Program in Shortepa and Keshendehe districts of Balkh province and 3) Improving lives through creation of microenterprises and Jobs in Aqcha district of Jawzjan province and Sarepul provinces.
- Sum of AFN 2,560,580 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 92 %.
- Sum of AFN 5,863,545 saved within the groups by members in Dara-e-Suf Bala and Dar-e-Payan districts of Samangan province, Aqcha district of Jawzjan province, Shortepa and Keshendehe districts of Balkh province and Balkhab, Sancharak and Gosfandi districts of Sar-e-pul province.
- 304 internal loans took place among the group members with a total value of AFN 1,840,575 in Dara-e-Suf Bala and Dar-e-Suf Payan districts of Samangan province, Aqcha district of Jawzjan province, Shortepa and Keshendehe districts of Balkh province and Balkhab, Gosfandi and Sancharak districts of Sar-e-pul province. The purpose of Internal Loans is to utilize group savings accumulated by members for creation and expansion of microenterprises.



- Hand in Hand Afghanistan conducted a two-day planning workshop in Mazar-e-Sharif and invited all HiH-AF district officers and project staff from the Sar-e-Pul, Samangan, Jawzjan, Balkh and Kabul offices to discuss on current projects, review achievements and challenges and draw up Work Plan for 2016. During the two day workshop, participants briefed the management and colleagues on the achievements and planned which milestones to be achieved during 2016. They also reviewed HiH- AF Strategy Plan for 2016-2020 and provided suggestions and recommendations based on knowledge of the field.
- HHH staff attended workshop on Participation of Women Agriculture Value Chain held by RADP North project of DAI organization at Mazar-e-Sharif
- Business Development Services Training of Trainers (ToT) conducted for the project staff of Balkhab district. The training conducted for 8 days at Balkhab district office of HiH-Af. There were 21 participants (13 female & 8 male) including VEFs, district officer and district assistant.
- Market linkage and Value Addition training (ToT) conducted for 21 participants (13 female & 8 male) including VEFs, district officer and district assistant in Balkhab district under the GPAF project. The training aimed to increase knowledge of participants on technical market linkage and value addition of members' products, quality improvement, linking of products to local markets and value addition of products.

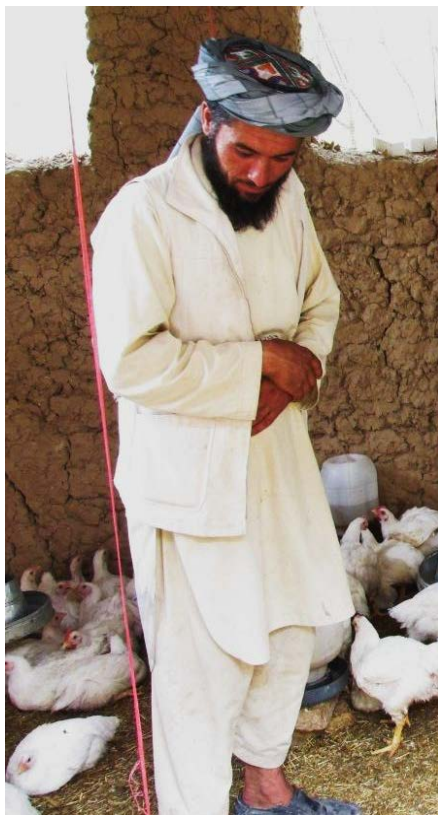


3. Meet Shafiullah, a role model in his village

Sayed Shafiullah had faced tough economic challenges in his life before he came to know about HiH Afghanistan activities in his home district of Dar-e-Sul Payeen of Samangan province. Because he was not a skillful labor, he had to work as hired laborer to make his family's expenses. "I worked as mason, carts-man, puncture-man and experienced different tasks that I was good to none of them." said 26 years old Shafiullah. This all changed when Matiullah, his neighbor, introduced him to services that had been providing by Hand in Hand Afghanistan for new entrepreneurs. He joined Maiwand SHG and had 1800 AFN initial Saving. He eagerly followed steps and got trained on how to select an occupation, how to receive loans, how to do marketing.

Understanding the very basic information of entrepreneurship, Shafiullah was interested to establish a poultry form and raise chickens. He later joined a CIG of 13 members and received 650 broilers from HiH-AF.

Now Shafiulah is a well-known businessman in his home village of Tajik Dehe. He has established a market linkage with nearby districts and sells chicken to various whole-sellers and retailers in Dar-e-Suf Payeen district. Expanding his business, Shafiullah now hired two employees to help him run the poultry form. He now has monthly income of 20,000 AFN that can help him provide family's expenses and have a saving for emergencies.



4. Table of Summary of Operations:

| | Cumulative End of October 2015 | Change During November 2015 | Total at the end of November 2015 |
|---|---|--------------------------------------|--|
| People Engaged | | | |
| Total Number of Staff: | 198 | 3 | 201 |
| - Female | 95 | (3)0 | 92 |
| - Male | 103 | 6 | 109 |
| Groups and Microenterprise Promotion | | | |
| Total Number of Groups Formed: | 2,248 | 3 | 2,251 |
| - Female | 1,412 | 3 | 1,415 |
| - Male | 836 | N/A | 836 |
| Total Number of Members in the formed Groups: | 36,230 | 117 | 36,347 |
| - Female | 23,015 | 88 | 23,103 |
| - Male | 13,215 | 29 | 13,244 |
| Total Number of Groups Active with HiH-Af:ⁱ | 1,809 | 3 | 1,812 |
| - Female | 1,201 | 3 | 1,204 |
| - Male | 608 | N/A | 608 |
| 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: | 9,627 | 1778 | 11,405 |
| - Female | 6,304 | 1536 | 7,840 |
| - Male | 3,323 | 242 | 3,565 |
| Total Number of Microenterprises expanded: | 1,616 | 119 | 1,735 |
| - Female | 1,100 | 91 | 1,191 |
| - Male | 516 | 28 | 544 |
| Total Number of Jobs Created:ⁱⁱ | 15,352 | 2655 | 18,007 |
| - Female | 9,889 | 2277 | 12,166 |
| - Male | 5,463 | 378 | 5,841 |
| Total Number of Enterprise Startup toolkits distributed | 6,295 | 1621 | 7,916 |
| - Female | 4,706 | 1417 | 6,123 |
| - Male | 1589 | 204 | 1793 |
| Total Number of Members trained in Group Management Package:ⁱⁱⁱ | 36,038 | 213 | 36,251 |
| - Female | 22,833 | 213 | 23,046 |
| - Male | 13,205 | N/A | 13,205 |
| Total Number of Members trained in Microfinance package:^{iv} | 34,135 | 1,283 | 35,418 |
| - Female | 22,169 | 1,129 | 23,298 |
| - Male | 11,966 | 154 | 12,120 |
| Total No. of Members trained in Business Development package:^v | 19,780 | N/A | 19,780 |
| - Female | 12,417 | N/A | 12,417 |
| - Male | 7,363 | N/A | 7,363 |
| Total No. of Members trained in Business Development and Microfinance Refresher Training | 4,173 | N/A | 4,173 |

| | | | |
|--|-------------------|------------------|-------------------|
| package: | | | |
| - Female | 3,073 | N/A | 3,073 |
| - Male | 1100 | N/A | 1100 |
| Total No. of Members trained in Vocational Skills: | 12,412 | N/A | 12,412 |
| - Female | 6,236 | N/A | 6,236 |
| - Male | 6,176 | N/A | 6,176 |
| 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} | 41,652,924 | 5,863,545 | 47,516,469 |
| - Female Groups | 25,269,211 | 4,557,420 | 29,826,631 |
| - Male Groups | 16,383,722 | 1,306,125 | 17,689,847 |
| Cumulative Value of Internal Loans (AFN): | 22,248,670 | 1,840,575 | 24,089,245 |
| - Female Groups | 12,804,320 | 1,464,050 | 14,268,370 |
| - Male Groups | 9,444,350 | 376,525 | 9,820,875 |
| Total Number of Internal Loans (AFN):^{vii} | 5,331 | 304 | 5,635 |
| - Female Members | 3,846 | 232 | 4,078 |
| - Male Members | 1,485 | 72 | 1,557 |
| Average Loan Size (AFN) | 4,173 | 6,054 | 4,275 |
| 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): | 2,685,525 | (124,945) | 2,560,580 |
| - Female Members | 726,200 | (100,000) | 626,200 |
| - Male Members | 1,959,325 | (24,945) | 1,934,380 |
| Average Loan Size (AFN) | 8,684 | N/A | 8,684 |
| Repayment rate (%): | 92.3% | N/A | 92% |
| - Female Members | 98.8% | N/A | 98% |
| - Male Members | 89.0% | N/A | 89% |
| Capacity Building Training | | | |
| No of people who received training | 936 | 21 | 957 |

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 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:** Carpentry Shop | Balkhab District Town | Sarepul Province.