



Hand in Hand Afghanistan

December 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

- During this reporting period, 970 new microenterprises (744 female & 226 male) established in project coverage areas in Samangan, Jawzjan, Balkh and Sar-e-pul provinces. Furthermore, 680 (368 female & 312 male) microenterprises that have already economically engaged in the market expanded their enterprises in the above mentioned districts. The result of this engagement is creation of 1650 jobs (67 % female).
- 2,598 illiterate group members (2,072 female & 526 male) are undergoing Life Skills Training under project “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment in Dara-e-suf districts of Samangan Province”, “Sustainable Livelihood Program in Shortepa and Keshendeh districts of Balkh province” and under the project “Improving lives through creation of microenterprises and Jobs in Balkhab, Gosfandi and Sancharak districts of Sarepul province”
As well the second batch of Life Skill Training has been successfully completed under the project “Improving lives through creation of microenterprises and Jobs in Aqcha district of Jawzjan province” as result 207 female members successfully graduated, the pretest and posttest result shows 63.2% improvement
- Sum of AFN 115,183 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 92.3 %.



- Sum of AFN 1,893,267 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 *Keshindeh* districts of Balkh province and *Balkhab*, *Sancharak* and *Gosfandi* district of Sar-e-pul province.
- 262 internal loans took place among the group members with a total value of AFN 1,238,389 in *Dara-e-Suf Bala* and *Dar-e-Suf Payan* districts of Samangan province, *Aqcha* district of Jawzjan province, *Shortepa* and *Keshindeh* 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.
- The improving lives through creation of microenterprises and Jobs project has successfully been implemented in Aqcha district of Jawzjan province. The project started in January 2014 and ended in December 2015 which mobilized 1,951 members in to SHGs and CIGs (79% female). During this period the capacity of the members built through provision of group management, microfinance, BDS trainings, as well as 523 member received life skill training and 1,766 members received vocational skill training in different fields such as poultry, livestock, embroidery, tailoring, handicraft, carpentry, tinsmith, motorbike and generator repairing, horticulture, welding, dairy, carpet waving, beautician, cake bakery, semeyan cooking (spicy noodle cooking), hand weaving, wool spinning and green-house and 1,620 members received toolkits for enterprise formation/enhancement.
497 members utilized the internal saving for entrepreneurship purposes. In result 2,117 enterprises formed and expanded while 2,963 jobs created in the district, more than of 1,800 members targeted to be mobilized and 2,700 jobs to be created. As part of project sustainability and self sufficiency of the project 4 associations were formed.
- Market linkage and Value Addition training (ToT) conducted for 25 participants (13 female & 12 male) include VEFs, district officers and district assistants under the EU 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.
- In line with the work plan and the demand from district offices from both Dar-e-suf, refresher training conducted for HiH staff on Business Development Services modules at Dara-e-Suf Payen district office where 25 participants (13 female and 12 male) participated.
- Livestock and agriculture vocational TOT conducted for 12 newly hired vocational trainers (3 female & 9 male) under project in Shortepa and Keshende districts of Balkh province and Balkhab, Gosfandi and Sancharak districts of Sarepul province.



3. Meet Farzana from Aqcha district

Thanks to the generous funding from Hand in Hand International and Maitri Trust to Hand in Hand Afghanistan for the project of Improving Lives through Microenterprises and Jobs in Aqcha district of Jawzjan province, Farzana has now expanded her microenterprise that has resulted increasing her monthly income.

Farzana is mother of three children and lives in Aqcha district of Jawzjan province. Her husband Ekramuddin was mostly without a job, working as assistant to a mason. Because her husband's economy was not good enough to support the family's expenses, she was helping him by knitting and embroidery to the village customers. Despite her tireless efforts, she was only able to earn a monthly income of 800 AFN. Until recently, Farzana and her family was facing economic challenges.

In August 2014, she heard about Self Help Groups (SHG) of Hand in Hand Afghanistan and was enrolled to a group named Kawkab. It was the time when she found out how SHGs can be helpful for people like her. She pursued the trainings with passion and learned how to start up a microenterprise and increase income.

With assistance she received from HiH AF trainers and later the toolkit she was donated, she now provides knitting to more clients and has resulted to her monthly income increase. Farzana has now an income of 3,000 AFN per month. Farzana says "I am very happy that I came to know about Hand in Hand Afghanistan and Self Help Groups. Now I have an increase in my income and also can help my husband in family's expenses."



4. Table of Summary of Operations:

	Cumulative End of November 2015	Change During December 2015	Total at the end of December 2015
People Engaged			
Total Number of Staff:	201	68	269
- Female	92	33	125
- Male	109	35	144
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	2,251	N/A	2,251
- Female	1,415	N/A	1,415
- Male	836	N/A	836
Total Number of Members in the formed Groups:	36,347	N/A	36,347
- Female	23,103	N/A	23,103
- Male	13,244	N/A	13,244
Total Number of Groups Active with HiH-Af:ⁱ	1,812	N/A	1,812
- Female	1,204	N/A	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:	11,405	970	12,291
- Female	7,840	744	8,584
- Male	3,565	226	3,791
Total Number of Microenterprises expanded:	1,735	680	2,415
- Female	1,191	368	1,559
- Male	544	312	856
Total Number of Jobs Created:ⁱⁱ	18,007	1650	19,657
- Female	12,166	1112	13,278
- Male	5,841	538	6,379
Total Number of Enterprise Startup toolkits distributed	7,916	1498	9,414
- Female	6,123	998	7,121
- Male	1,793	500	2,293
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	36,251	197	36,448
- Female	23,046	197	23,243
- Male	13,205	N/A	13,205
Total Number of Members trained in Microfinance package:^{iv}	35,418	76	35,494
- Female	23,298	60	23,358
- Male	12,120	16	12,136
Total No. of Members trained in Business Development package:^v	19,780	427	20,207
- Female	12,417	366	12,783
- Male	7,363	61	7,424

Total No. of Members trained in Business Development and Microfinance Refresher Training package:	4,173	N/A	4,173
- Female	3,073	N/A	3,073
- Male	1100	N/A	1100
Total No. of Members trained in Vocational Skills:	12,412	849	13,261
- Female	6,236	461	6,697
- Male	6,176	388	6,564
Total No. of Members trained on Life Skills	2,240	207	2,447
- Female	1,499	207	1,706
- Male	741	N/A	741
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	47,516,469	1,893,267	49,409,736
- Female Groups	29,826,631	1,274,176	31,100,807
- Male Groups	17,689,847	519,091	18,208,938
Cumulative Value of Internal Loans (AFN):	24,089,245	1,238,389	25,327,634
- Female Groups	14,268,370	1,021,280	15,289,650
- Male Groups	9,820,875	217,109	10,037,984
Total Number of Internal Loans (AFN):^{vii}	5,635	262	5,897
- Female Members	4,078	211	4,289
- Male Members	1,557	51	1,608
Average Loan Size (AFN)	4,275	4,726	4,295
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):	2,560,580	(115,183)	2,445,397
- Female Members	626,200	(115,183)	511,017
- Male Members	1,934,380	(N/A)	1,934,380
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	92.3%	N/A	92.3%
- Female Members	98.8%	N/A	98.8%
- Male Members	89.0%	N/A	89.0%
Capacity Building Training			
No of people who received training	957	37	994

5. Note:

ⁱ Change during the month for “total number of groups active with HiH-AP” 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:** Tahira one of the VEFs during mentoring visit from poultry enterprise of Gulzewan, Lala SHG, Toreya village, Dar-e-suf Bala district of Samangan Province