



MONTHLY REPORT MAY

AGI MILES 2016

HIGHLIGHTS OF THE MONTH

Below are highlights of activities taken place during May 2016 in Shortepa and Kishindeh districts of Balkh¹ province, Balkhab, Sancharak and Gosfandi districts of Sarepul² Province and Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan³ province:



Reading, Writing and Numeracy Skills to Startup Successful Microenterprises

Because of high rate of illiteracy in Afghanistan, there is serious need that Self Help Group (SHG) members understand basic reading, writing and numeracy skills before to run a micro-enterprise. Life Skills Training for Entrepreneurs (LSTE) is a supportive service, which HiH Af provides to illiterate members to enable them to run a successful micro-enterprise. In addition to writing, reading and numeracy skills, the HiH Af has also included variety of human and legal messages with aim to raise awareness.

During this reporting period, HiH Af completed the first phase of LSTE covering 1,098 members (868 female).



Enabling SHG Members to Start Microenterprise through Business Startup Toolkits

Toolkit as an auxiliary mean for access to credit enables eligible SHG members who have come along in the project cycle (HiH Model) and have completed essential trainings to startup micro-enterprises. These activities have helped the SHG members to startup micro-businesses or expand ongoing micro-enterprises and generate income that led to positive change in living condition. During this reporting period, 366 members (232 female) received different types of toolkits based on their desired occupations in Samangan and Sarepul provinces.

¹ "Sustainable Livelihood Program", a project funded by Hand in Hand International

² "Reducing Poverty and Gender Inequality in Sarepul province of Afghanistan by Improving Household Income and Financial Resilience for Rural Women through Enterprise and Job Creation", a project funded by DFID, Hand in Hand International

³ "Supporting Rural Entrepreneurship and Promoting Women's Socio-Economic Empowerment in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan province", a project funded by EU, J&J CCT and Hand in Hand International



Internal Saving; an opportunity for growth and expansion

Starting from the day first, Self Help Group members save credit within their SHGs. This allows everybody to have a chance to receive internal loans to either startup a micro-business or expand ongoing micro-enterprises. Cumulative number in the savings are increasing day by day and have resulted to a key tool for the members to receive quick loans.

During this reporting period, a total of 1,331,701 AFN has been internally saved by the SHG members.

Provincial figures are:

- 253,450 AFN saved in Sarepul province by the SHGs
- 917,416 AFN saved in Samangan province by the SHGs
- 187,025 AFN saved in Balkh province by the SHGs



Associations; united efforts for a common goal

The phase-out of our projects is to establish associations through-which SHG members of a common goal can reduce cost and time and reach more markets. Not only this is a cost-effective approach, but it also supports micro-entrepreneurs to improve quality of their products, find market and understand market demand.

HiH Af is proud that on May 2016 have established 22 Associations in Dara-i-Suf Bala and 23 Associations in Dara-i-Suf Payan of Samangan province.

GIVING A HELPING HAND

An example joint effort by a couple to overcome financial challenges

46 years old Fatima – mother of 8 children – lives with her husband in Faizabad village of Dara-i-Suf Payan district. It has always been hard to earn for a big family's expenses. To overcome on this problem, Fatima has been sparing no effort to assist her husband, who is a farmer and can hardly earn a monthly income of AFN 7,000 per month. She used to do wool spinning with traditional method, that she could hardly earn AFN 1,000 in a month. She came to know about Hand in Hand Afghanistan in her home district. She was convinced to join Sadat SHG and regularly participated in trainings and after completion of trainings she received wool-spinning toolkit to expand her micro-business.

Beside the toolkit she received, she secured an internal loan of AFN 10,000 to expand her wool spinning micro-enterprise. With skills she learned during vocational training and the use of new toolkit, she now produces and sells different kinds of products like rugs and handkerchiefs to her clients, who are mostly shopkeepers in Dara-i-Suf Payan.

“By the positive change in my life, I can buy new clothes to my children; assist my husband in family's expenses and also save some money for emergencies.” Says Fatima.



Fatima | Sadat SHG Member | Dara-i-Suf Payan | Samangan Province

CUMULATIVE RESULTS AS OF MAY 2016



36,507 Members Mobilized into SHGs (64 % female)



2,252 SHGs/ CIGs Created (63% female)



36,507 SHG Members Trained in Group Management (63 % female)



35,525 SHG Members Trained in Microfinance (65% female)



26,846 SHG Members Trained in BDS (67% female)



15,121 SHG Members Trained in Vocational Trainings (52% female)



4,179 SHG Members Trained in Life Skill (73% female)



11,584 SHG Members Received Enterprise Startup Kits (84 % female)



56,641,676 AFN Internally Saved by SHG Members (67% female)



34,411,100 AFN Internally Lent by SHG Members (67% female)



19,221 Micro-Enterprises Created/ Enhanced (71% female)



23,916 Jobs Created (71% female)

Partners and Supporters





Electing Management Members | Tamadon Poultry Association | Dara-i-Suf Payan District | Samangan Province

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