





HIGHLIGHTS OF THE MONTH

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







Coordination Meeting with Sarepul Provincial Officials

Hand in Hand Afghanistan organized a coordination meeting with Sarepul provincial officials to report the achievements and further engage the stakeholders in to the DFID funded project "Reducing Poverty and Gender Inequality by Improving Household Income and Financial Resilience for Rural Women through Enterprise and Job Creation" which is currently being implemented in three districts of Sarepul province (Balkhab, Gosfandi and Sancharak)".

HE Sarepul province Governor - Mohammad Zahir Wahdat and representatives from provincial department such as Agriculture, Irrigation & Livestock; Women Affairs; Counter Narcotics; Finance, Public Health; Rural Rehabilitation and other governmental and private sectors participated. Hand in Hand Afghanistan's program manager, Dr. Ahmad Kamran Hekmati presented the project achievements and challenges to the participants. The meeting concluded with the question and answer session and the participants expressed their support to the project and thanked both the DFID and Hand in Hand International for funding this project.

Payan districts of Samangan province", a project funded by EU, J&J CCT and Hand in Hand International

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 and Hand in Hand International ³ "Supporting Rural Entrepreneurship and Promoting Women's Socio-Economic Empowerment in Dara-i-Suf Bala and Dara-i-Suf



Savings, a Source of Credit for Rural Microentrepreneurs

Guiding through an approach for rural microentrepreneurs, access to credit is very important not only for starting or expanding businesses but also for sustainability of rural enterprises, therefore Hand in Hand Afghanistan creates Self-Help Groups and guide them to conduct biweekly group meetings where each member saves .

These SHGs enable rural women and men to have savings, contribute in social activities, long-term community cooperation and also SHG members learn from each other.

The total of AFN 1,985,038 has been saved internally as follow:

- 1,166,553 AFN saved in Sarepul province by the SHG members.
- 568,990 AFN saved in Samangan province by the SHG members
- 249,495 AFN saved in Balkh province by the SHG members

A total of 403 members received internal loan from the SHGs worth AFN 2,692,800 (90% Female).

The savings and internal loan along with enterprise startup kits have contributed in creation of 2,205 Jobs for community members (75% Female).



Joint Efforts toward a Common Goal

HiH Af as part of its approach establishes village and district level associations in various sectors such as Poultry Agriculture, Livestock, Beekeeping and Handicrafts.

Initially, village level entrepreneurs from similar sectors are brought together and associations are formed and trained. These associations are then federated into one district level association. The main purpose of creating associations is to expand the market opportunities for members by creating linkages between villages, districts and private sector in the wider markets. They can retain more value by working together to negotiate better deals, share transportation, logistics, service costs, and to capture larger The associations contract. guide entrepreneurs towards common goals which result in sustainable rural micro-enterprises and iob creation.

HiH Af has established the total of 46 village level associations and 2 district level associations in Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan Province in the following sectors:

- 23 Poultry
- 7 Beekeeping
- 2 Agriculture
- 15 Handicraft

Trainings, Reason for Increased Harvest

Mohammad Hussain is 35 years old farmer living in Hosh Village of Balkhab district in Sarepul province. He has three sons and lives in a joint family with his parents, two brothers, one sister and a sister in law. Mohammad Hussain joined Kelkaba SHG in June 2015 when Hand in Hand Afghanistan started mobilization in his village. Till date Mohammad Hussain has contributed AFN 1,500 in the form of saving to the SHG. He has been supported in various ways such as trainings and provision of toolkits.

Before HiH Af's intervention Mohammad Hussain was not able to afford all his family expanses and he was always under financial pressure specially during winter season. After joining HiH he received training on business development, market linkage and also vocational skills training on agriculture farming. He learned about improved seeds and the right techniques of cultivation and he received improved seeds from HiH Af as part of the enterprise startup toolkit.

During harvest Hussain was stunned to see 540 KGs increases in the crop than before that he was getting 336 KGs. He is now a happy farmer and says "Hand in Hand Afghanistan taught me how to be a successful farmer".

Mohammad Hussain is planning to lease more land and use improved seeds for cultivation in upcoming seasons, and more people are interested to buy improved seeds from him and promote





CUMULATIVE RESULTS AS OF JULY 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)



30,346 SHG Members Trained in BDS (67% female)



16,540 SHG Members Trained in Vocational Trainings (52% female)



4,928 SHG Members Trained in Life Skill (73% female)



15,866 SHG Members Received Enterprise Startup Kits (82 % female)



60,147,114 AFN Internally Saved by SHG Members (67% female)



38,664,650 AFN Internally Lent by SHG Members (69% female)



22,531 Micro-Enterprises Created/ Enhanced (71% female)



26,345 Jobs Created (71% female)

Partners and Supporters

















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