







### HIGHLIGHTS OF THE MONTH

The highlights of activities taken place during September 2016 in Balkh, Samangan and Sarepul Provinces under below mentioned projects

- 1. Sustainable Livelihood Program. The project is implemented in Keshindeh and Shortepa districts of Balkh province and 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. The project is implemented in Sancharak, Gosfandi and Balkhab districts of Sarepul province and 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 Payan districts of Samangan province. The project is funded by EU, J&J CCT and Hand in Hand International

#### **Rural Entrepreneurs Exposure Visit**

As a part of capacity building efforts, Hand in Hand Afghanistan facilitated a one day exposure visit for rural entrepreneurs who are members of Self Help Groups in Kishindeh district.

In this exposure visit rural entrepreneurs who are members of SHGs from Aqkobruk village visited well-functioning SHGs and enterprises of poultry, livestock, tailoring and handicraft sectors in Kishindeh Bala and Kishindeh Payen villages of Kishindeh district. The visited SHG members are poor and vulnerable women but very successful in regular savings and using internal loans for enterprise creation.

During this visit, the members interacted and learnt the success, challenges and way forwards from each other.

The exposure visit became an eye-opener to the members of SHGs to adopt the best practices in their enterprises and to share the knowledge gained through this visit with other members of their SHGs in their respective communities.



#### **ENTERPRISE STARTUP KITS CREATE JOBS**

Hand in Hand Afghanistan as part of its enterprise and job creation module conducts vocational skills training for members of SHGs and supports them to establish sustainable enterprises.

To achieve this, after successful completion of vocational skills training, rural entrepreneurs are provided with enterprise startup kits as a helping hand so that they can establish their enterprises.

Enterprise startup kits are very essential for enterprise creation for new entrepreneurs as well as it is ensuring sustainability of enterprises.

During the month of September 2016 a total of 846 various enterprises startup kits were provided as follows:

Gosfandi District: 392
 Sancharak District: 407
 Kishindeh District: 11
 Sholgara District: 36

During this reporting period total **1,237** Jobs created through micro-enterprises run by SHG members.

#### **ASSOCIATION FORMATION**

Hand in Hand Afghanistan brings together the Self Help Group members within villages to establish Associations and these Associations will come together to form district level Association.

Associations are very effective and efficient for rural entrepreneurs to come together and work as a team as well as it helps them reduce cost, time and improve quality of their products by sharing knowledge and lessons learnt.

During this reporting month Hand in Hand Afghanistan established 10 associations in 33 villages of Kishindeh district and these associations formed a district level association.

#### **SHG Members Monthly Savings and Loan Summary**

During this reporting period total **AFN 1,332,200** have been saved internally by SHG members supported by HiH Af, and **AFN 913,000** have been internally lent by SHG members for the enterprise creation/enhancement.







## THE FIRST FEMALE-OWNED SHOP IN AQKOBRUK VILLAGE

Arezo Khal is a 55 years old widow, lives in Aqkobruk village of Kishindeh district. She has two sons and one daughter and all of them are married. Her sons migrated to Iran in search of jobs and leaving their family behind. She says "we were in serious financial problem, if I could find a wage work somewhere in the village, we have food at that night otherwise I and my grandchildren would starve". She has 7 grandchildren from her two married sons. Her two daughter in-laws were also working within village in neighboring houses as labor. After joining Hand in Hand Afghanistan's self-help group name Mozhgan and attending the Group Management Training, Microfinance Training and Business Development Services (BDS) trainings, I learnt how to start and run a business, so I was interested in having my own business. I established the first woman shop in my village. I collect clothes from female tailors who are beneficiaries of HiH Af and sell them in my shop. I secured a loan from the SHG savings to establish the shop and after paying back the first loan I have taken another loan to buy grocery items that women need from a market. My shop is next to village clinic where women usually come for medical checkups and can shop from me too.

She says "Women are more comfortable to buy from a lady rather than shopping from men".

Now I have a shop and earn on average AFN 4,500 per month which helps me cover my basic needs and also I can by stationery for my grandchildren. Majority of my customers are female while some men and children also come to shop from me. With support and guidance of HiH Af, I don't have to wake up every day in search of a job to earn for living.

One of her daughter in-law looks after children at home and the other one meets female tailors to collect clothes and pays their money on regular basis now. Thanking Hand in Hand Afghanistan for the Livelihood Program, she says "I am proud to be the first woman shopkeeper serving women in my village and earning for my livelihood.



### **CUMULATIVE RESULTS AS OF SEPTEMBER 2016**



**36,507**Members Mobilized (64 % Female)



2,252 SHGS/ CIGs Created (63% Female)

+0



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



35,525
Members Trained in
Microfinance
(65% Female)

+0



**30,346**Members Trained in BDS (67% Female)



+799
21,627
Members Trained in
Vocational Trainings
(56% Female)



4,928
Members Trained in
Life Skills
(73% Female)

+0



17,255
Members Received
Enterprise Startup Kits
(80 % Female)

+846



+1,332,200 AFN 63,016,329 AFN Internally Saved by SHG Members (67% Female)



+913,000 AFN
40,985,160 AFN
Internally Lent by SHG
Members
(68% Female)



+979
24,215
Micro-Enterprises
Created/ Enhanced
(71% Female)



+1,237 28,401 Jobs Create (71% Female)

## **Partners and Supporters**













# **Hand in Hand Afghanistan**

Head Office: House P-860, Street 10, Taimani, Kabul Afghanistan

Tel: +93 202 230 791 Mob: +93 780 059 891 **Regional Office:** 

Guzar Marmul, Behind Sultan Razia High School,

Mazar-e-Sharif, Afghanistan

Tel: +93 799 108 196 Mob: +93 795 225 141

Email: info@handinhand.org.af Website: www.handinhand.org.af