

Hand in Hand
Afghanistan
Organization



مؤسسه
دست به دست
افغانستان

STRATEGIC PLAN 2022-2025



Qadeem village, Sholgara district, Balkh Province, Afghanistan

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ACRONYMS

AHF	Afghanistan Humanitarian Fund
ALCS	Afghanistan Living Conditions Survey
AMA	Afghanistan Microfinance Association
INSO	International NGOs Safety Office
BDS	Business Development Services
BoD	Board of Directors
CDC	Community Development Council
CIG	Common Interest Group
DDA	District Development Assembly
ED	Executive Director
EC	Executive Committee
FANTA	Food and Nutrition Technical Assistance
FCS	Food Consumption Score
FSAC	Food Security and Agriculture Cluster
HIHAO	Hand in Hand Afghanistan Organization
GBV	Gender Based Violence
GDP	Gross Domestic Product
IDPs	Internally Displaced People
ILO	International Labour Organization
IPC	Integrated Food Security Phase Classification
MFI	Micro-Finance Institution
MIS	Management Information System
MEAL	Monitoring, Evaluation, Accountability and Learning
PC	Provincial Council
SDGs	Sustainable Development Goals
Sida	Swedish International Development Cooperation Agency
SME	Small and Medium Enterprises
UNDP	United Nations Development Program
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
USAID	United States Agency for International Development
WASH	Water, Sanitation and Hygiene Cluster
WB	World Bank

Financial Year: January 1st to December 31st

1. Executive summary

This four-year strategy sets out how Hand in Hand Afghanistan Organization (HIHAO) will mobilize and equip poor people with basic business skills and access to resources to start businesses, raise their incomes and improve their lives. Furthermore, this strategic plan contemplates how HIHAO will provide prompt and emergency response to the victims of natural disasters and conflicts. During the period of this Strategic Plan, HIHAO anticipates to expand into thirteen more provinces and reach more people. This however can be achieved if three key conditions are fulfilled: 1) that the security situation is satisfactory, 2) that HIHAO is able to ensure good quality of operations and results, and 3) availability of required financial resources.

HIHAO has a particular focus on poor women and microenterprise holders in rural and sub-urban communities. We are currently operating in Balkh, Samangan, Kunduz and Herat provinces through the offices located in Mazar-e-Sharif, Herat and Kunduz cities.

Afghanistan is a costly and challenging country to operate in, in order to be successful, it is of vital importance to build local trust, to offer solutions that are acceptable in a male-dominated society, and to comply with traditions, customs and Islamic principles. Based on an exceptional track record in the closing strategy period, HIHAO has its primary objective to empower women by training and helping them to start and run small businesses to raise their incomes and enhancing their status in the community. To meet these challenges, HIHAO works in close cooperation with relevant authorities and the community including Community Development Councils (CDCs). It also aligns its operations with the challenges and need in the country as well as the donors' strategies for Afghanistan such as UN, WB, GIZ, FCDO, Sida, DANIDA, European Union, USAID and others.

HIHAO has a small structure and minimum overhead cost. Relative to the Afghan context, it operates a highly cost effective and replicable model, working only with local staff, and drawing on existing community structures and initiatives. HIHAO tracks progress and ensures full accountability for the funds used. Therefore, we have built a strong Monitoring, Evaluation, Accountability and Learning (MEAL) department. HIHAO is governed by its Board of Directors and is staffed exclusively by Afghans many of them hired from the local communities. Besides its local efforts HIHAO also works in close co-operation with the fundraising and support offices of the Hand in Hand network such as Hand in Hand International and Hand in Hand Sweden, to mobilize resources for the implementation of this strategy.

In order to achieve the objectives of this strategic plan, HIHAO needs continued fundraising efforts and partnering with other organizations is another avenue that HIHAO focuses to realize the implementation of this plan.

2. Context

After decades of war and political instability, Afghanistan remains one of the poorest countries in the world. The post August 2021 power shift in the country has resulted in severe political and social-economic instability in a climate of heightened uncertainty. The country faces challenges on multiple fronts, including poverty, food insecurity, displacement, draughts, COVID-19, greater insecurity for women and girls and micro and macro-economic impacts. UNDP's analysis shows that with the shift of power, these factors could drive the country to near-universal poverty, with numbers falling below the poverty line projected to be over 95-97 percent by 2022.¹

This crisis led to a significant economic contraction in Afghanistan, increasing food insecurity and widespread deprivation. The preliminary official GDP statistics show that economy contracted by 20.7 percent in 2021. The sudden cessation of aid led to dramatic drop in public spending and aggregate demand, shrinking household incomes and reducing consumption. Afghanistan's financial sector remains in crisis. The Central Bank (Da Afghanistan Bank – DAB) has lost its ability to manage the payment systems and conduct monetary policy due to the freeze of offshore assets and its inability to print new Afghani currency notes. The resulting shortage of US dollars and Afghani and the sanctions triggered a confidence crisis in the banking sector.²

Based on the most recent Afghanistan Humanitarian Need Overview by UNOCHA (January 2022), a total of 24.4 million people are in need of support in 2022 and out of this 9.1 million people are in extreme need of humanitarian support. The updated Integrated Food Security Phase Classification (IPC) analysis shows that in the first quarter of 2022, a staggering 23 million people, or 55 percent of the population, are to be in crisis or emergency levels of food insecurity.³ The prices of the food basket (the minimum to escape food insecurity) increased 35 percent since August 2021. Households that spend up to 60 percent of their incomes on food, reportedly sold assets or incurred more debts to survive. One in three businesses have temporarily ceased operations and nearly 700,000 jobs are estimated to have been lost by mid-2022.⁴

From January 2021 to September 2022 close to 900,000 individuals were internally displaced mainly due to conflict, while August 2021 recording the highest number of displacements. All the 34 provinces had recorded some level of forced displacement.⁵ Inadequate shelter, food insecurity, insufficient access to sanitation and health facilities, as well as a lack of protection and livelihood, often result in precarious living conditions that jeopardizes the well-being and dignity of affected families. Moreover, the country is losing its skilled and young workforce as proportionally twice as many people (more than 2.5 million) moved out of the country during January to April 2022 as in the period of 2012-2020.⁵

Women across Afghanistan face entrenched cultural barriers among them is the limited space for women and girls to enjoy a full education and the right to be socially and economically active. Women and girls have heightened experiences of displacement. Overcrowded living situations where women are constrained in leaving the house can be oppressive and stressful. Young girls are forced into early marriage to reduce the economic burden on households and the need to secure income to meet households' basic needs. The female labor force participation rate in Afghanistan is only 26.8 percent (ALCS 2016-17) which indicates that around one in four women of working age are

¹ [Economic Instability and Uncertainty in Afghanistan after August 15 - A Rapid Appraisal by UNDP](#)

² <https://www.worldbank.org/en/country/afghanistan/overview>

³ <https://gho.unocha.org/afghanistan>

⁴ <https://www.undp.org/afghanistan/publications/one-year-review-afghanistan-august-2021>

⁵ OCHA Conflict Displacement Dashboard

<https://www.humanitarianresponse.info/en/operations/afghanistan/idps>

economically active and this is further affected by the recent political changes in the country and decreased by 16 percent based on the Rapid Impact Assessment by ILO.⁶

3. Hand in Hand Afghanistan Organization

Hand in Hand Afghanistan Organization (HIHAO) is a non-governmental organization (NGO) registered as a national NGO with the Ministry of Economy of Afghanistan (license #890) dated 21 December 2006. Its head office is in Mazar-e-Sharif with project offices in Herat and Kunduz provinces. HIHAO is currently operating in Balkh, Herat, Samangan and Kunduz provinces.

HIHAO has been implementing project in development, humanitarian and peace-building sectors since its establishment. Conflicts are increasingly protracted and climate-related shocks are more intense and frequent and both contribute to a cycle of vulnerability. Sustainable development and durable solutions to displacement are not possible without peace. Humanitarian relief, development programs and peace-building are not serial processes, they are all needed at the same time. It focuses on the work needed to coherently address people's vulnerability before, during and after the crises.

HIHAO coordinates project implementation with stakeholders and the relevant authorities. Community leaders, Community Development Councils (CDCs) and District Development Assemblies (DDAs) are engaged for feedback and to spread awareness about HIHAO's programs before launching any new intervention, and remain engaged throughout implementation of projects. By co-operating with these institutions, HIHAO is supporting the development of democratic institutions, effectively strengthening local ownership and placing development tools in the hands of the community and project participants.

HIHAO is part of the Hand in Hand global network of independent organizations, working together towards a shared vision to eliminate poverty through job creation. The overall HIH mission is to promote the economic and social empowerment of women by supporting the creation of sustainable enterprises and jobs, and thereby improved livelihoods. HIHAO has also pivoted to providing humanitarian and emergency support to households most at risk of food insecurity.

Hand in Hand Afghanistan is an approved partner of Afghanistan Humanitarian Fund (AHF) since January 2021 and a registered member of the Food Security and Agriculture Cluster (FSAC), Water, Sanitation and Hygiene Cluster (WASH) and Gender Based Violence (GBV) Sub-cluster of Protection cluster. HIHAO is also a member of the Agency Coordination Body for Afghan Relief & Development (ACBAR) and the Afghanistan Microfinance Association (AMA).

3.1. Vision

HIHAO's vision is an Afghanistan where all citizens have access to good quality and comprehensive services, where their fundamental rights are met without discrimination on the grounds of gender or ethnicity.

⁶ [Rapid Impact Assessment by ILO January 2022](#)

3.2. Mission

HIHAO's mission is to enable disadvantaged communities to determine their own development and enhance their livelihoods, increase social cohesion, increase knowledge and awareness, reduce violence and promote peace. HIHAO provides assistance to victims of humanitarian crisis, to protect their lives and dignity.

3.3. Values

HIHAO's core values are:

- We are pro-poor.
- We work in partnership with others to achieve results.
- We value objectivity, integrity, professionalism and openness.
- We value transparency and accountability.
- We esteem entrepreneurship and innovation.
- We share all knowledge about the work we do.

3.4. Core Humanitarian Principles

HIHAO is committed for fully applying and respecting the following core humanitarian principles:

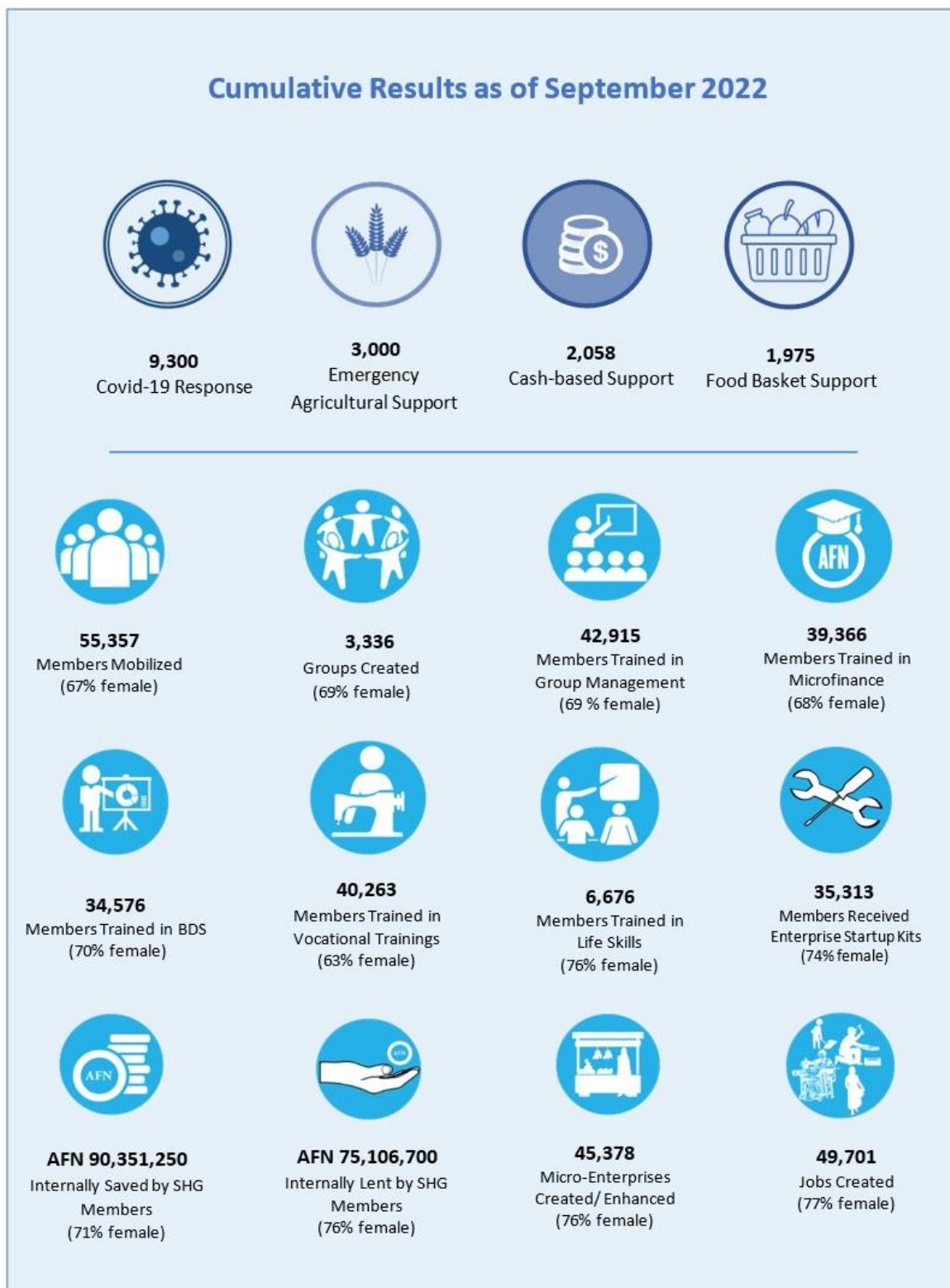
- **Humanity:** Human suffering must be addressed wherever it is found. The purpose of humanitarian action is to protect life and health and ensure respect for human beings.
- **Impartiality:** Humanitarian action must be carried out on the basis of need alone, giving priority to the most urgent cases of distress and making no adverse distinction on the basis of nationality, race, gender, religious belief, class or political opinion.
- **Independence:** Humanitarian action must be autonomous from the political, economic, military or other objectives that any actor may hold with regard to areas where humanitarian action is being implemented.
- **Neutrality:** Humanitarian actors must not take sides in hostilities or engage in controversies of a political, racial, religious or ideological nature

3.5. SWOT Analysis

HIHAO exercised the SWOT analysis while developing this strategic plan to identify its internal areas of strength and weakness, and external threats and opportunities for successful program implementation and aid delivery over the coming four years. This exercise is important in order to respond to the changing dynamics and context of Afghanistan proactively. The strategic plan has been developed in consultation with the communities and relevant stakeholders and HIHAO continues to support the people in need with its full capacity, strength and energy. The matrix for the SWOT analysis is enclosed to this document as [annex A](#).

3.6. Achievements so far

Over the last 16 years, HIHAO has implemented more than 38 projects and established an excellent track record and delivered multi-million-dollar projects both humanitarian and development funded by DFID, USAID, the EU, UNOCHA/AHF, Sida and GIZ among others. HIHAO has reached more than 50,000 households improving some 350,000 lives. The summary of the achievements is provided below:



3.7. Alignment with Sustainable Development Goals

Hand in Hand Afghanistan ensures that our interventions are aligned with the Afghanistan Sustainable Development Goals (A-SDGs). These goals are part of the worldwide development agenda led by the UN. Hand in Hand Afghanistan's programs are continually geared towards sustainable development by working closely around the following goals:



SDG 1: No Poverty

Enhance resilience and eradicate extreme poverty, measured at \$1.90 a day, by ensuring dignified and sustainable livelihoods.



SDG 2: Zero Hunger

Contribute to end hunger, achieve food security and improved nutrition and promote sustainable agriculture".



SDG 3: Good Health and Well-being

Awareness and health education and provision of access to basic hygiene packages in response to pandemics such as Covid-19.



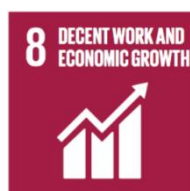
SDG 4: Quality Education

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



SDG 5: Gender Equality

Increase economic participation, control over resources and decision-making power both within and outside of the household.



SDG 8: Good Jobs and Economic Growth

Promote decent job creation, entrepreneurship and productive activities for all women and men.



SDG 10: Reduced Inequalities

Enable an inclusive society by promoting social, economic and political participation among all its members.



SDG 13: Climate Action

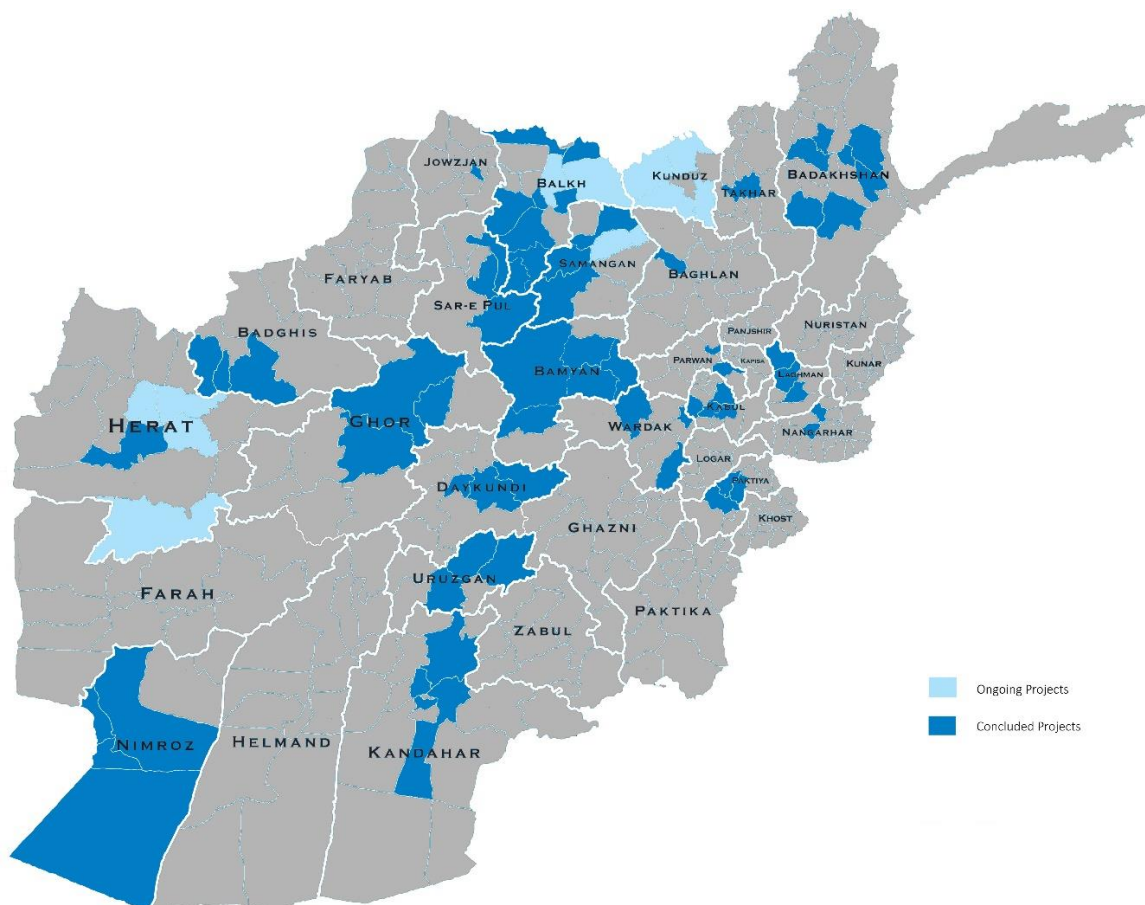
Encourage climate resilience and adaptivity in individuals, while promoting mechanisms for climate change related interventions focusing on women, marginalized groups and youth.



SDG 17: Partnerships for the Goals

Embrace global, multi-stakeholder partnerships for achieving sustainable development by mobilizing and sharing knowledge, resources and expertise while respecting each country's policy space.

3.8. HIHAO Geographical Coverage Areas



3.9. Governance

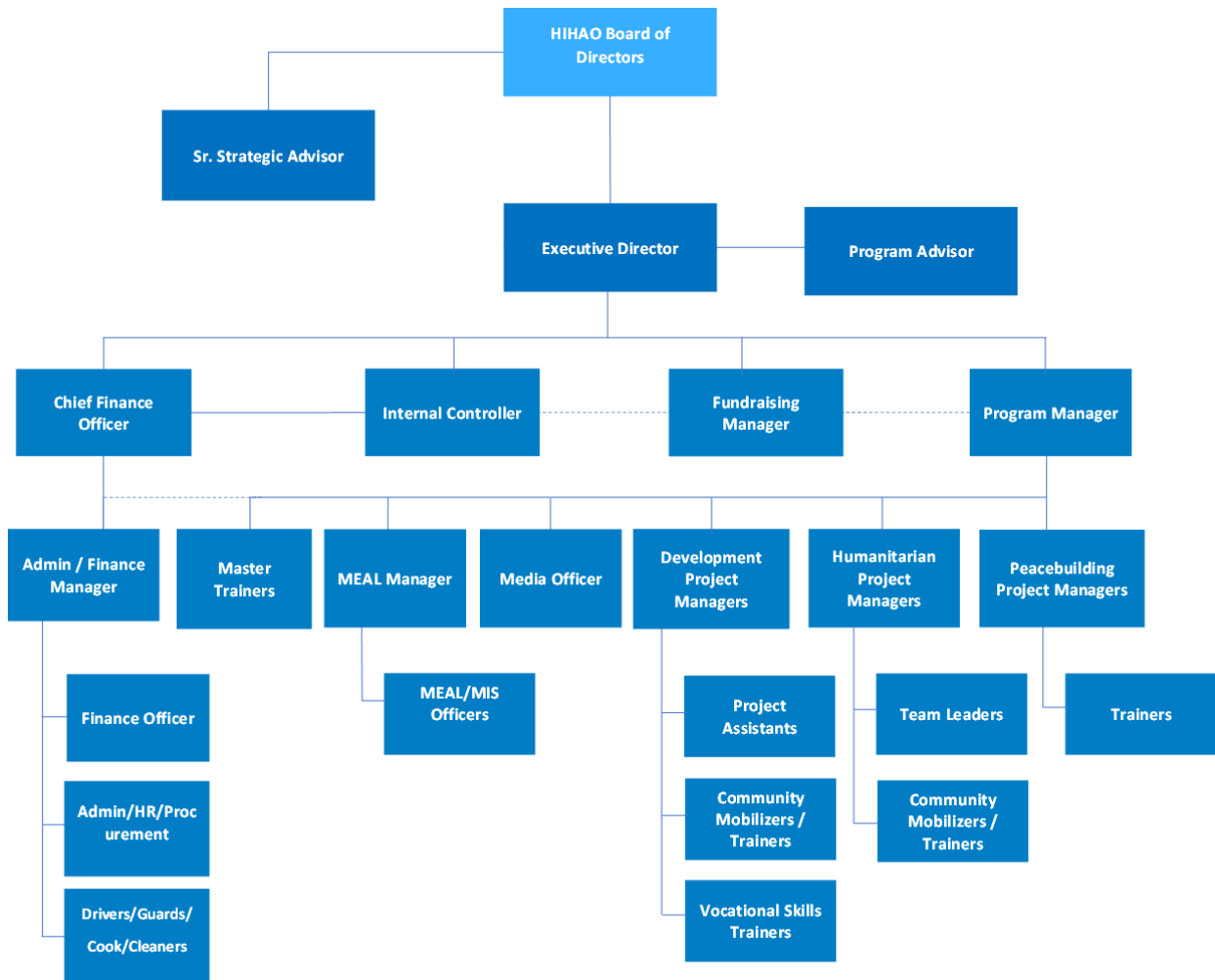
HIHAO is committed to good governance and follows recommended best practices. The HIHAO governing body is comprising of the General Assembly, Board of Directors and Executive Committee.

The General Assembly is the key decision-making body of the Organization. The General Assembly comprise of “Board of Directors” and “Executive Committee” of the organization. The General Assembly meets once a year. It makes key decisions of the organization, including the election of a new Board of Directors. The key decisions are then followed through by the board in-between general assembly meetings. The board chairperson also chairs the General Assembly and provides her/his report at the general assembly meetings. Members of the general assembly then reject or approve the chairperson report, pass motions on new decisions to be adopted, vote to adopt decisions which will be implemented and followed by the board until the next General Assembly meeting.

The Board of Directors (BoD) manage all the organization affairs and will exercise all corporate powers and consists of at least five and up to seven Directors, one of whom shall be elected as Chair. Hand in Hand International, as a strategic partner of the organization, shall always have one ex-officio member of the Board. Employees of the organization, including the ED, can be a member of Board while at the same time serving as employee, however they can be non-voting members. Directors will be selected by the General Assembly and appointed for a term of two years and the term of Chairperson for three years, all renewable with the approval of General Assembly.

Executive Committee (EC) comprises of the Executive Director (ED) and senior staff. The management is seized with the day-to-day administration of the Organization. They perform the management functions of planning, organizing, leading, and controlling. The EC must meet regularly to take decisions in person, by phone or online, in relatively shorter duration meetings. The role of the EC is therefore to ensure that a proper structure exists that adequately addresses the Organization, systems and people aspects of the Organization. The structure must be efficient and effective enough to main responsibility and corporate integrity.

3.10. HIHAO Organogram



4. Perspective 2022-2025

4.1. Strategic objectives

1. Support unemployed, poor and vulnerable women, men and young people to secure entrepreneurial opportunities that enable financial resilience, provide sustainable employment, and increase diversified income
2. Ensure women, men, young people and children who are affected by conflict, who are IDPs, returnees, or who are from underserved host communities in need of humanitarian assistance have access to food, potable drinking water, sanitation facilities, and have good hygiene awareness, health and education services, so they can create and grow livelihoods that enable income generation.
3. That local peace mechanisms are in place and actively resolving community conflicts, and that communities are empowered to participate in peace-building processes
4. The disaster-prone communities can access natural and other disaster risk reduction training.

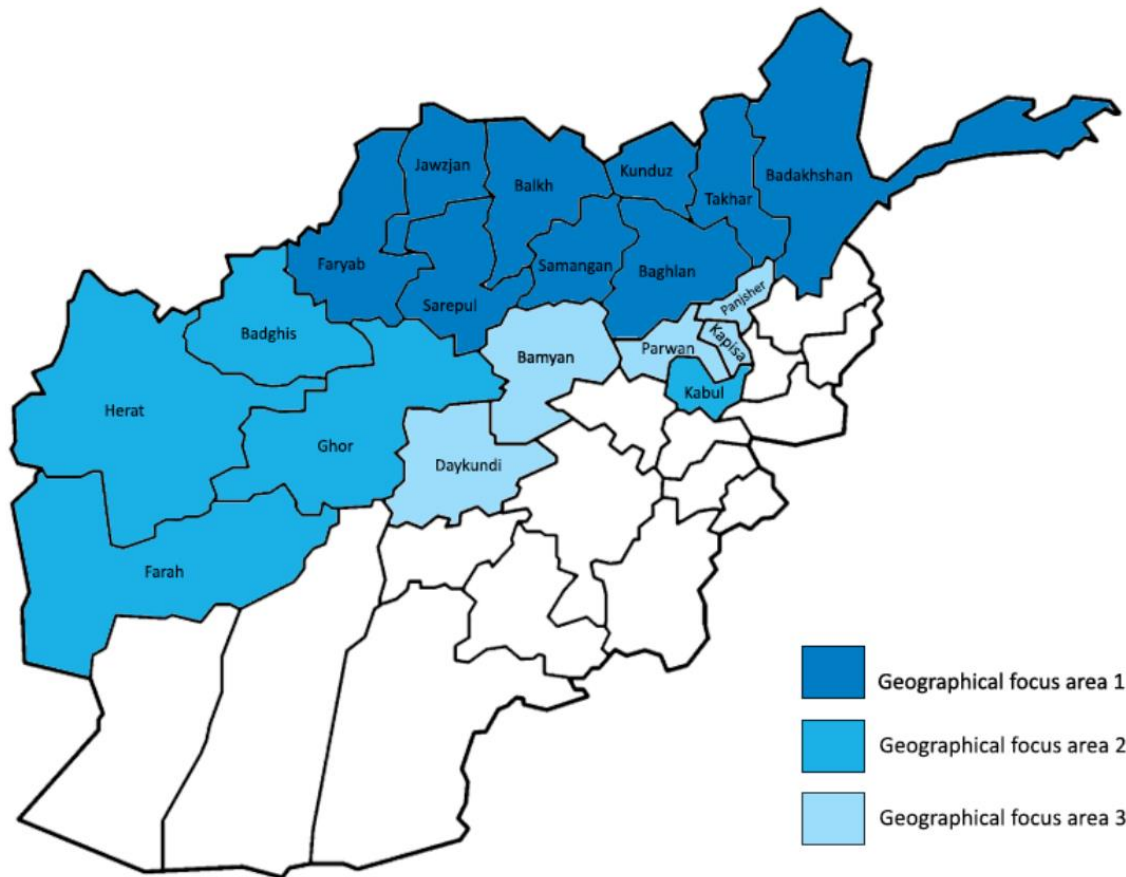
To achieve the above objectives, HIHAO developed programmatic theory of change which is explained under section five, Program Framework.

4.2. Geographical Focus

HIHAO is currently implementing projects in Balkh, Samangan, Kunduz and Herat provinces. During this strategic plan period i.e. 2022 to 2025, HIHAO is aiming to reach more people in several other provinces of Afghanistan based on its existing technical capacities, the availability of resources and the security outlook. These target provinces are categorized in three priority groups as defined below based on the magnitude of need and poverty in these provinces:

- **Category one:** Balkh, Jawzjan, Faryab, Sarepul, Samangan, Kunduz, Takhar, Baghlan and Badakhshan provinces.
- **Category two:** Kabul, Herat, Badghis, Farah and Ghor provinces.
- **Category three:** Bamyan, Daykundi, Parwan, Kapisa and Panjsher provinces.

In the long-term, HIHAO envisions a nationwide expansion of its interventions to additional provinces and districts. We also seek to deepen our reputation as a recognized actor in our field, offering high-demand solutions to a range of players, including other potential clients, local authorities, community groups and donors. Furthermore, we will offer consulting services within the area of livelihoods and enterprise development, humanitarian and emergency response and peacebuilding which contributes to positioning HIHAO as experts within this area.



5. Program Frameworks

HIHAO has mainly involved in providing livelihoods projects since 2007. Implementation of peace-building project was initiated in 2020 and in January 2021 we obtained the Afghanistan Humanitarian Fund (AHF) eligibility and started implementing humanitarian projects in different provinces of Afghanistan.

HIHAO has also obtained membership in Food Security and Agriculture Cluster (FSAC) and Water, Sanitation & Hygiene (WASH) Clusters and Gender Based Violence (GBV) Sub-cluster of Protection Cluster of AHF.

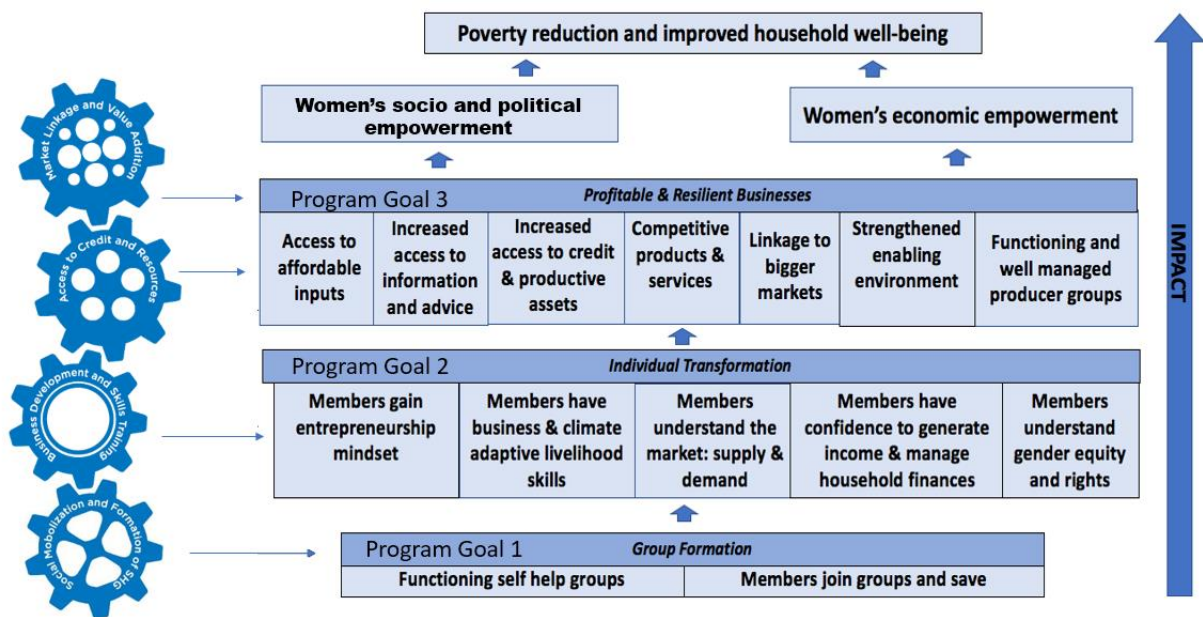
To achieve the objectives set out in this strategic plan, HIHAO has developed and has been practicing the following theories of changes that has proved to be successful over several years of implementation.

5.1. Theory of Change for Development Program

The HIHAO enterprise creation approach is based on a philosophy of self-help and entrepreneurship – of unlocking potential. The majority of our target groups are the rural poor, defined by local criteria. Hand in Hand breaks down the barriers that prevent poor people, especially rural women, from seizing the opportunities that a growing economy provides.

HIHAO Theory of Change explored how change can most effectively achieve the overall goal of ‘poverty reduction and improved well-being’. Hand in Hand has a core business-based philosophy of developing grassroots entrepreneurs and business to give people the skills and knowledge to get themselves out of poverty in a sustainable and long-term manner.

Theory of Change for Development Program



Hand in Hand Afghanistan - Theory of Change

To achieve this long-term vision and mission, we have identified two intermediate impact areas that our programs achieve:

Impact Area 1 – Resilient livelihoods for households

At the heart of our work, our commitment is to develop grass-root level entrepreneurs who will serve to help themselves to develop and maintain a life and business that will lift them out of poverty. That households will be able to be resilient to climatic, health and economic shocks.

Impact Area 2 – Women’s Economic Empowerment

Our programs target women to be entrepreneurs as they are often overlooked as having the capacity and capability to run a successful business. To overcome this, we recognize the importance of women having greater decision-making power in the home (including influence over finances), leading to a greater impact on the well-being of the entire family, particularly the children.

Program Goals

The two medium-term impact areas are achieved through our program deliverables that represent the sustainable changes needed for long-term impact. The Overall Program Goal is:

Program Goal 1 – Members have Profitable & Strong Business

To achieve the program goal, Hand in Hand ensures that the entrepreneurs have a strong understanding of value chains, markets, and who else can and will support them to improve their enterprises. These key interventions ensure that the following five results are met:

1. **Access to affordable materials & business services** – individuals and groups have the resources and access to buy the materials needed, or services like insurance that are required, to manage risk, to sustain and grow their business profitably.
2. **Increased access to information and advice** – individuals and groups are given the knowledge, information, and training needed to such as BDS to enable them to start, develop, and grow their business.
3. **Increased access to credit & productive assets** – individuals and groups need access to resources to start-up and invest in their business through a reliable source of credit. This is also aligned to supporting our members to be financial inclusivity through setting up a bank account or accessing mobile banking services such as M-Paisa. Where accessing credit is not possible or when working with those in extreme poverty, we support access to productive assets such as sewing machines and tailoring resources, livestock and farm equipment and mechanical toolkits.
4. **Competitive products & services** – entrepreneurs need to understand the market and the demand for products and services. We support them to be able to offer good quality product and service at a competitive price.
5. **Link to bigger markets** – while local markets may sustain a household, for a business to grow and as more products and services become available, we will support entrepreneurs to enter larger markets that have a greater demand for their products and services.

We acknowledge though, that our entrepreneurs, primarily women, face many challenges within their communities that prevents them from participating equally in markets. Whilst supporting our members to improve their enterprises, we also need to address the wider enabling environment. This could include local cultural norms or regulations that prevent equitable access. Thus, we will work in local contexts to strengthen the enabling environment:

Strengthened enabling environment (low-risk, well-managed, safe environment) – this is context dependent, but includes supporting women so they are able to run successful businesses.

We know that when people and communities come together to support a common interest, that they together, can catalyze positive changes that can contribute towards poverty reduction. This is particularly true for those engaged in farming or other production activities. Therefore, we support the development of producer or commercial groups that advocate together for these improved terms.

Functioning and well-managed producer groups – to enable some business to grow and sustain itself, we may need to develop effective producer groups who need to be functional and well-managed. As a collective unit they can leverage supply and demand.

Through working across these seven areas, Hand in Hand will support program members to achieve both economic empowerment and support households to be resilient – contributing towards poverty reduction.

In order to achieve profitable and long-lasting business enterprises through the successful attainment of the outcomes listed above, members must attain Program Goal 2 – Individual Transformation.

Program Goal 2 – Individual Transformation

This program goal combines knowledge, skills, awareness raising, and confidence. The program ensures that this goal is achieved through capacity building and training (gender, business, skills and climate). These key phases will allow for the successful attainment of the following five outcomes:

1. **Members gain an entrepreneurship mindset** – members need skills, information and motivation to be successful.
2. **Members have business & climate adaptive skills** – with guided training, members develop a climate resilient business model, encouraging long term sustainability.
3. **Members understand the market: supply and demand** – in order to develop a small business, there needs to be an understanding of the supply and demand to fully comprehend if the business will be profitable and sustainable.
4. **Members have confidence to generate income and manage household finances** – members need to have the confidence and belief that their business will be successful.
5. **Members understand gender equality and rights** – in many contexts the freedom and opportunity for women to work is low and their rights are minimized. For men and women to work and share in the management of the household, members need to understand and accept gender equality and rights.

In order to successfully achieve Program Goals 1 (Profitable and Resilient businesses) and 2, (Individual Transformation) Hand in Hand identifies the key foundation Program Goal – the development of Self-Help Groups that save and learn together.

Program Goal 3– Self-Help Groups

This phase builds the foundation needed for the overall success of the business, as the initial change is to both form groups and encourage members to join the groups. The two program outputs achieved at this stage are:

- **Functioning self-help groups** – groups are formed that can collectively save, learn and provide loans and peer support to each other. Ensuring groups are cohesive is key.
- **Members join groups and save** – alongside creating groups, there is a need for members to join, actively participate and engage in the training.

HIHAO Key Interventions

To achieve all program goals, the key Hand in Hand interventions are divided into four phases:

1. **Phase 1 – Set up and support groups. Mobilize people to join groups**
This is the initial set-up phase to encourage and support group formation. In this step people are made aware of the opportunity and the commitment required - group dynamics and expectations are shared which includes savings requirements. This phase is targeted at creating active and stable SHGs.
2. **Phase 2 – Capacity building and training (gender, business, skills, climate)**
This step is introduced to the entrepreneurs after the group is formed to mobilize individual level transformation. At this stage, Hand in Hand undertakes capacity building and training of the members in the SHGs by guiding them in four spheres of gender, business, skills and climate.
3. **Phase 3 – Access to credit and productive assets**

For the successful completion of training and capacity building of group members, Hand in Hand ensures that the members are provided with access to credit or productive assets in order to build profitable and resilient businesses.

4. Phase 4 – Value chain and context analysis, market linkage and collaboration

Lastly, Hand in Hand ensures that the members engaging in business are profitable and sustainable by collaborating with the stakeholders to ensure an in-depth and localized value chain and market linkage analysis. This phase is aimed at making the business more adaptable to changes in the market, assuring stability for households to escape poverty and achieve well-being.

Cross-cutting themes

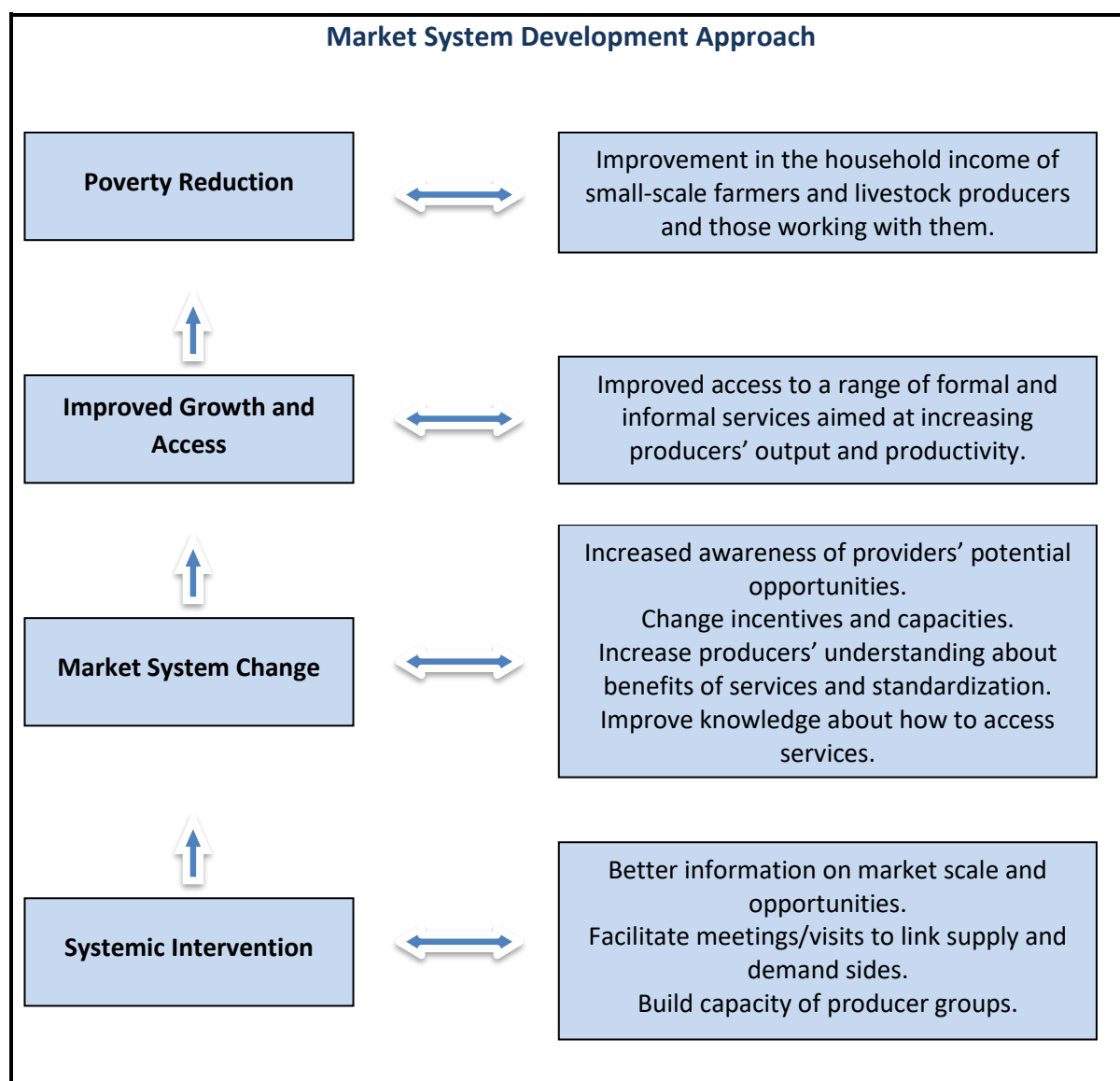
The cross-cutting themes that underpin all of the phases and areas of change are:

- **Gender:**
All Hand in Hand phases are grounded in achieving gender equality. There is an ongoing process in order to ensure that the needs of women and men are considered at par to achieve fair and equal gender relations.
- **Accountability:**
The Hand in Hand program is locally owned and adapted to each area. We want the active participation of the community to respond and adapt to the local needs through channels of governance and information.
- **Climate resilience:**
The overall programs rest on the principle of ensuring successful and profitable business, grounded in making the communities more resilient through environmentally conscious approaches and best practice training on Climate Smart Agriculture.
- **Partnerships:**
Hand in Hand believes that poverty reduction and resilience in local communities can only be achieved through active and on-going partnerships with both members, other development organizations, local, district and regional governments and other relevant stakeholders like financial inclusion actors and agri-business dealers - to increase both ownership and linkages in an ongoing process of holistic and sustainable development.

5.2. Theory of Change for Market System Development

The Market System Development approach (MSD) evolved as an approach to support pro-poor growth. It aims to accelerate pro-poor growth by improving market outcomes that matter to the poor in their roles as producers, entrepreneurs, employees or consumers. MSD focuses on changing the structure and characteristics of markets and market players to increase participation by the poor on terms that benefit them. It addresses the behavior of the private sector and therefore reinforces the strengths of market systems.

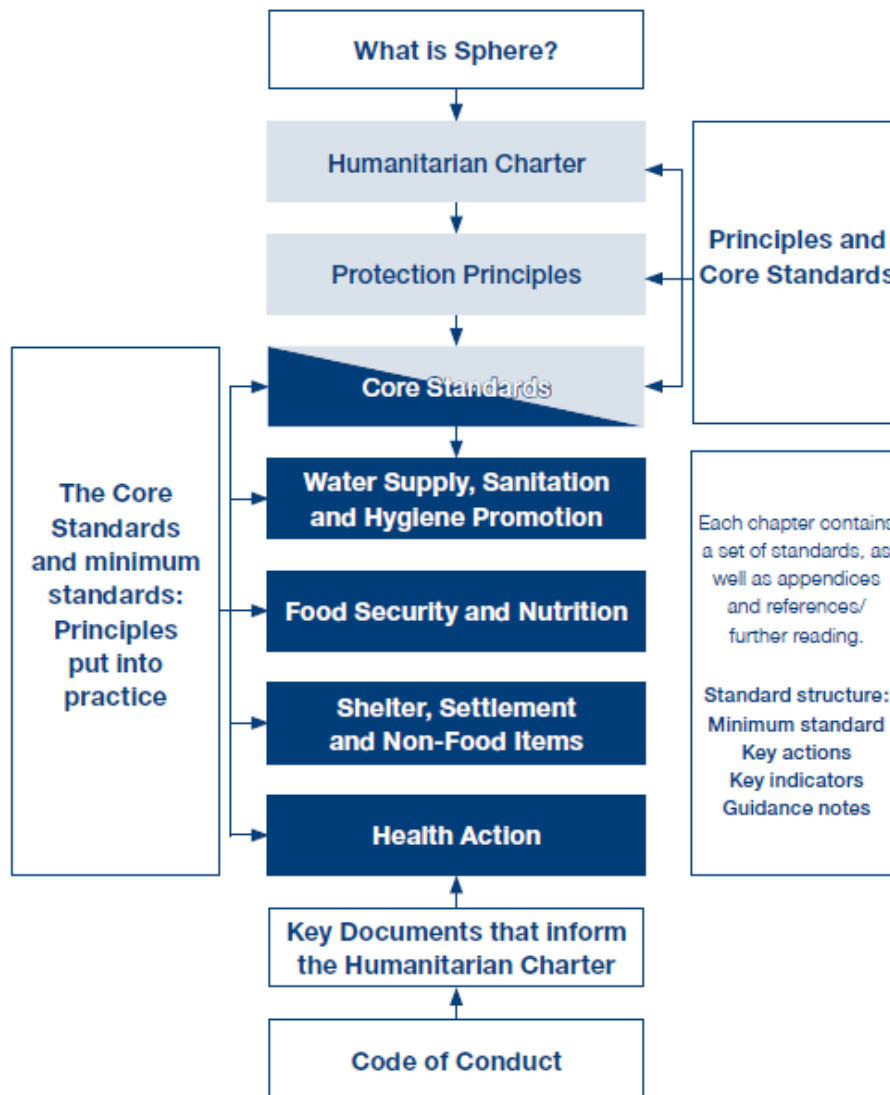
Through the MSD approach, HIHAO will improve skills and technical knowledge of value chain actors enabling them to reach export markets and improve their incomes. Scaling the value chain responsibly through the introduction of responsible business practices, women will be able to access more and better job opportunities, with improved workers' rights and higher incomes. To ensure maximum impact for all value chains players, including women led organizations, the HIHAO will also pursue the scaling of certifications such as ISO and EU organic.



5.3. Theory of Change for Humanitarian Program

The theory of change for humanitarian programs will be adapted based on Sphere - Humanitarian Charter and Minimum Standards in Humanitarian Response.

Theory of Change for Humanitarian Program



The theory of change for the humanitarian and emergency response project is based on the Sphere. The Sphere aims to improve the quality of actions during disaster response and to be held accountable for it. The Sphere's philosophy on two core beliefs: first, that those affected by disaster or conflict have a right to life with dignity and, therefore, a right to assistance; and second, that all possible steps should be taken to alleviate human suffering arising out of disaster or conflict.

Striving to support these two core beliefs, the Sphere Project framed a Humanitarian Charter and identified a set of minimum standards in key lifesaving sectors which are now reflected in the Handbook's four technical chapters: water supply, sanitation and hygiene promotion; food security

and nutrition; shelter, settlement and non-food items; and health action. The Core Standards are process standards and apply to all technical chapters.

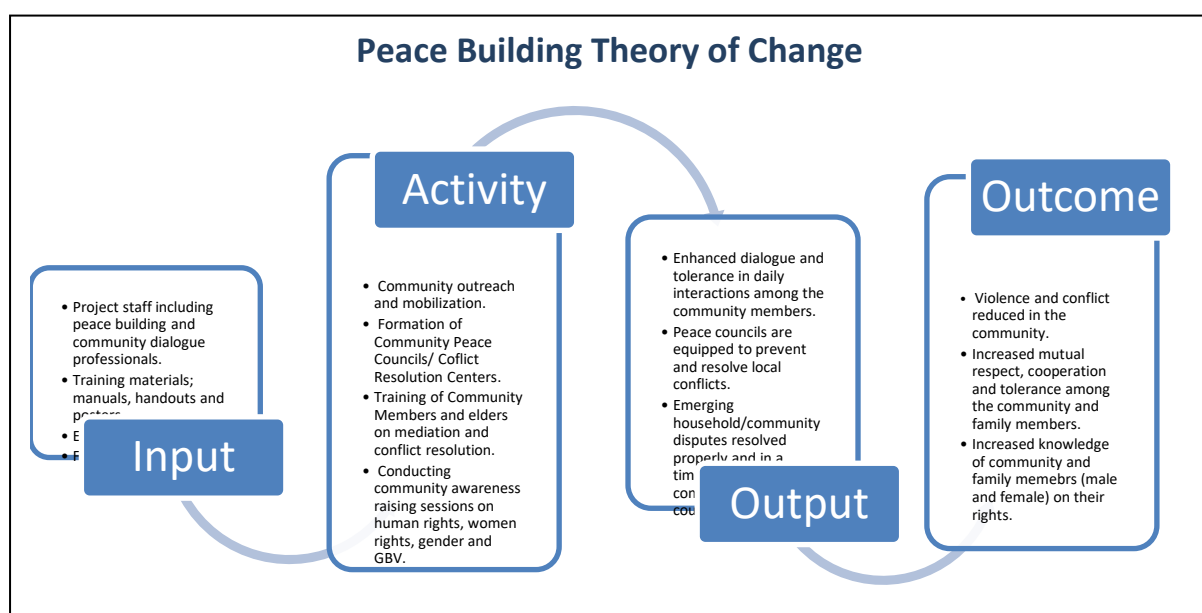
The minimum standards are evidence-based and represent sector-wide consensus on best practice in humanitarian response. Key actions, key indicators and guidance notes accompany each standard, providing guidance on how to attain the standards.

The minimum standards describe conditions that must be achieved in any humanitarian response in order for disaster-affected populations to survive and recover in stable conditions and with dignity. The inclusion of affected populations in the consultative process lies at the heart of Sphere’s philosophy. The Sphere Project, consequently, was one of the first of what are now known as the quality and accountability (Q&A) initiatives.

5.4. Theory of Change for Peace-building Programs

The overall objective of peace-building to empower women, men and youth to understand their rights and be able to raise their voices, resolves households/community level conflicts and improves their security in the project area.

Mainstreaming of conflict sensitivity throughout the project ensures safe, accessible, dignified and inclusive service delivery of project for the intended communities and as the result of program and there is no harm to the targeted community. According to the 2017 Survey of Afghan People by the Asia Foundation, the most common problems brought to formal and informal dispute resolution institutions during the year were land disputes (46%), family issues (20%), property disputes (11%); commercial disputes (9%), traffic accidents (8%), and divorce (4%). Conducting training on human rights, women rights as well as gender-based violence will empower women, men and youth to understand their rights and be able to raise their voices, resolves households/community level conflicts and improves their security in the project area. An inclusive community peace building council will be established to detect and resolve household and community disputes in proper and timely manner.



5.5. Cross-cutting Approaches:

HIHAO has adopted a number of approaches that are fundamental to how programming is designed and delivered around the world. Key elements of these approaches are detailed below, along with references to additional resource materials.

5.5.1. Rights-based Approach

The rights-based approach is founded on international human rights and humanitarian law and policy and is our overarching approach for implementing our program mandate. This approach promotes the respect for rights at both individual and community levels as well as change needed to fulfil these rights. In HIHAO's context, and in line with the community-based approach, a rights-based approach seeks to empower the community as a whole and the individuals within the community, to realize their rights.

Under the age, gender and diversity (AGD) approach, HIHAO seeks to ensure that target groups, including women, men, boys and girls, groups such as older persons, youth and persons with disabilities, persons belonging to minorities can enjoy their rights on an equal footing and can participate meaningfully in the decisions that affect their lives, families, and communities. This means recognizing that each person is unique, with particular characteristics that play a central role in determining his or her ability to enjoy these rights.

Operations must apply an AGD approach during assessments, planning, implementation, monitoring, reporting and evaluation. At a minimum, all data collected by the HIHAO will be disaggregated by age, sex, disability and other diversity considerations as appropriate. The collection, analysis and use of disaggregated data is essential to understand the capacities, needs and the protection risks of women, men, girls and boys, in order to provide an appropriate response.

Accountability to affected people: Accountability to Affected Populations (AAP) is understood as an active commitment by humanitarian actors and organizations to use power responsibly by taking account of, giving account to and being held to account by the people they seek to assist. A number of core actions formalize HIHAO commitments to the Accountability to Affected Populations (AAP). These core actions include:

Participation and Inclusion: Program operations will conduct ongoing exercises that employ participatory methodologies throughout the operation management cycle and will integrate the AGD approaches into daily interactions with persons of concern.

Communication and Transparency: Programs will detail approaches to communicating with women, men, girls and boys of diverse backgrounds, through means that are accessible to all groups in a community.

Feedback and Response: operations will establish and promote feedback and response systems, including for confidential complaints.

Organizational Learning and Adaptation: operations will adapt programs and strategies in response to feedback received from persons of concern and will document this in Program Operations Plans and Annual Reporting.

Advancing gender equality: Commitments to women and girls to:

- strengthen the equal and meaningful participation of women in leadership and decision-making structures;
- ensure the provision of individual registration and protection documentation to women and girls;

- facilitate equal access to, and control over, the management and provision of food, core relief items, and cash-based interventions for women and girls;
- ensure equal access for women and girls to economic opportunities, including decent work and quality education and health services for women and girls;

5.5.2. Community-based Approach

HIHAO's community-based approach shifts focus from individual assistance towards building on the existing knowledge, skills and capacities of target members and their communities, in program design. This approach is based on the understanding that by placing target members at the center of operational decision-making, and by building solutions strategies in partnership with them, they will be better supported. Furthermore, the capacities of target members to identify, develop and sustain solutions will be strengthened, and resources will be used more effectively.

A community-based approach ensures that, through consultation and participation, diverse target members engage meaningfully and substantially in all aspects of programs that affect them. This strengthens the community's role as a force for change. As such, a community-based approach is a way of working in partnership with target members at all stages of the operations management cycle. It recognizes the resilience, capacities, skills and resources of target members; and builds on these to deliver solutions and support the community's goals.

Community-based protection is also a means of meeting our accountability and AGD commitments. The bottom-up approach underpinning community-based protection gives a voice to poor and vulnerable individuals and communities; and fosters dialogue between them and HIHAO personnel, communities and States.

5.5.3. Safeguarding from Sexual Exploitation and Abuse

HIHAO does not tolerate sexual exploitation and abuse (SEA) by its personnel or others with a contractual relationship with HIHAO (i.e. implementing partners and vendors). Sexual exploitation and abuse (SEA) are forms of serious misconduct and represent a grave breach of trust and of the right to safety, security and dignity of the persons we work with and for. HIHAO is committed to doing everything in its power to prevent and protect target members from any potential breaches of HIHAO's safeguarding mandate.

To reinforce HIHAO's policy of zero tolerance for SEA, in accordance with AGD, AAP, community-based approaches, HIHAO Offices have integrated activities for the Prevention from Sexual Exploitation and Abuse (PSEA) in regular and on-going program strategies, planning, and assistance. The safeguarding team create and maintain a work environment which prevents and responds to SEA.

HIHAO offices have trained personnel and raise awareness in communities of concern, established complaint handling mechanisms and victim/survivor-centered assistance for the handling of SEA complaints.

6. Exit strategy and sustainability

6.1. Exit strategy

Once our projects' desired outputs and outcomes are achieved and sustained, HIHAO will ensure that entrepreneurs with jobs and those managing enterprises are, one, prepared for Hand in Hand's withdrawal and, two, able to continue their operations without our support.

HIHAO will achieve this by forming community organizations such as co-operatives and business associations or entrepreneur council which will be formed of several Common Interest Group (CIG) in different clusters as a precondition for phase-out. These organizations will continue to support SHGs for enterprise development, market linkages and value addition.

SHGs are considered graduated – that is, no longer requiring our support – when the following criteria are met:

- a. Training successfully completed
- b. Constitution completed and in place
- c. Enterprises established and/or expanded
- d. At least 60% of the entrepreneurs have increased net income by at least 20%
- e. Market linkage established
- f. Linked to association or entrepreneur councils

Possible measures to gauge the success of an exit strategy:

- The outcome/impact has been sustained after the end of HIH support;
- The relevant activities are continued by the former participants in the same or modified form; and
- The systems developed with HIH support continue to function effectively.

For the humanitarian and emergency projects as the assistance is a short-term support with the primary aim to help people facing emergency and crises levels challenges such as food-insecurity HIHAO will exit from the communities once the project has successfully completed and the required monitoring measures have concluded. The emergency support enables the affected people to bridge critical needs and the lasting results of these interventions will be that households avoid needing to opt for negative coping mechanisms such as selling their children for food and selling productive assets. HIHAO will encourage project participants to become more self-reliant, addressing further stress by exploring improved food stock, diversification of herd composition and the development of alternative sources of income.

6.2. Sustainability

Sustainability of outcomes is embedded in the foundation of HIHAO's approach. HIHAO follows different approaches as described under Program Framework that better suits to respond to the need of the communities. We aim at creating market-driven, commercially viable and sustainable enterprises and income that outlive the duration of support. HIHAO's job creation model supports the creation or expansion of enterprises and jobs by providing individuals and groups with knowledge and skills to mobilize their own savings, manage their own businesses and finances, respond to new opportunities and seek value addition. Project participants strive to become self-sufficient, pursuing profitable economic activities. HIHAO works to enable the markets for the poor through a market system development approach as markets are the main means through which people participate in economic activity. Thereby a sustainable market ensures the sustainability of enterprises run by the project participants. The sustainability of HIHAO's approach is ensured through multiple avenues:

- i) **Local ownership:** HIHAO provides individuals and communities with tools for self-development, adapted to specific group needs. Experience shows that community structures we build outlast our direct support. We engage with existing structures and actors to adapt to local needs, and build local capacity to sustain support after our exit, by engaging with mentors, the local community and opinion leaders; training local government officers from relevant ministries on HIHAO's working model; and promoting the creation of associations or entrepreneur councils to champion and lobby for project participants' medium- and long-term interests. More specifically, HIHAO engages with line ministries at the central level; the Governor, Provincial Council (PC) and sectarian provincial departments at the provincial level; the District Governor, District Development Assembly (DDA) at the district level; and Community Development Councils (CDCs) at the community level. Support structures are thus in place our support is phased out.
- ii) **Appropriate timeframe and exit strategy:** A clear balance between the need for a long-term perspective and an exit strategy is crucial. HIHAO remains a source of support until enterprises are sustainable and self-financing.
- iii) **Monitoring, Evaluation, Accountability and Learning (MEAL):** Data collection/monitoring of project participants' progress ensures "graduates" have acquired relevant skills and developed viable businesses that will outlast HIHAO's support.
- iv) **Diversified enterprises:** HIHAO trains women and men to create diversified business activities that are appropriate to their context, flexible to climatic/seasonal risk, and strongly positioned within the market. Diversified skills are developed appropriately. A portfolio approach will form additional income streams.

Hand in Hand's culture is characterized by entrepreneurship and a business focus. As the organization expands, a desire to offer high-impact solutions and value for money continues to guide our operations. The model is premised on working with existing community structures, and in support of local policies and plans. The clarity and repetitiveness of the Hand in Hand approach has also helped make it cost-effective, replicable and scalable.

6.3. Resilience

HIHAO's job creation model and the theory of change builds the capacity of individuals, households, and communities to cope, adapt, and transform in the face of shocks, disasters and crises. The programs are designed in a way to not only achieve sustainability, but also resilience.

To improve resilience, the results achieved has to sustain and throughout the programs HIHAO builds the capacity of the project participants and equip them with skills, knowledge and access to resources in order to overcome and/or recover from shocks. To strengthen resilience to financial shocks the SHG members accumulate savings in their groups and practice internal group lending which improves their access to fund. Climate variability (stability of agricultural productivity, reduced dependency on non-renewable resources); agriculture training improves shock resilience by promoting business diversification, resistant crops, eco-friendly practices and protective measures for livestock. HIHAO provides technical support and advice such as vaccination of livestock and training community veterinary workers to provide long term support to the farm holders. Group solidarity, networks created and the established market linkages further strengthen the resilience of business created.

7. Monitoring, Evaluation, Accountability and Learning

Hand in Hand Afghanistan has developed well-equipped and experienced Monitoring, Evaluation, Accountability and Learning (MEAL) department and a robust online Management Information system (MIS) to understand and demonstrate progress, and to ensure transparency and accountability to donors and partners. That system is regularly updated to include measurement elements tailored to specific projects and donors. MEAL is fully embedded in all project cycles, measuring indicators established in project-specific logical frameworks.

Our monitoring and evaluation framework is aligned with the UN Sustainable Development Goals⁷ (SDGs), which will measure progress in development and humanitarian according to an internationally agreed set of criteria to the year 2030. Our programs are closely aligned with SDG 8. Our core monitoring of program outputs covers enterprises created and enhanced, jobs created and enhanced and net enterprise profit levels. The outcome monitoring of our programs – household income, food security and women’s empowerment – demonstrate a direct contribution to SDGs 1, 2 and 5. With the integration of Humanitarian and peacebuilding projects, HIHAO has upgraded its MEAL and the Management Information System to capture progress both at the output and outcome level for the humanitarian and peacebuilding indicators.

As part of our 2022-2025 Strategic Plan, Hand in Hand measures the reduction of poverty among the project participants using the application of poverty scorecards, measurement of the accumulation of assets and the triangulation of these sources with a direct measurement of household income. Measurement of household income change is necessary to assess the effect of both universal and targeted actions on different socio-economic groups⁸.

Our objective is to contribute in elimination of moderate or severe food insecurity, with its sometimes-irreversible consequences for long-term well-being, among the people we work with. For measuring food security we use Food Consumption Score (FCS) and USAID’s FANTA methodology⁹ to establish the proportion of households that are moderately or severely food insecure as they enter our program, then track them towards our goal that all households will have moved out of moderate and severe food insecurity by the end of any given project.

Women’s empowerment is part of the core mission of Hand in Hand. This is in line with findings that for women, their families and society to reap the full benefits of development, investments in women must also promote their empowerment: a woman’s ability to make and realize economic decisions. Numerous studies show that investments promoting women’s economic empowerment yield higher returns in poverty reduction and broader positive effects than those that do not¹⁰. Moreover, research has proven specifically that children benefit more when women are targeted: when women earn more, households tend to invest more in the education and health of children.

Hand in Hand adopts a range of qualitative methodologies to track progress on context-specific indicators of empowerment. These include focus group discussions with a scientifically selected sample of project participants and the application of sample surveys based on the change and

⁷ <https://sustainabledevelopment.un.org>

⁸ OECD Framework for Statistics on the Distribution of Household Income, Consumption & Wealth, OECD 2013

⁹ <http://www.fantaproject.org/about>

¹⁰ [Donor Committee for Enterprise Development, Measuring Women’s Economic Empowerment, 2014](#)

empowerment indicators such as participation in household decision-making, participation in community-level structures and involvement in markets.

At Hand in Hand, we complement our outputs and outcomes monitoring by regularly commissioning external, independent program evaluations. The results contribute to continuous learning and the refinement of our approach, and allow us to demonstrate the importance and relevance of our work to a range of different audiences.

External evaluations determine the level of efficiency and value for money of our implementation. Evaluations are conducted to assess results at output, outcome and impact levels. To produce these studies, Hand in Hand Afghanistan partners with independent research institutions to validate our approaches and share results internationally.

8. Risk analysis and mitigation matrix

Projects can involve a multitude of risks that can affect any combination of performance, cost and timeframe, therefore, HIHAO has identified the possible risks and its mitigation plan is provided in the table below:

External factors	Description	Likelihood (Rate 1-5)	Impact (Rate 1-5)	Call to action
Security	Threat to project staff by local armed groups	2	4-5	Constructive communications and coordination with local elders and shuras will mitigate the security risks.
Safety	Theft and robbery of organization's assets	2	3	<ul style="list-style-type: none"> - To mitigate this risk, we need to keep and maintain low profile and robust and strong security procedures - Equip the office with armor gates and office guards patrolling 24/7
Political situation	Donor sanctions on de facto authorities as the De facto authorities are blacklisted by the donor community and NGOs are not allowed to directly work with them.	5	1	<ul style="list-style-type: none"> - Keep authorities informed of project activities without coordination - Maintain independence - Improve coordination with the local communities
Political situation	Current political environment is tense due to lack of recognition by the international community and internal issues among the de facto authorities.	3	2	<p>Regularly monitor security situation (announced by local media, INSO in Afghanistan) to avoid unnecessary travel to areas in which violence is common.</p> <ul style="list-style-type: none"> - Local recruitment of staff thereby reducing need to travel long distances to reach target districts/villages. - Remain neutral and impartial in all communications and project interventions

Social	Restriction on female employees to come to office	1	2	Facilitating work from home facility and field activities for female employees without the need to come to office.
Social	Cultural issues affecting the participation of women in the projects	2-3	1-2	<ul style="list-style-type: none"> - Engage community leaders and religious actors prior to implementation to gain their support and mobilize them to advocate for the importance of women's role in the project and beyond. - Recruitment of female staff to work with the women project participants. - Include gender awareness and women's rights training as well as advocacy activities within project
Social	Improper interference in project by de facto authorities and community elders, shura leaders influence project participant selection process	3	1	<ul style="list-style-type: none"> - Conduct conflict analyses (including stakeholder mapping) to identify key local-level decision-makers who may try to influence project interventions - Communicate the project aims, targeted participants and its outcome with power holders - Undertake sensitization meetings in target districts/villages to ensure all community members understand project objectives and participants selection process

Natural disaster	Typically associated with shocks (such as earthquakes and floods) of such magnitude that they delays or inhibits project implementation.	1-2	2-3 and above if affects the project participants	These can only be addressed through a careful process of monitoring and program adjustments. Efforts are continuously made to adopt staff and asset protection/recovery mechanisms. HIHAO further works with our members to explore drought-resistant crops, diversified harvesting and identify water solutions to drought. HIHAO also encourages alternatives to agricultural businesses, to mitigate the negative impact of both flooding and drought.
Corruption	Afghanistan is a country with considerable aid inflow, and is also the world's most corrupt country according to Transparency International. This poses potential challenges to safeguarding donor contributions.	1	1	HIHAO has a clear corruption policy: zero-tolerance. HIHAO has, through limited and carefully documented and tracked transfers, minimized the risk of corruption and as a result has not experienced any problems of this nature to date. HIHAO also has clear policies for all critical processes, including accounting, audits, hiring of staff and procurement. Accounts are maintained by HIHAO according to procedures set out in our financial guidelines. Internal financial audits are carried out by Hand in Hand International's CFO based in London on a quarterly basis, and external audits by reputed and recognized third-party firms are carried out annually. Firms are changed on a regular basis.
Finance	Currency fluctuation - Devaluation of foreign and local currencies like GBP and Euro.	3	3	<ul style="list-style-type: none"> - Monitor cash flow and exchange rates to ensure timely transfers. - Adjust project scale/duration according the new rates based on donor agreement
Banking	Limited bank operations in Afghanistan	4	4	Look for alternative cash transfer services such as Hawala.

Inaccurate community expectations	Afghanistan has been experiencing war and conflict for around four decades, and a huge number of NGOs started with relief and emergency interventions by providing cash, goods and food to effected communities. This has affected the habits and expectations of communities and created aid dependency among them. Some NGOs that provide training also entice participants with cash incentives.	4-5	1-2	HIHAO devotes more time ensuring mobilization and awareness sessions to managing members' expectations. Emphasis is placed on self-reliance through gaining knowledge and skills and the formation of their own enterprises, which relieves them from dependency for the long-term.
Market	Instable prices of goods in the local market	3	3	- Revising project budget to aligning the allocations to the market price without compromising the quality and quantity of planned aid to project participants.
Covid-19 pandemic	Staff and specially trainers are at risk of infection from virus due to proximity to communities and project members. Such pandemics can also cause long term or short-term lockdowns affecting project timelines.	2	3	- Training on how to prevent the transmission of COVID-19 for staff and projects' participants and communities - Provision of personal protective equipment and sanitary supplies for staff such as, sanitizer, soap, face mask. - For the lockdowns we need to engage with the relevant authorities as normally NGOs working in Covid-19 responses are allowed to operate.

Internal factors	Description	Likelihood (Rate 1-5)	Impact (Rate 1-5)	Call to action
Donor dependency	In Afghanistan almost all interventions depend on donor funding, including government programs.	4-5	4-5 (projects collapse without external donor support)	HIHAO will rely on donor funding for the foreseeable future. In this regard, the efforts of HIH International and HIH Sweden are crucial. HIHAO will also seek funding from donors and government within the country to cover our funding gap. This can be achieved by presenting a viable approach and robust systems including the Strategic Plan, operating manuals, policies and the establishment of effective communication with donors and potential stakeholders, as well as media campaigns.
Access and equity	This risk relates to social and gender outcomes such as low female enrolment and participation in the program due to social and cultural constraints.	1-2	4-5	HIHAO focuses on gender and social equity requirements throughout program participation and implementation. Targeting both males and females in the program, respecting their cultural and religious values and hiring female staff/trainers mitigate this risk.
Capacity	Afghanistan has a limited skill base. Recruiting qualified staff and trainers capable of providing quality services in remote and rural parts of the country can be challenging.	3-4	3	HIHAO tries to hire female and male trainers/mobilizers from the community even if they do not have all the required knowledge and skills. However they must have an interest and potential to learn. The HIHAO master trainers provide training and make trainers/mobilizers ready and equipped to work. Regular follow-up and mentoring is provided by master trainers and enterprise specialists. Each new project requires hiring new local staff; leaving behind trainers when we leave helps the community sustain itself. For administrative and management capacity, HIHAO provides training, hands-on technical assistance, and selected longer-term specialized management and related courses.

Limited access to credit	<ul style="list-style-type: none"> - Unavailability of banks and microcredit providers, mostly in rural areas. - Religious barriers to conventional credit. - Unaffordable high rates - Cannot comply with loan conditions. 	4	2	<ul style="list-style-type: none"> - Provide enterprise startup kits as an alternative to loans to enable project participants to start their enterprises. - Encouraging an internal savings and loan culture among SHG members. - Linking project participants with nearby MFIs that provide Islamic Loan Products.
Low literacy rate among target group	The overall literacy rate is very low in Afghanistan, especially among women in rural areas. This will affect their learning, interest and participation in the program.	4-5	3-4	HIHAO has integrated demands-based literacy and numeracy training into its program, called "Life Skills Training for Entrepreneurs"

Annex A: HIHAO SWOT Analysis

Strengths	Weaknesses
<ul style="list-style-type: none"> • Program implementation experience in both rural and urban settings in Afghanistan • Strong theory of change (the adapted job creation model through formation enterprises) • Being member of the Afghanistan Humanitarian Fund • Being member of the Hand in Hand Global network • Expertise in women especially in women socio-economic empowerment • Expertise in implementation of peace-building and conflict resolution • Expertise and experience in implementation of humanitarian projects • Strong Monitoring, Evaluation, Accountability & Learning (MEAL) system • Robust MIS system that designed internally and is flexible for modification • Strong Capacity Development Unit with extensive experience of adapting, developing and publishing training materials and conducting tailored capacity development sessions. • Strong financial system - recent assessment of HIHAO financial system checked externally by a donor through Mango Health Check, HIH financial system could get 339 points of total of 340. • Great Media and communication Unit • Successfully mainstreamed gender and safeguarding within the programs • As a national NGO, ability to work under fragile and socio-political changes. 	<ul style="list-style-type: none"> • Lack of stable core fund • Limited experience of project requiring construction and asset creation.
Opportunities	Threats
<ul style="list-style-type: none"> • High demand for humanitarian & development services in Afghanistan • Expansion of strategic direction to be proactively engage in humanitarian • Joining further networking activities such as Twinning Program • Partnership with International Organizations operating in Afghanistan • Implementation of triple nexus of humanitarian, development & peace building • Creating opportunities for the organization to manage and integrate some of the relevant crosscutting issues such as gender, MEAL, environmental sustainability, etc. 	<ul style="list-style-type: none"> • Insecurity in some part of the country • Geographical barriers - road blockage due to snowfall, flooding, etc... • Political instability that may affect commitments and fundraising issues • Corruption • Low capacity of governmental sectorial department and sometime bureaucratic practices • Instable economic situation – fluctuation in currency exchange rate and food prices • Brain drain affecting retention and recruitment process of qualified staff • Unfair political influences to the organization’s operations

