



Hand in Hand Afghanistan
November
Flash Report

2014



1. Acronyms:

1	AFN	Afghanis - Afghanistan currency
2	AREDP	Afghanistan Rural Enterprise Development Program
3	BDS	Business Development Services
4	CDC	Community Development Council
5	EIF	Enterprise Incubation Fund
6	HiH-Af	Hand in Hand-Afghanistan
7	KRC	Knowledge Resource Centre
8	MIS	Management Information System
9	MRRD	Ministry of Rural Rehabilitation and Development
10	ODOP	One District One Product
11	SHG	Self Help Group
12	SLP	Sustainable Livelihood Program
13	SME	Small and Medium Enterprise
14	ToT	Training of Trainers

2. Highlights of the month

- Formation of 503 new microenterprises (210 female and 293 male) and expansion of existing 113 ones (46 female and 67 male) in Balkh province under SLP2 project which has resulted in creation of 862 jobs for (358 female and 504 male) community members.
- Sum of AFN **234,000** recollected as repayments of EIF loan from groups during the month of November 2014 which reflects a repayment rate of 73%.
- Sum of AFN **1,765,985** saved within the groups by members in Marmul, Sholgara and Kaldar districts of Balkh Province; Dara-e-Suf Bala and Dara-e-Suf Payan districts of Samangan province and Aqcha district of Jawzjan Province.
- 39 internal loans took place among the group members with a total value of AFN **542,900** in Marmul, Sholgara and Kaldar districts of Balkh Province; and Aqcha district of Jawzjan Province. Internal loans aim to utilize the group savings accumulated by members for creation and expansion of enterprises.
- 100 micro-entrepreneurs (85 female and 15 male) have been benefitted from business consultancy on the quality improvement and marketing of enterprises related to Agriculture, Tailoring, Wool spinning and Poultry in Marmul, Sholgara and Kaldar districts of Balkh province.
- Hand in Hand Afghanistan distributed 583 enterprise start-up toolkits to eligible members under SLP2 project in Balkh province. The toolkits are given to members who have completed a vocational skills training and have a business plan to setup a new enterprise or expand the existing ones. Availing the necessary tools for different types of enterprises such as agriculture,

kitchen gardening, livestock, tailoring, fish farming and wool spinning have been supportive for generation of better income.

- 27 Village Enterprise Facilitators and Literacy Trainers (12 female and 15 male) have received ToT on Life Skills training, under Supporting Rural Entrepreneurship and Promoting Women's Socio-economic Empowerment Project and started Life Skills Training for 283 illiterate group members in Samangan province.
- Four exposure visits conducted between female and male entrepreneurs in Sholgara district and it resulted to learn new skills and practices from each other and one group will start greenhouse soon.
- Hand in Hand Afghanistan held an Exhibition for the project Sustainable Livelihood Program. In this exhibition representatives from Provincial Office, Provincial Council, Women Department, district officials and local people participated. Products from poultry farms, honey production, greenhouses, dairy, tailoring, fish farms and wool spinning produced by microenterprises under the Sustainable Livelihood Program were put on exhibition. This exhibition served as a good marketing opportunity.



- 160 Entrepreneurs under ODOP project have received a month long training on the four topics of Enterprise Group Management training. Training conducted at the project office as well as the villages at the group premises in different batches, each batch comprises of 5 - 25 members.
- Four Enterprise Groups Associations established under ODOP project, two in Parwan and two in Herat Province. Association Executive Body has been selected and Constitution established.
- Hand in Hand Afghanistan distributed 32 toolkits to the Enterprise Groups for improving the value of their marketable products. Toolkits for vegetable products include; Solar Dryer Machine, Plastic baskets, Tray and labels for packing and Toolkits for Dairy products include; Cup Sealing Machine, Generator, Plastic Cups, Tray and labels.



3. A case study:

Sharifa is an ideal in her village “*Many women wish to be like me and respect me a lot*” saying Sharifa 20 years-old girl. Sharifa studies Teacher’s Training in Sholgara District College. She joined Yaqoot SHG two years before when she was school student in Khawaja Skandar village. It has been long time that she was interested in wool spinning and tried her best to enhance her family income by spinning wool, but without attending vocational skills training, getting the necessary startup toolkits and making market linkage, it was almost impossible. In early 2013 she started to learn principles of microfinance, saving, loan, market supply, demand and wool spinning vocation, then got linked her enterprise to a shop in sholgara market by HiH vocational trainer. In average, she is able to spin about 15 kilos of wool in a month now and receives sum of AFN 2,000 as wage. With regular income, she affords stationery, bags, and Rikshaw (tricycle) fee for herself to continue her education. Sharifa is aiming to graduate and be a teacher and enhance her wool-spinning enterprise and hire more people to work for her enterprise.



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4. Table of Summary of Operations:

	Cumulative End of Oct 2014	Change During Nov 2014	Total at the end of Nov 2014
People Engaged			
Total Number of Staff:	125	19	144
- Female	53	8	61
- Male	72	11	83
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	1,316	N/A	1,316
- Female	760	N/A	760
- Male	556	N/A	556
Total Number of Members in the formed Groups:	22,371	N/A	22,371
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
Total Number of Groups Active with HiH-Af:ⁱ	882	N/A	882
- Female	553	N/A	553
- Male	329	N/A	329
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:	4,609	503	5,112
- Female	2,395	210	2,605
- Male	2,214	293	2,507
Total Number of Microenterprises expanded:	573	113	686
- Female	345	46	391
- Male	228	67	295
Total Number of Jobs Created:ⁱⁱ	7,512	862	8,374
- Female	3,951	358	4,309
- Male	3,561	504	4,065
Total Number of Enterprise Startup toolkits distributed	931	583	1,514
- Female	611	228	839
- Male	320	335	655
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,371	N/A	22,371
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
Total Number of Members trained in Microfinance package:^{iv}	18,324	N/A	18,324
- Female	11,134	N/A	11,134
- Male	7,190	N/A	7,190
Total No. of Members trained in Business Development package:^v	16,098	1,481	17,579
- Female	9,764	1,117	1,0881
- Male	6,334	364	6,698
Total No. of Members trained in Business Development and Microfinance Refresher Training package:	2,500	N/A	2,500
- Female	1,634	N/A	1,634
- Male	866	N/A	866

Total No. of Members trained in Vocational Skills:	6,867	50	6,917
- Female	1,893	50	1,943
- Male	4,974	0	4,974
Internal Savings and Credits			
Cumulative Value of Savings (AFN): ^{vi}	21,791,207	1,765,985	23,557,192
- Female Groups	11,045,110	1,116,985	12,162,095
- Male Groups	10,746,097	649,000	11,395,097
Cumulative Value of Internal Loans (AFN):	15,630,950	542,900	16,173,850
- Female Groups	7,566,250	277,600	7,843,850
- Male Groups	8,064,700	275,300	8,340,000
Total Number of Internal Loans (AFN):^{vii}	4,095	61	4,156
- Female Members	2,856	39	2,895
- Male Members	1,239	22	1,261
Average Loan Size (AFN)	3,817	8,900	3,891
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):	5,285,050	(234,000)	5,051,050
- Female Members	970,600	(8,000)	962,600
- Male Members	4,314,450	(226,000)	4,088,450
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	82%	73%	82%
- Female Members	95%	100%	95%
- Male Members	75%	73%	75%
Capacity Building Training			
No. of staff received different types of trainings	579	27	606

5. Notes:

ⁱ Change during the month for “total number of groups active with HiH-Af” 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 as 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.