

Hand in Hand Afghanistan Flash Report for [August – 2014]

1. Acronyms:

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

16. Highlights of the month

- The “ODOP” project has carried out Micro Enterprise Survey (among the savings groups) and Market survey, total 22 villages covered conducting 34 Focus Group Discussion and five enterprises selected as per priority basis for the selection of final product in respect of ODOP model product. There are 110 individual interview has been taken among the Wholesalers and Retailers from the 14 village and urban market randomly to finalize the ODOP product pondering the market demand. After conducting the deeper analysis the survey report has been revealed that the model ODOP product would be first - Dairy Product, Second - Fresh Fruits and Vegetables and third one is Handicraft (Embroidery). Hence during this month the model product was finalized.
- Formation of 143 new microenterprises (113 female and 30 male) and expansion of 67 existing microenterprises (44 female and 23 male) in the three districts (Sholgara, Kaldar and Marmul) of Balkh province which has resulted in creation of 282 jobs for (214 female and 68 male) community members.
- Sum of AFN **274,700** recollected as repayments of EIF loan from group members during the month of August 2014 which reflects a repayment rate of 107%.
- Sum of AFN **858,580** saved within the groups by members in the districts of Balkh, Samangan and Jawzjan provinces.
- 64 internal loans took place among the group members with a total value of AFN **438,500**.

- 109 group members trained on different vocational skills such as; poultry, agriculture, horticulture, kitchen gardening, tailoring and decoration.
- 90 micro-entrepreneurs (59 female and 31 male) have been benefitted from business consultancy on poultry, horticulture, beekeeping, tailoring and livestock in Sholgara, Kalda and Marmul of Balkh province and received technical quality improvement and marketing support to expand their business.
- Exposure visit: Four groups had exchange visits into poultry enterprises of one another in Balkh province and shared their learnings, motivations and experiences.
- Hand in Hand Afghanistan distributed 127 enterprise start-up toolkits to eligible members under SLP2. 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 enterprises. The toolkits are livestock, poultry, tailoring, kitchen garden, beekeeping, fishery, wool spinning and etc. for the specific skills.
- Hand in Hand Afghanistan started 16 life skills training classes for 430 illiterate women entrepreneurs in Balkh province. Classes are well equipped with the literacy books, stationeries and class materials.



- 16 representatives from 10 SMEs, 8 representatives from 5 SMEs in Panjab and similarly 8 representatives from 5 SMEs in Yakawlang district were trained on bookkeeping; accounting, operation & supply chain management, business management, marketing management & promotion, legal and social challenges in Bamyan province.



Business Development Training in Bamyan - classroom session



Business Development Training in Bamyan - onsite session

A case study:

Khawanin is a livestock rearing entrepreneur and a member of Quds SHG in Zawarha village of Sholgara district since February 2013 and has saved sum of AFN 2,250 within the group. He received livestock vocational training and has learned a lot such as; proper feeding method, corral hygiene and vaccines which helped him a lot to improve his business. He has also learned different types of animal diseases and ways to prevent them.

He rears and fattens small sheep and sells in to Sholgara and Mazar city market. Khawanin usually earned AFN 10,000 before because he

was selling to brokers that had kept him away from the market, but his income has increased to AFN 18,000 per month after he put his learnings into practice. The new improved skill helped him increase his income and make a better living for his family. *“I could rebuild new windows and doors for our cottage and I am happy”* Khawanin said.



Vocational training helped Khawanin to increase his income and taught him new methods of livestock rearing

4. Table of Summary of Operations:

	Cumulative End of July 2014	Change During Aug 2014	Total at the end of Aug 2014
People Engaged			
Total Number of Staff:	111	16	127
- Female	41	13	54
- Male	70	3	73
Total Number of Groups Formed:			
Total Number of Groups Formed:	1,316	0	1,316
- Female	760	0	760
- Male	556	0	556
Total Number of Members in the formed Groups:	22,371	0	22,371
- Female	12,955	0	12,955
- Male	9,416	0	9,416
Total Number of Groups Active with HiH-Af:ⁱ	882	0	882
- Female	553	0	553
- Male	329	0	329
Total Number of Groups Handed Over:	209	0	209
- Female	122	0	122
- Male	87	0	87
Total Number of Microenterprises Formed:	4,014	143	4,157
- Female	1,994	113	2,107
- Male	2,020	30	2,050
Total Number of Microenterprises expanded:	271	67	338
- Female	169	44	214
- Male	102	23	125
Total Number of Jobs Created:ⁱⁱ	6,270	282	6,552
- Female	3,150	214	3,364
- Male	3,120	68	3,180
Total Number of Enterprise Startup toolkits distributed	363	127	490
- Female	211	110	321
- Male	152	17	169
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,371	0	22,371
- Female	12,955	0	12,955
- Male	22,371	0	22,371
Total Number of Members trained in Microfinance package:^{iv}	17,700	467	18,167
- Female	10,529	448	10,977
- Male	7,171	19	7,190
Total No. of Members trained in Business Development package:^v	10,310	0	10,310
- Female	5,499	0	5,499
- Male	4,811	0	4,811
Total No. of Members trained in Business Development and Microfinance Refresher Training package:	2,500		2,500

- Female	1,634	0	1,634
- Male	866	0	866
Total No. of Members trained in Vocational Skills:	6,277	109	6,386
- Female	1,585	58	1,643
- Male	4,692	51	4,743
Cumulative Value of Savings (AFN):^{vi}			
	18,933,220	858,580	19,791,800
- Female Groups	9,248,610	537,730	9,786,340
- Male Groups	9,684,610	320,850	10,005,460
Cumulative Value of Internal Loans (AFN):	14,147,100	438,500	14,585,600
- Female Groups	6,843,300	170,500	7,013,800
- Male Groups	7,303,800	268,000	7,571,800
Total Number of Internal Loans (AFN):^{vii}	3,898	64	3,962
- Female Members	2,725	41	2,766
- Male Members	1,173	23	1,196
Average Loan Size (AFN)	3,629	6,851	3,681
Cumulative Value of HiH Loans (AFN):			
	23,055,000	0	23,055,000
- Female Members	8,905,000	0	8,905,000
- Male Members	14,150,000	0	14,150,000
Total Value of Outstanding HiH Loans (AFN):	6,463,800	(274,700)	6,189,100
- Female Members	1,099,800	(66,200)	1,033,600
- Male Members	5,364,000	(208,500)	5,155,500
Average Loan Size (AFN)	8,684	0	8,684
Repayment rate (%):	81%	107%	81%
- Female Members	95%	118%	95%
- Male Members	73%	104%	74%
ToT on BDS/CEFE to HiH-Af Staff			
	61	17	78
Training on Career Development	15	0	15
Training of Business Plan writing	17	4	21
Training on Gender Mainstreaming to HiH-Af Staff	11	0	11
Training on Human Rights to HiH-Af Staff	18	0	18
Training on Leadership to HiH-Af Staff and others organizations	35	0	35
Training on effective communication to HiH-Af Staff	62	0	62
Training on Coordination to HiH-Af	13	0	13
Refresher training on BDS package to HiH-Af staff	50	0	50
First Aid ToT to GIZ/PIU trainers	120	0	120
ToT - teaching method to CDC members for Afghan Human Rights Research and Advocacy Organization	20	0	20
Bookkeeping training to HiH-Af staff	40	0	40
Microfinance Training Package ToT to HiH-Af staff	40	0	40



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.