



Hand in Hand Afghanistan
October
Flash Report

2014





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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 252 new microenterprises (164 female and 88 male) and expansion of 134 existing ones (71 female and 63 male) in Balkh province under SLP2 project which has resulted in creation of 540 jobs for (329 female and 211 male) community members.
- Sum of AFN **477,450** recollected as repayments of EIF loan from groups during the month of October 2014 which reflects a repayment rate of **115%**.
- Sum of AFN **986,482** saved within the groups by members in Marmul, Sholgara, Kaldar districts of Balkh Province, Dara-e-Suf Bala, Dara-e-Suf Payan districts of Samangan province and Aqcha district of Jawzjan Province.
- 49 internal loans took place among the group members with a total value of AFN **460,150** in Marmul, Sholgara, 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.
- 205 group members (70 female & 135 male) have been trained on different vocational skills such as Poultry, Agriculture, Kitchen Gardening, Livestock, Horticulture, Tailoring and Decoration in Marmul, Sholgara and Kaldar districts of Balkh province under SLP2.
- 234 micro-entrepreneurs (218 female and 16 male) have been benefitted from business consultancy on Agriculture, Tailoring, Wool spinning and Poultry, and consulted on the quality improvement and marketing, in Marmul, Shadian and Sholgara district of Balkh province.



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- Hand in Hand Afghanistan has distributed 246 enterprise start-up toolkits to eligible members under SLP2 project in Balkh province. The toolkits are given to members who have completed 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 farm and wool spinning have been supportive for established better income.
- Two entrepreneurs from Adel SHG on poultry enterprises were linked to Mazar-e-Sharif market and they have already sold 800 kg of chicken within two months to the market.
- 12 Village Enterprise Facilitators (9 female and 3 male) have received ToT on Life Skills training, they started 12 classes for 283 illiterate women entrepreneurs in Jawzjan province.
- Two stakeholder meetings conducted in Dara-e-Sufa Bala in order to orient the next step of project which is literacy/life skills training for entrepreneurs, vocational training and motivate them to have active participation and cooperation during project implementation.



Stakeholders Meeting in Daresuf Bala District



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- Under the SME training project in Bamyan province, on-site training session conducted for 17 SMEs, trainers paid mentoring visits to every SME and supported all the SME members to benefit from the training modules and practice what they have learned at the classroom sessions.
- A four-day ToT conducted for the Enterprise Development Experts focused on “Rural Entrepreneurs Capacity Enhancement Coaching for virtual effect on Business Development” covering the entire five training modules, under OPOP project in Herat and Parwan provinces. And 164 Entrepreneurs (64 female and 99 male) have been trained on Enterprise Group Management for all the four sectors; Fresh Fruit, Vegetable, Dairy and Embroidery groups.



3. A case study:

Bibi Gul is one among the hundred women who has benefited from support of HiH program in Balkh province. Bibi Gul joined Marmar SHG two years before in Maherjer village of Sholgara district. She is married, has four children and her husband is a labour with very less daily wage. Bibi Gul is a disabled woman and uses a rod while walking. She has got trainings on microfinance, BDS and used internal loans to buy a sewing machine and paid the loan back to the group saving within six months. At the beginning she had just earned monthly sum of AFN 2,000, while now her income increased to sum of AFN 4,500 in a month. By increasing her income, she pays home expenses and buys her children school materials. She is planning to expand her business with starting embroidery and knitting in the future and create jobs for other interesting women in the village. *“Disable people also have the talent to work”* says Bibi Gul. Her life has changed; many people know her and respect her now. She is happy with the positive changes in her life and thankful to Hand in Hand’s efforts in supporting her.



Disabled Bibi Gul, runs her own enterprise in Sholgara District of Balkh Province



4. Table of Summary of Operations:

	Cumulative End of Sep 2014	Change During Oct 2014	Total at the end of Oct 2014
People Engaged			
Total Number of Staff:	127	(2)	125
- Female	54	(1)	53
- Male	73	(1)	72
Groups and Microenterprise Promotion			
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:	4,357	252	4,609
- Female	2,231	164	2,395
- Male	2,126	88	2,214
Total Number of Microenterprises expanded:	439	134	573
- Female	274	71	345
- Male	165	63	228
Total Number of Jobs Created:ⁱⁱ	6,972	540	7,512
- Female	3,622	329	3,951
- Male	3,350	211	3,561
Total Number of Enterprise Startup toolkits distributed	685	246	931
- Female	446	165	611
- Male	239	81	320
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,371	0	22,371
- Female	12,955	0	12,955
- Male	9,416	0	9,416
Total Number of Members trained in Microfinance package:^{iv}	18,324	0	18,324
- Female	11,134	0	11,134
- Male	7,190	0	7,190
Total No. of Members trained in Business Development package:^v	10,310	5,788	16,098
- Female	5,499	4,265	9,764
- Male	4,811	1,523	6,334
Total No. of Members trained in Business Development and Microfinance Refresher Training package:	2,500	0	2,500
- Female	1,634	0	1,634

- Male	866	0	866
Total No. of Members trained in Vocational Skills:	6,662	205	6,867
- Female	1,823	70	1,893
- Male	4,839	135	4,974
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	20,804,725	986,482	21,791,207
- Female Groups	10,433,965	611,145	11,045,110
- Male Groups	10,370,760	375,337	10,746,097
Cumulative Value of Internal Loans (AFN):	15,170,800	460,150	15,630,950
- Female Groups	7,328,650	237,600	7,566,250
- Male Groups	7,842,150	222,550	8,064,700
Total Number of Internal Loans (AFN):^{vii}	4,046	49	4,095
- Female Members	2,825	31	2,856
- Male Members	1,221	18	1,239
Average Loan Size (AFN)	3,750	9,390	3,817
HiH-Af EIF Loan			
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):	5,762,500	(477,450)	5,285,050
- Female Members	1,004,100	(33,500)	970,600
- Male Members	4,758,400	(443,950)	4,314,450
Average Loan Size (AFN)	8,684	0	8,684
Repayment rate (%):	81%	115%	82%
- Female Members	95%	100%	95%
- Male Members	74%	117%	75%



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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.