



Hand in Hand Afghanistan

April 2015

Flash Report



1. Acronyms:

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

2. Highlights of the month

- Formation of 274 (119 female & 155 male) new microenterprise in Dar-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. While 33 (23 female & 10 male) microenterprises those were already economically engaged in the market, have expanded and all these microenterprises have resulted in creation of **444** (202 female and 242 male) jobs.
- 1,857 group members (1,254 female and 603 male) successfully completed different vocational skills training in Aqcha district of Jawzjan province and Dare-e- suf Bala and Payan of Samangan province. The capacity of members in the fields of Poultry, Tailoring, Wool Spinning, Beekeeping, Spicy Afghan Semian cooking (fried noodles) and hand waving is built. These trainings are fundamental for starting and growing a business.
- Hand in Hand Afghanistan has distributed 258 enterprise start-up toolkits to eligible members in Aqcha District of Jawzjan province. These toolkits provide the necessary tools and inputs to start or enhance microenterprises for members who have successfully completed the vocational skills trainings and have developed business plans. These toolkits have resulted in creation of 258 new microenterprises.
- 1,833 (1,092 female & 741 male) illiterate group members are currently undergoing life skills training in Dare-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. These classes started in December 2014 and Hand in Hand Afghanistan has provided the participants with a text book and the required stationery, while the community has actively taken part by providing rooms for classes with no cost.
- Sum of AFN 95,000 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 84%.



- Sum of AFN 679,30 saved within the groups by members in Dara-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province.
- 100 internal loans took place among the group members with a total value of AFN 559,400 in Dara-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. Internal loans aim to utilize the group savings accumulated by members for creation and expansion of enterprises.
- Representative of two female SHGs of Wahdat and Asal from Sholgara visited from Rabia Balkhi women market in Mazar City of Balkh province, the purpose behind was to market their products. Their handicraft products met the market demand and agreed on mutual work of provision of products for selling.
- Capacity building training conducted for 12 participants (5 female & 7 male) including the newly hired District Officer, District Assistant, VEFs and none HiH Af employee who will serve as backup in Shortepa district of Balkh Province. The training aimed to familiarize the participants to HiH network, HiH Afghanistan, its vision and mission, and the HiH model. The training also included effective communication skills and community mobilization skills. These staff also received the ToT of Module 01- Group Management for SHGs and CIGs formation and administration.
- The mobilization and outreach of 22 community CDCs, DDA and government related sectors completed in four clusters in Keshindeh district as following: 1st cluster in Keshenda Bala and Keshendah Payeen, 2nd cluster in centre of Aqkobrok, 3rd cluster in Qara Bayi and 4th cluster in Jamak villages. As the second step, the group formation has started in Shortepa district of Balkh province that resulted in formation of 4 female groups comprising 55 members.
- European Union Delegation office hosted a one-day local trader's bazaar exhibition at Kabul on 10th April 2015. The Hand in Hand Afghanistan representatives were invited to represent the female entrepreneurs' products at the event due to high recommendation on their products. The exhibition opened to wider ring of international and national diplomats, donors, governmental, non-governmental organizations communities. Based on the positive practice and lessons learnt, the products were customized to meet the demand of the visitors.

3. Case Study:

Khawar and her dreams for the future

Khawar is a 27 year old girl with disability. She was born healthy, but a planted mine exploded and caused losing her left leg when she was a kid and later on things got worse for Khawar as she lost her father. She now lives in a rural area, in Zawarha village of Sholgara district with her 4 sisters and two brothers with lots of difficulties

However, life has been frightening for Khawar since childhood, but it hasn't stopped her being hopeful

and looking to future optimistically. Although Khawar was illiterate and disabled, but not hopeless therefore she has been looking for a way to work and have income long years ago. Khawar heard from friends and neighbors about HiH Af program and joined Aamo SHG which was formed in her village. Along with other trainings she received Live Skills training and learned how to read, write and do basic calculation after a four-month course.

Soon after, Khawar fulfilled another dream and became eligible of taking a tailoring training where trainees learn skills and basic financial management to run their own business. She is now a tailor and receives orders from neighborhoods and usually earns around AFN 5,000 per month. *"I always dreamed to become a literate girl and then learn a skill which helped me to have income and contribute to family expenses."*

Said Khawar



4. Table of Summary of Operations:

	Cumulative End of March 2015	Change During April 2015	Total at the end of April 2015
People Engaged			
Total Number of Staff:	160	49	209
- Female	76	32	108
- Male	84	7	91
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	1,316	4	1,320
- Female	760	4	764
- Male	556	N/A	556
Total Number of Members in the formed Groups:	22,371	55	22,426
- Female	12,955	55	13,010
- Male	9,416	0	9,416
Total Number of Groups Active with HiH-Af:ⁱ	882	4	886
- Female	553	4	557
- Male	329	N/A	329
Total Number of members graduated:	5,043	N/A	5,043
- Female	2,018	N/A	2,018
- Male	3,025	N/A	3,025
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:	6,664	274	6,938
- Female	4,050	119	4,169
- Male	2,614	155	2,769
Total Number of Microenterprises expanded:	1,239	33	1,272
- Female	815	23	838
- Male	424	10	434
Total Number of Jobs Created:ⁱⁱ	11,274	444	11,331
- Female	6,911	202	6,956
- Male	4,363	242	4,375
Total Number of Enterprise Startup toolkits distributed	3,343	258	3,601
- Female	2,584	104	2,688
- Male	759	154	913
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	22,371	58	22,429
- Female	12,955	58	13,013
- Male	9,416	N/A	9,416
Total Number of Members trained in Microfinance package:^{iv}	18,324	58	18,382
- Female	11,134	58	11,192
- Male	7,190	N/A	7,190
Total No. of Members trained in Business Development package:^v	17,579	58	17,637
- Female	1,0881	58	10,939
- Male	6,698	N/A	6,698
Total No. of Members trained in Business Development and Microfinance Refresher Training	2,500	N/A	2,500

package:			
- Female	1,634	N/A	1,634
- Male	866	N/A	866
Total No. of Members trained in Vocational Skills:	8,182	1,857	10,039
- Female	2,926	1,254	4,180
- Male	5,256	603	5,859
Total No. of Members trained on Life Skills	430	N/A	430
- Female	430	N/A	430
- Male	0	N/A	0
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	26,726,989	679,300	27,406,289
- Female Groups	14,106,792	528,850	14,635,642
- Male Groups	12,620,197	150,450	12,770,647
Cumulative Value of Internal Loans (AFN):	17,177,500	559,400	17,736,900
- Female Groups	8,490,850	440,900	8,931,750
- Male Groups	8,686,650	118,500	8,805,150
Total Number of Internal Loans (AFN):^{vii}	4,291	100	4,391
- Female Members	2,989	78	3,067
- Male Members	1,302	22	1,324
Average Loan Size (AFN)	4,003	5,594	4,039
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):	4,236,550	(95,000)	4,141,550
- Female Members	926,200	N/A	926,200
- Male Members	3,310,350	(95,000)	3,215,350
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	84%	N/A	84%
- Female Members	96%	N/A	96%
- Male Members	78%	N/A	79%
Capacity Building Training			
No of people who received training	668	12	680

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.

*Front page photo: People visiting products made by HiH Af entrepreneur during an exhibition at EU delegation compound