



# Hand in Hand Afghanistan

March 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

## 1. Highlights of the month

- Under the “Supporting Rural Entrepreneurship and Promoting Women’s Socio-economic Empowerment” project in Dara-e-Suf Bala and Payan districts of Samangan province 16 male Comment Interest Groups are formed based on common demographic, social cohesion and income generating opportunities, which include 178 members from the existing SHGs.
- Formation of **1,480 (1,397 female & 83 male)** new microenterprise in Dar-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. While **467 (371 female & 96 male)** microenterprises those were already economically engaged in the market have expanded and all these microenterprises have resulted in creation of **2,687** jobs.
- Number of 1,254 group members (972 female and 282 male) successfully completed different vocational skills training in Aqcha district of Jawzjan province and Dare-e- suf Bala and Payan of Samangan province, the vocations are in the field of Poultry, Wool spinning, Beekeeping, and Agriculture (Wheat Cultivation). Their capacities built and these trainings are fundamental for starting and growing a business. And two embroidery vocational skill training established in Dara-e-Suf Bala for 20 female group members.
- Hand in Hand Afghanistan has distributed 1,254 enterprise start-up toolkits to eligible members in Dara-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. For members who have successfully completed vocational skill training and have developed a business plan, these toolkits provide the necessary tools and inputs to start or enhance their microenterprises.
- 2,001 (1,163 female & 838 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 had started during 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. These members are going to complete the training during the month of May 2015.

- Sum of AFN **147,000** recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 84%.
- Sum of AFN **637,000** saved within the groups by members in Dara-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province.
- 36 internal loans took place among the group members with a total value of AFN **279,600** 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.
- Hand in Hand Afghanistan facilitated an exposure visit for the representatives of 4 tailoring CIGs from Shadian village of Marmul district to visit Mazar garment markets. These ladies had the opportunity to showcase their products, deal with the shops at Mazar town for the first time. They entered an agreement with one shop at the market to provide school uniform shirts at price of AFN 100. The first sample was exchanged within a week time and after improvements on design and size they entered a long term agreement. The tailors sew shirts and deliver to the shop in whole price of AFN 100 each.
- Capacity building training conducted for 21 participants (11 female & 10 male) including the newly hired district officer, district assistant, VEFs and 6 none HiH Af employee who will serve as backup in Kishنده 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. Moreover a One-day ToT on beekeeping and another two-day ToT on poultry management conducted for the newly hired vocational trainers of Dara-e-suf Bala and Payen districts of Samangan province.
- Following the project start in Keshنده and Shortepa districts of Balkh province Hand in Hand Afghanistan has started local stakeholders engagement into the program and community outreach as a first step, this includes the governmental authorities, DDA, CDCs and community elders as well as the local NGOs in the districts where detailed information is provided regarding the project activities, coordination with governmental sectors and NGOs took place and also administrative process proceeded.

### 3. Case Study:

Shokria is a young girl who lives in Bori Khawja village of Aqcha district, Jawzjan province with her parents. She decided to join the Naheed Self Help Group after attending Hand in Hand's outreach forums in her village.

Aqcha is very famous for its handmade carpet and lots of women do carpet weaving traditionally. Shokria knew carpet weaving before joining the group, but she did not have the business skill and knowledge to make proper income out of it. After receiving Business Development training, she learned how to utilize her skill to generate income. She also learned saving and keeping records of her income which enabled her to run business effectively and make more profit. She now saves from her acquired income for enterprise expansion and also covers family primary needs and with the money she earns, she also supports the family and covers her mother's health expenses who needs regular treatment.

Shokria says *"I learnt how to manage my activities and time, and work confidently and save money for a sustainable enterprise in the future"*. Shokria is linked to the vendors at Aqcha town where she receives orders with raw materials. She weaves per meter carpet for AFN 2,000 and she has moved from less than a thousand AFN to an income of AFN 6,000 per month.



#### 4. Table of Summary of Operations:

	Cumulative End of February 2015	Change During March 2015	Total at the end of March 2015
<b>People Engaged</b>			
<b>Total Number of Staff:</b>	<b>160</b>	<b>0</b>	<b>160</b>
- Female	76	0	76
- Male	84	0	84
<b>Groups and Microenterprise Promotion</b>			
<b>Total Number of Groups Formed:</b>	<b>1,316</b>	<b>N/A</b>	<b>1,316</b>
- Female	760	N/A	760
- Male	556	N/A	556
<b>Total Number of Members in the formed Groups:</b>	<b>22,371</b>	<b>N/A</b>	<b>22,371</b>
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
<b>Total Number of Groups Active with HiH-Af:<sup>i</sup></b>	<b>882</b>	<b>N/A</b>	<b>882</b>
- Female	553	N/A	553
- Male	329	N/A	329
<b>Total Number of members graduated:</b>	<b>5,043</b>	<b>N/A</b>	<b>5,043</b>
- Female	2,018	N/A	2,018
- Male	3,025	N/A	3,025
<b>Total Number of Groups Handed Over:</b>	<b>209</b>	<b>N/A</b>	<b>209</b>
- Female	122	N/A	122
- Male	87	N/A	87
<b>Total Number of Microenterprises Formed:</b>	<b>5,184</b>	<b>1,480</b>	<b>6,664</b>
- Female	2,653	1,397	4,050
- Male	2,531	83	2,614
<b>Total Number of Microenterprises expanded:</b>	<b>772</b>	<b>467</b>	<b>1,239</b>
- Female	444	371	815
- Male	328	96	424
<b>Total Number of Jobs Created:<sup>ii</sup></b>	<b>8,587</b>	<b>2,687</b>	<b>11,274</b>
- Female	4,444	2,467	6,911
- Male	4,143	220	4,363
<b>Total Number of Enterprise Startup toolkits distributed</b>	<b>2,089</b>	<b>1,254</b>	<b>3,343</b>
- Female	1,413	1,171	2584
- Male	676	83	759
<b>Total Number of Members trained in Group Management Package:<sup>iii</sup></b>	<b>22,371</b>	<b>N/A</b>	<b>22,371</b>
- Female	12,955	N/A	12,955
- Male	9,416	N/A	9,416
<b>Total Number of Members trained in Microfinance package:<sup>iv</sup></b>	<b>18,324</b>	<b>N/A</b>	<b>18,324</b>
- Female	11,134	N/A	11,134
- Male	7,190	N/A	7,190
<b>Total No. of Members trained in Business Development package:<sup>v</sup></b>	<b>17,579</b>	<b>N/A</b>	<b>17,579</b>
- Female	1,0881	N/A	1,0881
- Male	6,698	N/A	6,698
<b>Total No. of Members trained in Business</b>	<b>2,500</b>	<b>N/A</b>	<b>2,500</b>

<b>Development and Microfinance Refresher Training package:</b>			
- Female	1,634	N/A	1,634
- Male	866	N/A	866
<b>Total No. of Members trained in Vocational Skills:</b>	<b>6,928</b>	<b>1,254</b>	<b>8,182</b>
- Female	1,954	972	2,926
- Male	4,974	282	5,256
<b>Total No. of Members trained on Life Skills</b>	<b>430</b>	<b>N/A</b>	<b>430</b>
- Female	430	N/A	430
- Male	0	N/A	0
<b>Internal Savings and Credits</b>			
<b>Cumulative Value of Savings (AFN):<sup>vi</sup></b>	<b>26,089,989</b>	<b>637,000</b>	<b>26,726,989</b>
- Female Groups	13,605,892	500,900	14,106,792
- Male Groups	12,484,097	136,100	12,620,197
<b>Cumulative Value of Internal Loans (AFN):</b>	<b>16,897,900</b>	<b>279,600</b>	<b>17,177,500</b>
- Female Groups	8,261,900	228,950	8,490,850
- Male Groups	8,636,000	50,650	8,686,650
<b>Total Number of Internal Loans (AFN):<sup>vii</sup></b>	<b>4,255</b>	<b>36</b>	<b>4,291</b>
- Female Members	2,963	26	2,989
- Male Members	1,292	10	1,302
<b>Average Loan Size (AFN)</b>	<b>3,969</b>	<b>7,767</b>	<b>4,003</b>
<b>HiH-Af EIF Loan</b>			
<b>Cumulative Value of HiH Loans (AFN):</b>	<b>23,055,000</b>	<b>N/A</b>	<b>23,055,000</b>
- Female Members	8,905,000	N/A	8,905,000
- Male Members	14,150,000	N/A	14,150,000
<b>Total Value of Outstanding HiH Loans (AFN):</b>	<b>4,383,550</b>	<b>(147,000)</b>	<b>4,236,550</b>
- Female Members	926,200	N/A	926,200
- Male Members	3,457,350	(147,000)	3,310,350
<b>Average Loan Size (AFN)</b>	<b>8,684</b>	<b>N/A</b>	<b>8,684</b>
<b>Repayment rate (%):</b>	<b>83%</b>	<b>N/A</b>	<b>84%</b>
- Female Members	96%	N/A	96%
- Male Members	77%	N/A	78%
<b>Capacity Building Training</b>			
No of people who received training	641	27	668

## 5. Notes:

<sup>i</sup> 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.

<sup>ii</sup> 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.

<sup>iii</sup> Group Management Training Package contains three topics that are delivered over three sessions.

<sup>iv</sup> Microfinance Package contains four topics that are delivered over four sessions.

<sup>v</sup> Business Development Package contains eight topics that are delivered over eight sessions.

<sup>vi</sup> 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.

<sup>vii</sup> 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.

\*The Photo at the cover page is of Seema Ghani, Chairwoman of Hand in Hand Afghanistan Board of Directors taken during a field visit.