



# Hand in Hand Afghanistan

July 2015

Flash Report



## 1. Acronyms:

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

## 2. Highlights of the month

- Mobilization of 3,812 new members (2,747 female & 1,065 male) in to groups under “Reducing poverty and gender inequality by improving household income and financial resilience through enterprise and job creation” project in Sancharak, Gosfandi and Balkhab districts of Sarepul province and the “Sustainable Livelihood Program III” in Keshindeh and Shortepa districts of Balkh province.
- Formation of 142 new female microenterprises in Dare-e-Suf Bala and Payan districts of Samangan province and Aqcha district of Jawzjan province. As well as, 12 (10 female & 2 male) entrepreneurs those were already economically engaged in the market have expanded their enterprises. All these microenterprises have resulted in creation of 184 jobs (98 % female).
- Number of 330 group members (310 female and 20 male) successfully completed different vocational skills trainings such as embroidery, tailoring, livestock and spicy noodle frying (Semeyan cooking) in Aqcha district of Jawzjan province and Dare-e- Suf Bala and Payan districts of Samangan province. While 80 members (60 female and 20 male) are under training in cake baking and livestock in Dare-e-suf and Aqcha districts.
- 100 enterprise start-up toolkits were distributed to female eligible members in Aqcha District of Jawzjan province. The toolkits are small grant-based asset transfers, aimed at catalyzing enterprise growth. The toolkits provide a majority of inputs and tools required to grow businesses in a selected sector, conditional upon business plans, completed vocational skills training and complementary contributions from the individual members. Mentoring visits are continuing to the enterprises established/enhanced by HiH Af technical staff, trainers and VEFs, and during the month apiculture enterprises were linked to district town shops for purchase their needed wax for new colonies. Apiculture Enterprises made earning opportunity to the district town; one shop used the opportunity of raised demand for beekeeping items which initially provided beeswax and one carpentry shop

produced for the first time bee boxes to sell to the beekeeping enterprises as well as the chicken meat producing farms at Dara-e-Suf Payan district and Dara-e-Suf Bala were linked to district town and butcheries.

- Under “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment” project in Dara-e-Suf Bala and Payan districts of Samangan province 1,166 illiterate group members (1,003 female & 163 male) are receiving the Life Skills training
- Sum of AFN 156,794 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 87.1 %.
- Sum of AFN 1,877,900 saved within the groups by members in Dara-e-Suf Bala and Payan districts of Samangan province, Aqcha district of Jawzjan province, Shortepa and Keshindeh districts of Balkh province and Balkhb, Sancharak and Gosfandi district of Sarepul province.
- 255 internal loans took place among the group members with a total value of AFN **779,100** in Dara-e-Suf Bala and Payan districts of Samangan province, Aqcha district of
- Jawzjan province and Shortepa and Keshendehe districts of Balkh province. Internal loans aim to utilize group savings accumulated by members for creation and expansion of microenterprises.
- Cross fertilization visit held among the poultry farmers of Dara-e-Suf Payan district and Dara-e-Suf Bala district of Samangan province. The visit facilitated by HiH Af and the district governor of Dara-e-Suf Payan, head of DDA, representative of rural rehabilitation department of Samangan province, governmental offices and poultry farmers from both districts participated. The participants shared experience, lessons learned, best practices, fears and advices for the undecided or poor knowledge farmers to build their capacities and take active part in income generation activities.

Mr. Fakhruddin Mubariz the district governor of Dara-e-Suf Payan during his speech appreciated HiH Af efforts, encouraged the community to adapt the project and announced his further support to the HiH Af and group members (farmers), at the end the participants visited the successful poultry farms.

- Capacity building training on Microfinance as second training package conducted for 20 participants (13 female & 7 male) including the District Officers, District Assistants and VEFs in Balkhab Districts of Sarepul Province, the trainees were also evaluated with pre-training and post-training test questionnaires which the result was positive.

As well as 8 Shortepa district staff (4 female & 4 male) received one day training on application of Members’ Pre & Post Training Evaluation for Microfinance package. The participants were district



officer, district assistant and VEFs . The aim behind conducting such training was to build the capacity of staff and utilize it in the field on group members to keep an accurate data of pass score in the post training test.



**Dara-e-Suf Payan district governor visiting Hand in Hand Afghanistan beneficiaries**





### 3. Case Study:

Ghulam Ali is 35 year old living with his wife and 7 children in Zeraki Village, Dara-e-Suf Bala district of Samangan province. He was a butcher selling beef and mutton, but his income was very low leaving him with many financial problems and when he heard about Hand in Hand he decided to join the Shaheen SHG formed in their village in 2014. Ghulam Ali started savings within the group at the same time built his capacity through the training packages provided by HiH Af.

After he develop his technical skills, he decided to start his own small enterprise and invest in chicken meat farming, where again HiH Af supported him by providing enterprise startup toolkit including 50 pcs of meat chicks and other poultry equipment to which he added another AFN 15,000 to build the aviary and purchase chicken feed.



Ghulam Ali had a monthly income of around AFN 5,000 and now his net profit is AFN 13,000 which shows a considerable increase of AFN 8,000 through poultry farming. His hard work and dedication is an example for other entrepreneurs in the village, the villagers are happy from him because people do not like to use the frozen meat imported from neighboring countries.

Now he is in a good financial position and can afford a better living, he also has planned to expand the chicken farm.



### 3. Table of Summary of Operations:

	Cumulative End of June 2015	Change During July 2015	Total at the end of July 2015
<b>People Engaged</b>			
<b>Total Number of Staff:</b>	<b>215</b>	<b>26 (18)</b>	<b>223</b>
- Female	108	22 (16)	114
- Male	107	4 (2)	109
<b>Groups and Microenterprise Promotion</b>			
<b>Total Number of Groups Formed:</b>	<b>1,856</b>	<b>259</b>	<b>2,115</b>
- Female	1130	191	1321
- Male	726	68	794
<b>Total Number of Members in the formed Groups:</b>	<b>30,736</b>	<b>3,812</b>	<b>34,548</b>
- Female	18,869	2,747	21,616
- Male	11,867	1,065	12,932
<b>Total Number of Groups Active with HiH-Af:<sup>i</sup></b>	<b>2084</b>	<b>1,285</b>	<b>3369</b>
- Female	1391	914	2305
- Male	693	371	1064
<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>8,243</b>	<b>142</b>	<b>8,385</b>
- Female	5,159	142	5,301
- Male	3,084	0	3,084
<b>Total Number of Microenterprises expanded:</b>	<b>1,349</b>	<b>12</b>	<b>1,361</b>
- Female	900	10	910
- Male	449	2	451
<b>Total Number of Jobs Created:<sup>ii</sup></b>	<b>13,727</b>	<b>184</b>	<b>13,911</b>
- Female	8,635	180	8,815
- Male	5,092	40	5,092
<b>Total Number of Enterprise Startup toolkits distributed</b>	<b>5,291</b>	<b>100</b>	<b>5,391</b>
- Female	3,912	100	4,012
- Male	1379	N/A	1379
<b>Total Number of Members trained in Group Management Package:<sup>iii</sup></b>	<b>31,142</b>	<b>3,158</b>	<b>34,300</b>
- Female	19,178	2,368	21,546
- Male	11,964	790	12,754
<b>Total Number of Members trained in Microfinance package:<sup>iv</sup></b>	<b>18,844</b>	<b>2,596</b>	<b>21,440</b>
- Female	11,502	1751	13,253
- Male	7,342	845	8,187
<b>Total No. of Members trained in Business Development package:<sup>v</sup></b>	<b>17,637</b>	<b>N/A</b>	<b>17,637</b>
- Female	10,939	N/A	10,939
- Male	6,698	N/A	6,698
<b>Total No. of Members trained in Business Development and Microfinance Refresher Training</b>	<b>2,500</b>	<b>N/A</b>	<b>2,500</b>

<b>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>11,428</b>	<b>330</b>	<b>11,758</b>
- Female	5,337	310	5,647
- Male	6,091	20	6,111
<b>Total No. of Members trained on Life Skills</b>	<b>2240</b>	<b>N/A</b>	<b>2240</b>
- Female	1499	N/A	1499
- Male	741	N/A	741
<b>Internal Savings and Credits</b>			
<b>Cumulative Value of Savings (AFN):<sup>vi</sup></b>	<b>29,396,889</b>	<b>1,877,900</b>	<b>31,274,789</b>
- Female Groups	16,129,642	1,373,250	17,502,892
- Male Groups	13,267,247	504,650	13,771,897
<b>Cumulative Value of Internal Loans (AFN):</b>	<b>18567520</b>	<b>779,100</b>	<b>19,346,620</b>
- Female Groups	9,683,720	621,500	10,305,220
- Male Groups	8,883,800	157,600	9,041,400
<b>Total Number of Internal Loans (AFN):<sup>vii</sup></b>	<b>4,575</b>	<b>255</b>	<b>4,830</b>
- Female Members	3,235	221	3,456
- Male Members	1,340	34	1,374
<b>Average Loan Size (AFN)</b>	<b>4,058</b>	<b>3,055</b>	<b>3,414</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>3,647,394</b>	<b>(156,794)</b>	<b>3,490,600</b>
- Female Members	926,200	N/A	926,200
- Male Members	2,721,194	(156,794)	2,564,400
<b>Average Loan Size (AFN)</b>	<b>8,684</b>	<b>N/A</b>	<b>8,684</b>
<b>Repayment rate (%):</b>	<b>87.1%</b>	<b>N/A</b>	<b>87.1%</b>
- Female Members	95.5%	N/A	95.5%
- Male Members	82.9%	N/A	84.2%
<b>Capacity Building Training</b>			
No of people who received training	783	28	811

## 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.

\* Front page photo> Zarafshan, member of Zohra SHG from Dara-e-Suf Payan district of Samangan province.