



Hand in Hand Afghanistan

August 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	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	SCA	Swedish Committee for Afghanistan
10	SHG	Self Help Group
11	SLP	Sustainable Livelihood Program
12	ToT	Training of Trainers

2. Highlights of the month

- 1,403 new members (1,150 female & 253 male) mobilized 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.

In order to build their capacities 4,139 members (72% female) trained in Group Management package and 6,205 members (70% female) trained in Micro Finance package.

- Formation of 742 (721 female & 21 male) new microenterprises in Dare-e-Suf Bala and Payan districts of Samangan province, Aqcha district of Jawzjan province and Shortepa district of Balkh province. As well as, 76 (64 female & 12 male) microenterprises those were already economically engaged in the market have expanded their enterprises in the above mentioned districts. All these microenterprises have resulted in creation of 771 jobs (96 % female).
- Number of 105 group members (77 female and 28 male) successfully completed different vocational skills trainings such as Embroidery and Livestock and Cake baking in Aqcha district of Jawzjan province and Dare-e- Suf Bala and Payan districts of Samangan province. While 29 members recently started receiving livestock rearing vocational skill training in Dare suf Payeen district of Samangan province.
- 708 eligible members (694 female & 14 male) received enterprise start-up toolkits in Aqcha and Dare-e-Suf Payen district. The toolkits provided support the members to start and grow their microenterprises in a selected sector. Meanwhile, 4 honey extractor machines procured and provided by HiH to beekeeping entrepreneurs in both Dara-e-Sufs and emplaced at four locations where major beekeeping entrepreneurs have access.
- Mentoring visits are continuously taking place to the enterprises established/enhanced by HiH Af technical staff, trainers and VEFs, As part of enterprises market linkage 29 members from 2 poultry CIGs

of Dara-e-Sufs linked to the Mazar market for provision of raw materials, chicken and feeding stuff. They purchased 1,000 chickens for the 2 poultry farms with relevant necessary items and continued their poultry farming.

- 520 illiterate group members (385 female & 135 male) are receiving the Life Skills training under the “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment” project in Dara-e-Suf Bala and Payan districts of Samangan province, and the “Sustainable Livelihood Program III” in Shortepa districts of Balkh province and “Improving Lives through Creation of Microenterprises and Jobs” in Aqcha district of Jawzjan province.
- Sum of AFN 496,335 recollected as repayments of EIF loan from groups during the month which has increased the repayment rate to 90.6 %.
- Sum of AFN 1,932,250 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.
- 127 internal loans took place among the group members with a total value of AFN 779,880 in Dara-e-Suf Bala and Payan districts of Samangan province, Aqcha district of Jawzjan province and Shortepa and Keshindeh 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 group members in Dara-e-Suf Bala district of Samangan province and Aqcha district of Jawzjan province. The purpose was to exchange their experience and learn from the each other. Such exposure visits are very useful and can strengthen the established microenterprises and encourage other groups to invest and start their own microenterprises.



- For better synergy of operations in Dara-e-suf Districts of Samangan province a coordination meeting has taken place between the Swedish Committee for Afghanistan (SCA) and Hand in Hand Afghanistan. Following this meeting HiH Af staff have received Disability awareness and Advocacy training by the SCA trainers.

- Capacity building training for 32 HiH Af staff (19 female & 13 male) took place including district officers, district assistants and VEFs in Gosfandi and Shancharak districts of Sarepul province. This ToT enables the VEFs to deliver Microfinance training package to group members in the mentioned districts.



A two-day technical ToT on poultry and beekeeping was

conducted for the VEFs in Dara-e-Suf district so the VEFs during their regular visits to the districts could provide basic technical support to the micro entrepreneurs.

Market linkage workshop was held for HiH Af senior staff at Mazar office. The workshop was facilitated by HiH Af Chairwoman and CEO which focused on building the capacity of relevant staff and tackling the challenges of marketing group's products specially the handicrafts and finally the workshop came up with several solutions.



3. Case Study:

Salima is living with her husband, two sons and one daughter in Wali Bay village of Aqcha district in Jawzjan province. She knew how to make brooms and was earning AFN 2,000 per month on average, but this income was never sufficient to meet their household expenses and her husband's joblessness was just adding to the problems.

She joined a Hand in Hand group last year and from there on she never looked back. Salima learnt doing business and at the same time she started saving within the group.

Day by day she realized changes in her own potential and improvement of her self-confidence, therefore she borrowed amount of AFN 5,000 from the group savings in order to give a new start to her small broom making enterprise. Investing more money helped Salima to purchase more raw materials and produce more.

She says "I was making and selling brooms before joining Hand in Hand Afghanistan, but I knew nothing about business and marketing that was the reason I was earning less. Alhamdulillah now my business is growing and I focus more on the quality".

Not only this, Salima has also given her husband a job. Her husband helps her in supplying raw material and selling the finished brooms to the market. They can together make 400 brooms per month and this has increased their monthly net income from AFN 2,000 to AFN 8,000 which shows a considerable increase of AFN 6,000.



4. Table of Summary of Operations:

	Cumulative End of July 2015	Change During August 2015	Total at the end of August 2015
People Engaged			
Total Number of Staff:	223	1 (16)	207
- Female	114	(13)	101
- Male	109	1 (3)	106
Groups and Microenterprise Promotion			
Total Number of Groups Formed:	2,115	121	2,236
- Female	1,321	79	1,400
- Male	794	42	836
Total Number of Members in the formed Groups:	34,548	1,403	35,951
- Female	21,616	1,150	22,766
- Male	12,932	253	13,185
Total Number of Groups Active with HiH-Af:ⁱ	3369	1,446	4,815
- Female	2305	1,036	3,341
- Male	1,064	410	1,474
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:	8,527	742	9,269
- Female	5,431	721	6,152
- Male	3,096	21	3,117
Total Number of Microenterprises expanded:	1,399	76	1,475
- Female	939	64	1,003
- Male	460	12	472
Total Number of Jobs Created:ⁱⁱ	13,911	771	14,682
- Female	8,815	741	9,556
- Male	5,096	30	5,126
Total Number of Enterprise Startup toolkits distributed	5,391	708	6,099
- Female	4,012	694	4,706
- Male	1379	14	1393
Total Number of Members trained in Group Management Package:ⁱⁱⁱ	34,300	4,139	38,439
- Female	21,546	2,978	24,524
- Male	12,754	1,161	13,915
Total Number of Members trained in Microfinance package:^{iv}	21,440	6,205	27,645
- Female	13,253	4,350	17,603
- Male	8,187	1,855	10,042
Total No. of Members trained in Business Development package:^v	17,637	N/A	17,637
- Female	10,939	N/A	10,939

- Male	6,698	N/A	6,698
Total No. of Members trained in Business Development and Microfinance Refresher Training package:	2,500	769	3,269
- Female	1,634	769	2,403
- Male	866	N/A	866
Total No. of Members trained in Vocational Skills:	11,758	105	11,863
- Female	5,647	77	5,724
- Male	6,111	28	6,139
Total No. of Members trained on Life Skills	2,240	N/A	2,240
- Female	1,499	N/A	1,499
- Male	741	N/A	741
Internal Savings and Credits			
Cumulative Value of Savings (AFN):^{vi}	31,274,789	1,932,250	33,207,039
- Female Groups	17,502,892	1,405,000	18,907,892
- Male Groups	13,771,897	527,250	14,299,147
Cumulative Value of Internal Loans (AFN):	19,346,620	799,880	20,146,500
- Female Groups	10,305,220	679,480	10,984,700
- Male Groups	9,041,400	120,400	9,161,800
Total Number of Internal Loans (AFN):^{vii}	4,830	127	4,957
- Female Members	3,456	98	3,554
- Male Members	1,374	29	1,403
Average Loan Size (AFN)	3,414	3,055	3,414
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):	3,490,600	(496,335)	2,994,265
- Female Members	926,200	N/A	926,200
- Male Members	2,564,400	(496,335)	2,068,065
Average Loan Size (AFN)	8,684	N/A	8,684
Repayment rate (%):	87.1%	N/A	90.6%
- Female Members	95.5%	N/A	95.5%
- Male Members	84.2%	N/A	88.2%
Capacity Building Training			
No of people who received training	811	73	884

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: Life Skills training class in Aqcha district of Jawzjan province