



# Hand in Hand Afghanistan

October 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	SHG	Self Help Group
9	SLP	Sustainable Livelihood Program
10	ToT	Training of Trainers

## 2. Highlights of the month

- During this reporting period, 222 new members (212 female & 10 male) were mobilized in to groups under “Sustainable Livelihood Program III” in *Keshindeh* and *Shortepa* district of Balkh Province and “Reducing poverty and gender inequality by improving household income and financial resilience through enterprise and job creation” Project in *Gosfandi* district of *Sarepul* province.  
  
Aiming to build new trainees/members capacity, 30 female members were trained in Group Management package, 3,378 members (66% female) were trained in Micro Finance package, and the Business Development Services training is ongoing.
- During this reporting period, 298 new Microenterprises (98 female & 200 male) microenterprise established in project coverage areas in Samangan province, Jawzjan province, Balkh province and Sar-e-pul province. Furthermore, 56 (46 female & 10 male) Microenterprises that were already economically engaged in the market have expanded their enterprises in the above mentioned districts. The result of this engagement is creation of 495 jobs (41 % female).
- Number of 69 group members (54 female and 15 male) successfully completed different vocational skills training such as livestock, poultry, cake-baking and embroidery in *Aqcha* district of Jawzjan province and *Dara-e-Suf Bala* district of Samangan province
- HiH-Af continuously conducts mentoring visits to the enterprises established/enhanced by HiH-Af technical staff, trainers and VEFs. As part of enterprises market linkage, members were visited and received technical advises on poultry and beekeeping in both *Dara-e-Suf Bala* and *Dara-e-Sof Payan*. A regular communication is maintained to enhance market linkage between poultry farms and butchers and provide environment for direct sells to consumers.
- 1,784 illiterate group members (1,469 female & 315 male) are undergoing Life Skills Training under project “Supporting rural entrepreneurship and promoting women’s socio-economic empowerment in Dara-e-suf districts of Samangan Province”, “Sustainable Livelihood Program in Shortepa and Keshende districts of Balkh province” and “Improving lives through creation of microenterprises and Jobs in Aqcha district of Jawzjan province”.
- Sum of AFN 194,195 recollectd as repayments of EIF loan from groups during the month which has increased the repayment rate to 92.3 %.
- Sum of AFN 5,782,535 saved within the groups by members in *Dara-e-Suf Bala* and *Dar-e-Payan* districts of Samangan province, *Aqcha* district of Jawzjan province, *Shortepa* and *Keshindeh* districts of Balkh province and *Balkhab*, *Sancharak* and *Gosfandi* district of *Sar-e-pul* province.



- 210 internal loans took place among the group members with a total value of AFN 1,109,250 in *Dara-e-Suf Bala* and *Dar-e-Suf Payan* districts of Samangan province, *Aqcha* district of Jawzjan province, *Shortepa* and *Keshendeh* districts of Balkh province and *Balkhab*, *Gosfandi* and *Sancharak* districts of Sar-e-pul province. The purpose of Internal Loans is to utilize group savings accumulated by members for creation and expansion of microenterprises.
- Market linkage and Value Addition training conducted in Mazar regional office for 13 staff (9 female and 4 male) including 11 VEFs and district officer and district assistance of Aqcha district under the Improving Livelihood in Jawzjan Project.
- Business Development Services Training of Trainers (ToT) conducted for the project staff of Gosfandi and Sancharak districts of Sarepul province. The training conducted over 10 days at two different district offices of HiH-Af with 27 participants (15 female & 12 male) including 22 VEFs, 2 district officers, 2 district assistants and one market linkage officer.
- Market linkage and Value Addition training conducted for the project staff of Gosfandi and Sancharak districts of Sarepul province. The training was conducted over 3 days at two district offices of HiH-Af. There were 27 participants (15 female & 12 male) including 22 VEFs, 2 district officers, 2 district assistants and one market linkage officer.





### 3. Meet Zulaikha

Once financially dependent on her husband who was facing difficulties in providing family's expenses, Zulaikha, a mother of four children from Aqcha district, is now an idol to her village women and have inspired tens of women to join HiH-Af Self-Help Groups,

Before she joins HiH-Af services, she wasn't able to send her elder son to school because of poor economic condition she had. To help her family daily expenses, she was doing embroidery at home. Despite all efforts she had been making, she was earning monthly AFN 700.

This all changed when a relative of her encouraged her to join Hand in Hand Afghanistan and she was enrolled in an SHG where she learnt the basis of doing business and as well as Life Skill training, she received embroidery toolkit to expand her enterprise. . *"I think I am the happiest woman because I can help my family and send my son to school"* she says. *"I have a unique skill by which I can support my family especially my kids"* she added.

Zulaikha now provide handicrafts for her neighbors, relatives and accept work offers of shopkeepers. She now earns a monthly income of AFN 4,000 which can help with her families daily expenses, send her son to school and save a little for emergencies.



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

	Cumulative End of September 2015	Change During October 2015	Total at the end of October 2015
<b>People Engaged</b>			
<b>Total Number of Staff:</b>	<b>204</b>	<b>(6)</b>	<b>198</b>
- Female	96	(1)	95
- Male	108	(5)	103
<b>Groups and Microenterprise Promotion</b>			
<b>Total Number of Groups Formed:</b>	<b>2,238</b>	<b>10</b>	<b>2,248</b>
- Female	1,402	10	1,412
- Male	836	N/A	836
<b>Total Number of Members in the formed Groups:</b>	<b>36,008</b>	<b>222</b>	<b>36,230</b>
- Female	22,803	212	23,015
- Male	13,205	10	13,215
<b>Total Number of Groups Active with HiH-Af:<sup>i</sup></b>	<b>1,799</b>	<b>10</b>	<b>1,809</b>
- Female	1,191	10	1,201
- Male	608	N/A	608
<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>9,329</b>	<b>298</b>	<b>9,627</b>
- Female	6,206	98	6,304
- Male	3,123	200	3,323
<b>Total Number of Microenterprises expanded:</b>	<b>1,560</b>	<b>56</b>	<b>1,616</b>
- Female	1,054	46	1,100
- Male	506	10	516
<b>Total Number of Jobs Created:<sup>ii</sup></b>	<b>14,857</b>	<b>495</b>	<b>15,352</b>
- Female	9,688	201	9,889
- Male	5,169	294	5,463
<b>Total Number of Enterprise Startup toolkits distributed</b>	<b>6,099</b>	<b>196</b>	<b>6,295</b>
- Female	4,706	N/A	4,706
- Male	1,393	196	1,589
<b>Total Number of Members trained in Group Management Package:<sup>iii</sup></b>	<b>36,008</b>	<b>30</b>	<b>36,038</b>
- Female	22,803	30	22,833
- Male	13,205	0	13,205
<b>Total Number of Members trained in Microfinance package:<sup>iv</sup></b>	<b>33,660</b>	<b>3,378</b>	<b>37,038</b>
- Female	21,924	2,242	24,166
- Male	11,736	1,136	12,872
<b>Total No. of Members trained in Business Development package:<sup>v</sup></b>	<b>19,780</b>	<b>N/A</b>	<b>19,780</b>
- Female	12,417	N/A	12,417

- Male	7,363	N/A	7,363
<b>Total No. of Members trained in Business Development and Microfinance Refresher Training package:</b>	<b>4,173</b>	<b>N/A</b>	<b>4,173</b>
- Female	3,073	N/A	3,073
- Male	1100	N/A	1100
<b>Total No. of Members trained in Vocational Skills:</b>	<b>12,343</b>	<b>69</b>	<b>12,412</b>
- Female	6,182	54	6,236
- Male	6,161	15	6,176
<b>Total No. of Members trained on Life Skills</b>	<b>2,240</b>	<b>N/A</b>	<b>2,240</b>
- Female	1,499	N/A	1,499
- Male	741	N/A	741
<b>Internal Savings and Credits</b>			
<b>Cumulative Value of Savings (AFN):<sup>vi</sup></b>	<b>35,870,389</b>	<b>5,782,535</b>	<b>41,652,924</b>
- Female Groups	20,827,051	4,442,160	25,269,211
- Male Groups	15,043,347	1,340,375	16,383,722
<b>Cumulative Value of Internal Loans (AFN):</b>	<b>21,139,420</b>	<b>1,109,250</b>	<b>22,248,670</b>
- Female Groups	11,867,270	937,050	12,804,320
- Male Groups	9,272,150	172,200	9,444,350
<b>Total Number of Internal Loans (AFN):<sup>vii</sup></b>	<b>5,121</b>	<b>210</b>	<b>5,331</b>
- Female Members	3,672	174	3,846
- Male Members	1,449	36	1,485
<b>Average Loan Size (AFN)</b>	<b>4,128</b>	<b>5,282</b>	<b>4,173</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>2,879,720</b>	<b>(194,195)</b>	<b>2,685,525</b>
- Female Members	826,200	(100,000)	726,200
- Male Members	2,053,520	(94,195)	1,959,325
<b>Average Loan Size (AFN)</b>	<b>8,684</b>	<b>N/A</b>	<b>8,684</b>
<b>Repayment rate (%):</b>	<b>91.2%</b>	<b>N/A</b>	<b>92.3%</b>
- Female Members	97.2%	N/A	98.8%
- Male Members	88.3%	N/A	89.0%
<b>Capacity Building Training</b>			
No of people who received training	909	27	936

## 5. Note:

<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:** Job created for a non-SHG member, Hamidullah working in Amiri Poultry farm, Dara-e-suf Bala district, Samangan province.