

**MONTHLY REPORT**  
**ACTIVITIES**  
**MARCH 2016**



Najiba | Tailor | Sahar SHG | Dara-i-Suf Bala

## HIGHLIGHTS OF THE MONTH

Below are highlights of activities taken place during March 2016 in Shortepa and Kishindeh districts of Balkh<sup>1</sup> province, Balkhab, Sancharak and Gosfandi districts of Sarepul<sup>2</sup> Province and Dara-i-Suf Bala and Dara-i-Suf Payan districts of Samangan<sup>3</sup> province:



### STEPS TO OVERCOME FINANCIAL CHALLENGES

The economic condition of Self Help Group members in the target districts witness change; men and women are saving to start micro-enterprises to overcome on economic challenges. Only during this reporting period, members saved AFN 1,270,910 and AFN 1,879,930 used as internal loans by the group members.



### ASSISTED TOOLKITS HELP MEMBERS START/ENHANCE MICROENTERPRISES

During this reporting period, 1,077 toolkits (poultry, agricultural and tailoring) were distributed for SHG members in targeted districts.



### READING AND WRITING SKILLS, A NEED FOR STARTING UP A MICRO-ENTERPRISE

In addition to Business Development Services Training and Vocational Skills Training, there is also a need for short-term literacy trainings as majority of SHG members lacks proper skills of reading and writing. 869 members (672 female and 197 male) have been continuing LSTE trainings in the targeted districts during this reporting period.



### MEETING WITH COMMUNITY ELDERS

HiH Af staff conducted community elders meeting in Boz Arigh village of Shortepa district of Balkh province to discuss services and activities of Hand in Hand in Afghanistan. Elders thanked HiH Af and considered such efforts important for the good of people and poverty reduction. 27 elders participated in the meeting.

<sup>1</sup> "Sustainable Livelihood Program", a project funded by Hand in Hand International and Maitri Trust

<sup>2</sup> "Reducing Poverty and Gender Inequality in Sarepul province of Afghanistan by Improving Household Income and Financial Resilience for Rural Women through Enterprise and Job Creation", a project funded by DFID, Hand in Hand International and Maitri Trust.

<sup>3</sup> "Supporting Rural Entrepreneurship and Promoting Women's Socio-Economic Empowerment in Dar-i-Suf Bala and Dar-i-Suf Payan districts of Samangan province", a project funded by EU, J&J CCT and Hand in Hand International

**SUCCESS IS GAINED BY EFFORTS!  
Meet a woman from Rohsulfi village who  
turned to be a quick learning micro-  
entrepreneur**

Sancharak is a targeted district under the project of “Reducing poverty and gender disparity in Sarepul Province of Afghanistan by improving household incomes and financial resilience for rural women through enterprise and job creation” which is co-funded by DFID and Hand in Hand International. Agriculture represents the major source of income for three quarters of the households in the district.



Women are rarely active for income generating activities. Those who are active are mostly invisible in their houses due to cultural barriers. Only some are trying to get out of the closet and show the male-dominant society that women have rights and abilities.



With help of Hand in Hand Afghanistan, Rozikhal – a widow and a mother of three children – is now an idol to her village Roshulfi of Sancharak district. She now earns monthly an average income of 6,000 AFN by selling goods in her small shop for customers who are mainly neighbors and residents of her village. This is a remarkable change for her as she could barely earn monthly 1,500 AFN before she joins HiH Af SHG. She now pays for education expenses of her two children, a boy 12 and a girl 7 years. In her life, she has faced various challenges and things were not as smooth as it is now.

Ms. Rozikhal’s husband, Tash Ali, died in a time when she needed him the most. He was the in-charge of family and was responsible for expenses. After his death, Rozikhal looked ways to help her family and raise children by her own. She used to weave carpet but because she was getting old and market demand were low, she had to pursue other opportunities. It was until she was introduced to services of HiH Af in her home district. She joined Nasreen Self Help Group (SHG) and was selected to be the cashier of the group. She quickly learned how to start a successful micro-business and was persuaded by her members of the group of start a shop and sell eggs and mobile top-up-cards. She received an internal loan of 4,000 AFN and invested in her shop and later expanded selling good in the shop. She says that she had no idea that result will work out for her.



“I am very happy that I have joined the SHG. I think I can learn more and work to expand my business and thereby help my family in different ways.”  
Says Rozikhal.



## CUMULATIVE RESULTS AS OF MARCH 2016



36,507 Members  
Mobilized into  
SHGs (64 % female)



2,252 SHGs/  
CIGs Created  
(63% female)



36,645 SHG Members  
Trained in Group  
Management  
(63 % female)



35,525 SHG Members  
Trained in Microfinance  
(65% female)



26,846 SHG Members  
Trained in BDS  
(67% female)



14,552 SHG Members  
Trained in Vocational  
Trainings  
  
(52% female)



3,960 SHG Members  
Trained in Life Skill  
(73% female)



10,523 SHG Members  
Received Enterprise  
Startup Kits  
  
(76 % female)



53,631,071 AFN  
Internally Saved  
by SHG Members  
(64% female)



30,428,000 AFN  
Internally Lent by  
SHG Members (65%  
female)



17,708 Micro-  
Enterprises  
Created/ Enhanced  
(68% female)



22,025 Jobs  
Created  
(68% female)

## Partners and Supporters



HAND IN HAND  
INTERNATIONAL



EUROPEAN UNION

Johnson & Johnson  
CORPORATE  
CITIZENSHIP  
TRUST





During Vocational Training | Dara-i-Suf Bala District

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