





## HIGHLIGHTS OF THE MONTH

The highlights of activities taken place during March 2017 in Balkh and Sarepul Provinces under below mentioned projects:

- 1. 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. The project is implemented in Sancharak, Gosfandi and Balkhab districts of Sarepul province and funded by DFID and Hand in Hand International.
- 2. Socio-Economic Empowerment of Women and Men in Chimtal District of Balkh Province. The project is funded by CAFOD and Hand in Hand International.

#### **KNOWLEDGE SHARING AND PRACTICAL LEARNING**

Hand in Hand Afghanistan conducts exposure visits for Self-Help Group members as part of capacity building in order to increase practical knowledge and capacitate rural entrepreneurs.

**40** (**29** female) exposure visits were conducted during this reporting period in Sancharak, Gosfandi and Balkhab districts of Sarepul province. In these exposure visits total **889** (**586** female) SHG members visited a series of microenterprises owned by SHG members including beekeeping, poultry, livestock, tailoring, handicraft and agriculture.

Zahra, member of Gul Sorkh SHG says "I have learned good practices in this visit, and now I am more confident to expand my tailoring business". Maqbola, member of Almas SHG from Sancharak district says "We saw how internal loans could be used to create and enhance enterprises; I will make sure to share the learning with others in my group and the community".

Exposure visits are proven to be an effective and efficient method for rural entrepreneurs to exchange knowledge, share challenges and way forwards.







# HIH AF FACILITATES FORMATION OF ASSOCIATIONS

Under DFID funded project in Sarepul province, HiH Af established association in Balkhab, Sancharak and Gosfandi districts as follow:

- Balkhab district 18 (11 female ) Associations
- Sancharak district 11 (7 female) Associations
- Gosfandi district 11 (7 female) Associations

HiH Af establishes associations in order to bring Self-Help Group members together and ensure sustainability. Associations are very effective for rural entrepreneurs to come together and work as a team, as well as it helps them reduce cost, time and improve quality of their products by sharing knowledge and lessons learnt.



#### **MEMBERS RECEIVES SKILLS TRAINING**

**150** (**78** female) SHG members received vocational skills training in wool spinning, handicraft, beekeeping, and poultry in Sancharak and Balkhab districts of Sarepul province.

Additionally, **17** members received enterprise startup kits in carpentry and motorbike repairing who had previously completed their vocational skills training in Sancharak district of Sarepul province.



#### **CHIMTAL PROJECT TEAM RECIEVES TRAINING**

Chimtal district's team received 10 days Business Development Services (BDS) ToT that covers topics on Unlocking of Entrepreneurial Individual Strength, Basics of Enterprise Development, Selection of Sample Enterprise, Basics of Marketing, Demand and Supply Management, Market Survey, Seasonal Calendar and Financial Statement.

The team will deliver this training to SHG members under "Socio Economic Empowerment of Women and Men" Project in Chimtal district of Balkh province.

HiH Af focuses on staff capacity building in order to deliver high quality training to SHG members.



#### **SAVINGS AND INTERNAL LOANS**

In this reporting period total of **AFN 820,400** have been saved by SHG members and **AFN 1,016,550** have been internally lent to SHG members.

The internal loans and enterprise startup kits have resulted in establishment of **71** microenterprises and enhancement of **87.** 

Both the formation and enhancement of microenterprises have resulted in creation of **146** jobs for the community members.



#### **GHULAM HUSSAIN: MY INCOME HAS IMPROVED OUR LIVES**

25 years old Ghulam Hussain, single and lives with parents, His father is a farmer and mother is a house wife, he has 2 younger brothers and a sister. He says "I left school when I was in 9<sup>th</sup> grade to support my family because my father's income was never sufficient for entire family, and as the eldest son of the family, I was responsible to work. I used to work as wage worker and could hardly find a job for 10 days in a month. I didn't have any skills, had no idea from where to start. Life was difficult and I had no option".

He joined 'Etihad e Mardomi' Self Help Group and started saving on regular basis, he has received Group Management, Book Keeping, Microfinance and Business Development Services (BDS) Training. He has been very interested to learn a new skill, therefore he received vocational skills training on motorbike repairing and upon completion of the training he was provided enterprise start-up kit, in order to establish his enterprise, he also borrowed AFN 10,000 from the SHG and established his workshop in Dana Village of Balkhab district.

Now he is earning around AFN 12,000 per month. He is helping his family and taking the responsibility of his brothers and sister who attends school. "I don't want my brother and sister to leave school like me because of financial problems" stated Ghulam Hussain, "My income has significantly improved our lives, now I am confident that my brothers and sister will have a better future" he added.

Ghulam Hussain has already repaid the first loan and he is planning to secure another loan from the SHG to expand his business by selling motorbike accessories and spare parts, he says "Now I am only repairing bikes and my customers have to bring spare parts from the district center, but soon I will provide full services in my shop". Thanking HiH Af for the project, support and training he added, "My shop helps not only me but also villagers who can fix their motorbikes within village with lower costs rather than going to the district center".







## **CUMULATIVE RESULTS AS OF MARCH 2017**



37,130

+0

Members Mobilized (64 % Female)



2,291

+0

SHGS/CIGs Created (63% Female)



37,130

+623

Members Trained in Group Management (63 % Female)



35,525

+0

Members Trained in Microfinance (65% Female)



30,346

+0

Members Trained in BDS (67% Female)



24,036

+150

Members Trained in Vocational Trainings (57% Female)



5,830

+0

Members Trained in Life Skills (73% Female)



19,480

+17

Members Received Enterprise Startup Kits (79% Female)



69,206,144 AFN

+820,400 AFN

Internally Saved by SHG Members (67% Female)



46,977,110 AFN

+1,016,550 AFN

Internally Lent by SHG Members (68% Female)



27,227

+158

Micro-Enterprises Created/ Enhanced (71% Female)



32,043

+146

Jobs Created (71% Female)

## **PARTNERS AND SUPPORTERS**





















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