

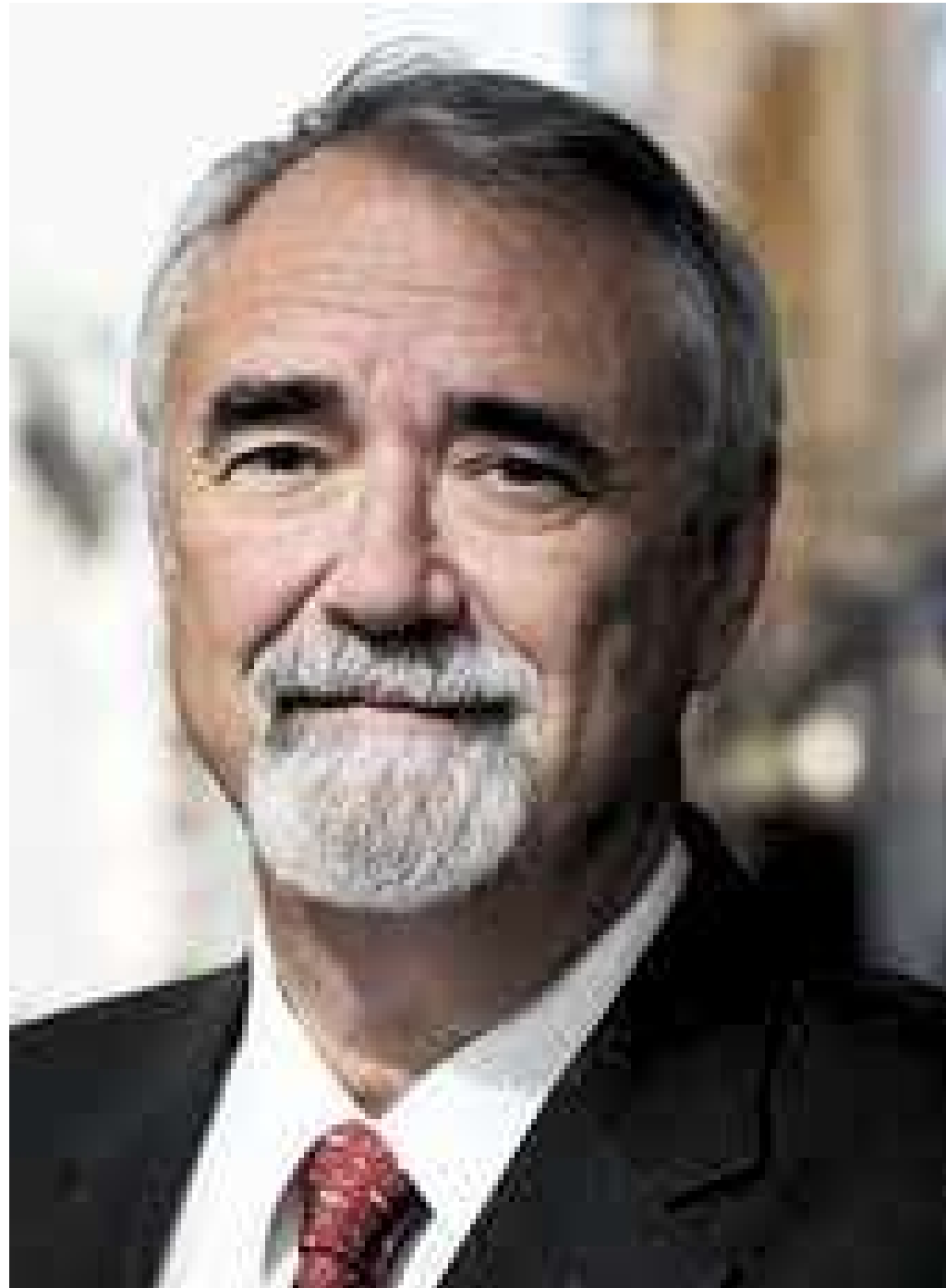


Annual Report 1403 (2024)



Percy Barnevik

CO-FOUNDER - HAND IN HAND



“ To lift one billion people from poverty, 250 million jobs are needed. You can ask yourself, where will those jobs come from? They have to come through small enterprises. ”

cover image:

Rahila, Beekeeping Enterprise, Watan (SHG), Ekzak village, Sar-e-Pul Province, Afghanistan (2024).

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Women weaving Gabion
(CFW), Kunduz Province,
Afghanistan (2024).

Message from the Chairperson and Executive Director

Dear Partners, Supporters, and colleagues,

As we reflect on the year 1403 (2024), we are filled with both pride and gratitude. Despite the immense and continued challenges facing Afghanistan, ranging from persistent economic hardship and displacement to environmental shocks and restrictions on women's participation in public life, Hand in Hand Afghanistan Organization (HIHAO) has remained resolute in its mission: empowering the most vulnerable to build resilient livelihoods and inclusive communities.

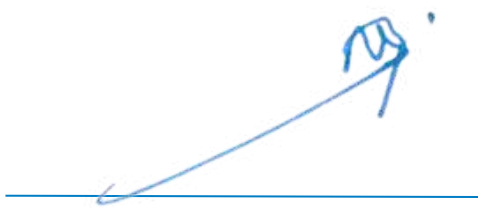
The year 2024 was another year for HIHAO with meaningful growth and measurable impact. Through 13 new and existing humanitarian and development projects across 4 provinces, we supported 158,547 women and men directly and 411,386 of their family members indirectly, catalyzing improvements in household incomes, food security, women's empowerment, and community resilience. The heart of our work remains the formation and strengthening of Self-Help Groups (SHGs), which are not only economic platforms but also engines for social inclusion, collective action, and transformation. Through the enduring support of our partners; FAO, OCHA/AHF, DANIDA, Swedish Postcode Lottery, AGFUND, CAFOD, DEC, UN Women, Hand in Hand International and Hand in Hand Sweden, we expanded our reach and deepened our impact. We highly value their support and appreciate. From boosting saffron production and digital literacy to empowering returnee women through micro-enterprise, our team translated strategy into life-changing solutions.

Our humanitarian interventions, too, were a beacon of hope for many: delivering emergency food assistance, livelihood support, and training to tens of thousands of crisis-affected families. These efforts are grounded in humanitarian principles and the commitment to leave no one behind.

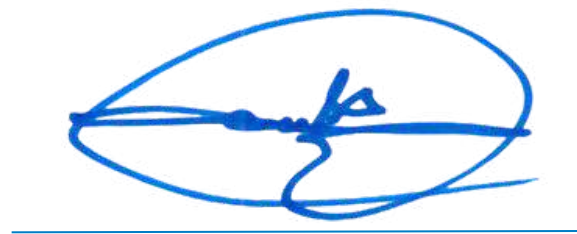
None of this would be possible without the tireless work of our dedicated staff across Afghanistan, the wisdom and support of community elders, and the oversight and guidance of our Board of Directors. You are the backbone of this organization.

As we look ahead, we carry forward the lessons of 1403 to pursue even greater impact—strengthening local ownership, advocating for inclusive development, and building sustainable pathways out of poverty. We invite all of our partners, supporters, and fellow citizens to walk with us on this journey of hope, dignity, and resilience.

With deep appreciation,



Najibullah Samim
Chairperson



Dr. Ahmad Kamran Hekmati
Executive Director

Fatana, Omid SHG, Noor Khuda area, Mazar-e-Sharif, Balkh Province, Afghanistan (2024).



HAND IN HAND AFGHANISTAN ORGANIZATION

Hand in Hand Afghanistan Organization (HIHAO) is a non-governmental organization (NGO) registered as a national NGO with the Ministry of Economy of Afghanistan (license #890) dated 21 December 2006. HIHAO Head Office is in Mazar-e-Sharif and its project offices are in Herat, Kunduz, Saripul and Baghlan provinces.

HIHAO has been implementing projects in development and humanitarian sectors focuses on the real needs of community to address people's vulnerability before, during and after the crises. HIHAO coordinates project implementation with stakeholders and relevant authorities. Community leaders at village and district levels are engaged throughout the implementation of projects, from pre project scoping to impact evaluation after project completion.

HIHAO is committed to supporting the development of local capacities, effectively strengthening local ownership, and placing development tools in the hands of the community and project participants.

Vision

HIHAO's vision is an Afghanistan where all citizens have access to qualitative and comprehensive services, where their fundamental rights are met without discrimination of gender or ethnicity.

Core values

- Being pro-poor.
- Working in partnership with others to achieve results.
- Valuing objectivity, integrity, professionalism, and openness.
- Valuing transparency and accountability.
- Esteeming entrepreneurship and innovation.
- Sharing all knowledge about the work we do.

HIHAO is a member of the Hand in Hand global network of independent organizations, working together towards a shared vision to eliminate poverty through job creation. Hand in Hand's programs are designed and implemented by network partners in Afghanistan, India, East Africa (Kenya and Tanzania) and Zimbabwe. Network partners in the UK (Hand in Hand International), Sweden, Germany and the US provide technical support and fundraising. HIHAO is an approved partner of the Afghanistan Humanitarian Fund (AHF) since January 2021 and a registered member of the Food Security and Agriculture Cluster (FSAC), Water, Sanitation and Hygiene Cluster (WASH) and Gender Based Violence (GBV) Sub-cluster of Protection cluster. HIHAO is also a member of the Agency Coordinating Body for Afghan Relief & Development (ACBAR) and the Afghanistan Microfinance Association (AMA).

Mission

HIHAO's mission is to enable disadvantaged communities to determine their own development, enhance their livelihoods, foster social cohesion, reduce violence, and promote peace. HIHAO provides assistance to victims of humanitarian crises to protect their lives and dignity.





Bibi Zari, Arghawan SHG,
Tokhta village, Dehdadi
District, Balkh Province,
Afghanistan (2024)

Core Humanitarian Principles

HIHAO is committed for fully applying and respecting the following core humanitarian principles:

- **Humanity:** Human suffering must be addressed wherever it is found. The purpose of humanitarian action is to protect life and health and ensure respect for human beings.
- **Impartiality:** Humanitarian action must be carried out on the basis of need alone, giving priority to the most urgent cases of distress and making no adverse distinction on the basis of nationality, race, gender, religious belief, class or political opinion.
- **Independence:** Humanitarian action must be autonomous from the political, economic, military or other objectives that any actor may hold with regard to areas where humanitarian action is being implemented.
- **Neutrality:** Humanitarian actors must not take sides in hostilities or engage in controversies of a political, racial, religious or ideological nature.



Food Package Distribution, Chemtal District, AHF, Balkh Province, Afghanistan, November, 2024.

The Governance

HIHAO is always committed to good governance and follows recommended best practices. General Assembly serves as the principal decision-making body of the Organization, comprising the 'Board of Directors' and the 'Executive Team.' It plays a crucial role in making key decisions, including the election of a new Board of Directors. The General Assembly is committed to regularly monitoring the effectiveness of the Board in carrying out its duties.

The Board of Directors is tasked with managing the overall business and affairs of the Organization, and all corporate powers are exercised under its direction. The Board appoints the Executive Director to lead the organization, with the support of the Executive Team. The Executive Director holds responsibility for program oversight, policy development, executive decisions, and the daily management of the organization. Furthermore, the Executive Director is accountable to the Board and regularly reports to the Board.



Mr. Najibullah Samim
Chairperson



Mrs. Dorothea Arndt
Treasurer



Mrs. Amalia Johnsson
Member



Dr. Qamaruddin Maqsoodi
Member

Executive Team



Dr. Ahmad Kamran Hekmati
Executive Director



Hasibullah Salimi
Development Program
Manager



Sama Sahari
Chief Financial Officer



Habib Aminpoor
Humanitarian & Partnership
Manager



Maqsadullah Qarizada
MEAL Manager



Mohammad Kazim Khaki
Project Manager



Abdullah Faizi
Project Manager



Ghulam Nabi Azami
Project Manager



Wahidullah Hadafmand
Project Manager

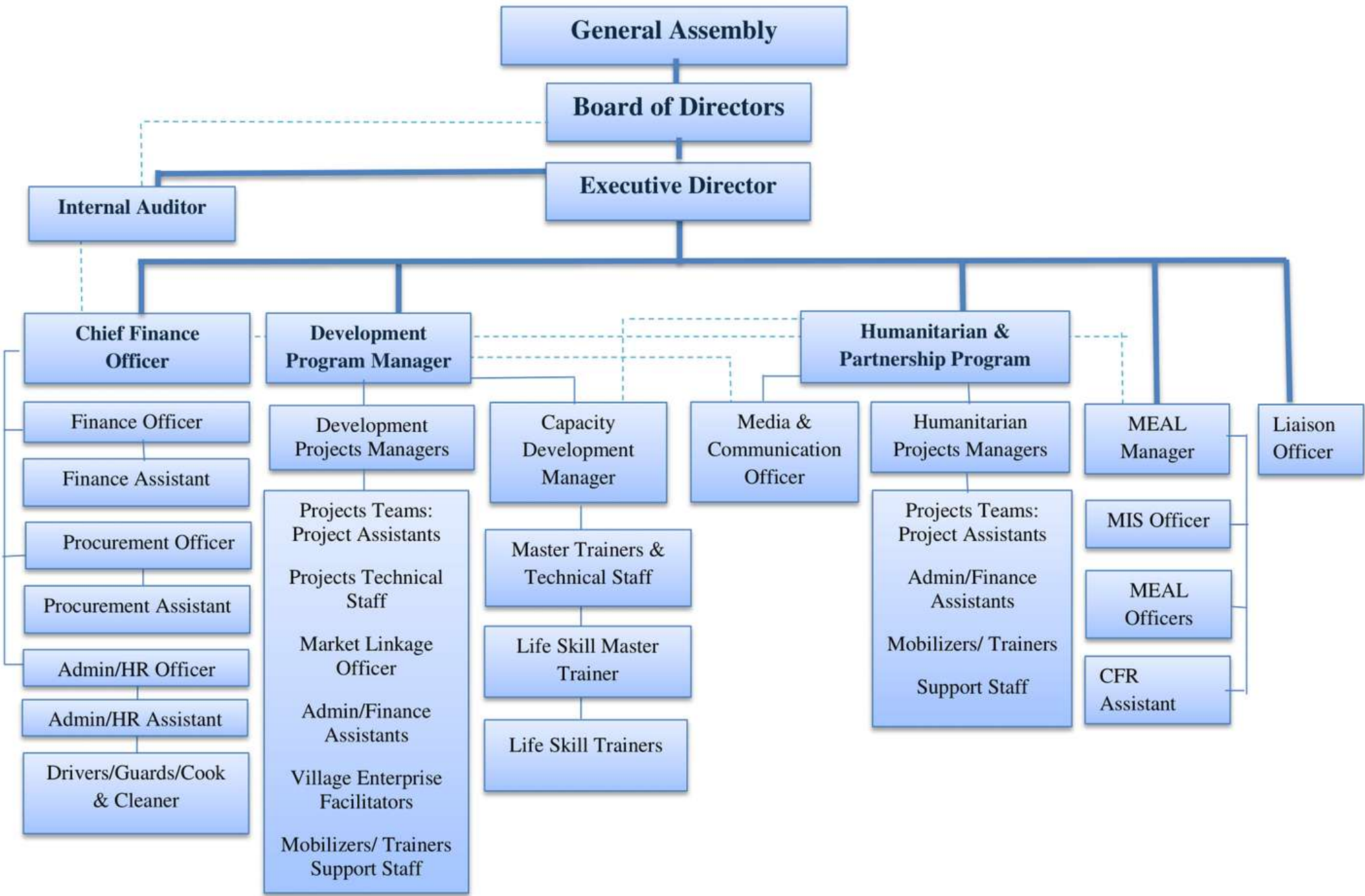


Ahmad Zahir Samim
Project Manager



Gul Ahmad Adib
Project Manager

Hand in Hand Afghanistan Chart



Coverage Map



-  **HIHAO Head Office**
-  **Concluded Projects**
-  **Ongoing Projects (2024)**

HIHAO: CHRONOLOGICAL PROGRESS

2006-2012

- 1.Establishment and registration with the Ministry of Economy. Head office set up in Kabul. Regional office set up in Mazar-e-Sharif.
- 2.Implementation of the Mass Mobilization into Entrepreneurship project in Balkh province which served as a pre-pilot project for AREDP/MRRD.
- 3.Implementation of Horticulture and Livestock Project in Balkh province.
- 4.Implementation of Facilitating Rural Enterprise development projects in Badakhshan.
- 5.Implementation of SME Development project in Balkh province.
- 6.Provision of training for AREDP project staff in Kabul and Parwan provinces.
- 7.Implementation of Horticulture and Livestock Project (HLP) in Khulm district of Balkh province.
8. Implementation of the Sustainable Livelihood Program and Sanitation and Hygiene Awareness in the Kaldar, Marmul, and Sholgara districts of Balkh province.
- 9.Value Chain Improvement Project for Women Co-operatives in seven provinces.

2013-2017

1. Implementation of Supporting Rural Entrepreneurship and Promoting Women’s Socio-economic Empowerment in Dara-i-Suf districts of Samangan Province.
2. Implementation of Improving Lives through the Creation of Microenterprises and Jobs in Jawzjan.
3. Piloting and implementing One District One Product (ODOP) for Community Led Micro-Enterprise in Rural Areas of Parwan and Herat Provinces.
4. Continuation of the Sustainable Livelihood Program and Sanitation and Hygiene Awareness in the Kaldar, Marmul, and Sholgara districts of Balkh province.
5. Training of Business Development for SMEs in Bamyan Province.
6. Implementation of the Sustainable Livelihood Program (SLP) in Shortepa and Kishindeh districts of Balkh province.
7. Implementation of Reducing poverty and gender inequality by improving household income and financial resilience for rural women through enterprise and job creation in Sarepul province.
8. Implementation of the Socio-Economic Empowerment of Women and Men project in the Chimtal district of Balkh province.
9. Implementation of the Creating Future Economic Prospects for Reintegration of Refugees and IDPs through the Layers Poultry Value Chain in Nahr –i- Shahi and Sholgara districts of Balkh province.

2018-2023

- 1.Implementation of the Village Uplift Program in Shahrak Ulia Village of Mazar-e-Sharif, Balkh province -
- 2.Implementation of the Food Insecurity and Malnutrition Household Perception Survey in 12 provinces.
- 3.Execution of the Food Insecurity and Malnutrition Consultation Workshops in four provinces.
- 4.Implementation of the Promoting Women’s Socio-Economic Empowerment through Layer Poultry Farming in Nahri Sahee districts of Balkh province.
- 5.Implementation of the Creating Future Economic Prospects for Reintegration of Refugees and IDPs through the Layers Poultry Value Chain in Balkh, Samangan, and Baghlan provinces.
- 6.Implementation of Creating future economic prospects for the reintegration of returnees and IDPs in Herat provinces of Afghanistan through the layers poultry value chain and Creating economic opportunities for returnees and IDPs during Covid-19.
- 7.Implementation of Village Uplift Program in Shah Rahim village of Khulm district.
- 8.Implementation of the Empowering Women in Afghanistan project in Balkh, Kabul, and Parwan provinces.
- 9.Implementation of the Reducing Poverty through Entrepreneurship and Female Empowerment project in the Sholgara dist.
- 10.Implementation of the Households Adopts Sustainable Economic Livelihoods Projects in Shahrak Wali Asr of Mazar-e-Sharif City.
- 11.Participation of HIHAO in ACBAR’s twinning program II.
- 12.Implementation of Village Uplift Program in Shahrak Sayed Abad of Mazar-e-Sharif.
- 13.Implementation of the Helping the People of Dalkhaki bounce back from Covid19, in Samangan.
- 14.Implementation of Households Adopts Sustainable Economic Livelihoods (HASEL) project.
- 15.Implementation of the Integration of Peacebuilding into Households Adopts Sustainable Economic Livelihoods Projects in Shahrak Wali Asr of Mazar-e-Sharif.
- 16.Implementation of the COVID-19 Response Efforts project in Afghanistan.
- 17.HIHAO successfully completed the due diligence and capacity assessment of the UNOCHA to access the Afghanistan Humanitarian Fund (AHF) and started the implementation of its first- AHF project in 2021.
- 18.Implementation of Agriculture Support to Food Insecure and Vulnerable Farmers in Kunduz and Samangan provinces.
- 19.Implementation of the Strengthening Resilience and creating economic opportunities for Returnees and IDPs project in Balkh
- 20.Implementation of Organic Growth: Taking Afghanistan’s Certified Saffron Value Chain to Scale project.
- 21.Implementation of Training the people of Hairatan to launch micro-enterprises.
- 22.Supporting the reintegration of 2,200 returnees and IDPs through an inclusive poultry value chain.
- 23.Implementation of Empowering the Women of Sheer Abad Turkmania in Balkh province.
- 24.Implementation of Emergency and resilience response support to vulnerable drought-affected smallholder farmers in Kunduz province.
- 25.Implementation of Creating Economic Opportunities for 1,050 Food-Insecure Households through Layer Poultry Farming in Pashtun Zarghun and Shindand districts of Herat province.
- 26.Implementation of THE RED GOLD (Improving Afghan Livelihoods through Saffron Cultivation) in Balkh province.
27. Implementation of Humanitarian Support projects (CAFOD) for the most vulnerable households in Balkh province.
28. Implementation of Empowering 400 women in Balkh through skills and knowledge to start businesses, support from AGFUND, CAFOD.
29. Support of 1,200 households in Sar-e-Pul improved their food and nutrition security through agricultural value chains.
29. Around 26,425 people in Sholgara district received in-kind food assistance through the ICCT winter response, 18,361 vulnerable individuals in Sar-e-Pul benefited from lifesaving humanitarian aid to mitigate economic shocks, funding from UNOCHA/AHF.
30. Around 35,218 smallholder farmers in Kunduz received agricultural and home gardening support to enhance food security and income, support of UN-FAO.



A women in poultry farm, Bala Kent area, Sar-e-Pul Province, Afghanistan (2024).

HIHAO: PROGRAM FRAMEWORK

Strategic Objectives

- 1.Support unemployed, poor, and vulnerable women, men, and young people to secure entrepreneurial opportunities that enable financial resilience, provide sustainable employment, and increase diversified income.
- 2.Ensure women, men, young people, and children affected by conflict, IDPs, returnees, or from underserved host communities in need of humanitarian assistance have access to food, potable drinking water, sanitation facilities, hygiene awareness, health, and education services to create and grow livelihoods enabling income generation.
- 3.Ensure that affected individuals have access to healthcare services, including the provision of nutritional support for malnourished children and mothers
- 4.Ensure disaster-prone communities can access natural and other disaster risk reduction training.

Development Programs

HIHAO’s development and market system development programs both contribute to Strategic Objective 1 by empowering unemployed, poor, and vulnerable individuals, especially women, to secure entrepreneurial opportunities. Through mobilization into self-help groups, capacity-building initiatives, entrepreneurship training, and access to resources and market linkages, HIHAO aims to uplift individuals out of poverty, foster sustainable employment, and promote diversified income streams, thereby enhancing financial resilience and economic empowerment.



Humanitarian Program

In our humanitarian response, HIHAO adheres to the principles of the Sphere, providing emergency assistance to those affected by conflict, displacement, and natural disasters. This includes distributing emergency food baskets and cash assistance during critical periods, such as winter, to alleviate immediate food insecurity and save lives. Additionally, HIHAO offers emergency agricultural and livestock support to farmers affected by drought and other disasters, aiming to restore livelihoods and build resilience.



Progress towards Sustainable Development Goals

Hand in Hand Afghanistan ensures that our interventions are aligned with the Afghanistan Sustainable Development Goals (A-SDGs). These goals are part of the worldwide development agenda led by the UN. Hand in Hand Afghanistan’s programs are continually geared towards sustainable development by working closely around the following goals:



SDG 1: No Poverty
Enhance resilience and eradicate extreme poverty, measured at \$1.90 a day, by ensuring dignified and sustainable livelihoods.



SDG 3: Good Health and Well-being
Awareness and health education and provision of access to basic hygiene packages in response to pandemics such as Covid-19.



SDG 5: Gender Equality
Increase economic participation, control over resources, and decision-making power both within and outside of the household.



SDG 10: Reduced Inequalities
Enable an inclusive society by promoting social, economic, and political participation among all its members.



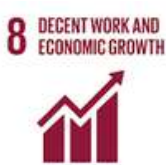
SDG 15: Life on Land
Protect, restore, and promote the sustainable use of terrestrial ecosystems, combat desertification, halt biodiversity loss, and ensure healthy and productive land through community-led conservation and sustainable land management practices.



SDG 2: Zero Hunger
Contribute to ending hunger, achieving food security and improved nutrition, and promoting sustainable agriculture.



SDG 4: Quality Education
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



SDG 8: Good Jobs and Economic Growth
Promote decent job creation, entrepreneurship, and productive activities for all women and men.



SDG 13: Climate Action
Encourage climate resilience and adaptivity in individuals, while promoting mechanisms for climate change-related interventions focusing on women, marginalized groups, and youth.



SDG 17: Partnerships for the Goals
Embrace global, multi-stakeholder partnerships for achieving sustainable development by mobilizing and sharing knowledge, resources, and expertise while respecting each country’s policy space.



Food Package Distribution,
AHF, Chemtal District, Balkh
Province, Afghanistan, Nov
2024.

PROGRAM PROGRESS UPDATE

In the year 1403, HIHAO, in collaboration with its partners and donors, initiated and implemented the following projects aimed at achieving its strategic objectives as outlined in the program framework. Additionally, these projects are aligned with Afghanistan's Sustainable Development Goals (ASDGs).

1. Development Projects:

1. **Organic Growth: Taking Afghanistan's certified saffron value chain to scale:**

The project aims to assist saffron companies in achieving ISO standards (5 companies, including 2 led by women) or EU organic certification (2 companies) to supply international market demand with increased volume. Additionally, the project seeks to enhance price premiums on ISO and EU organic certified saffron throughout the saffron value chain. Located in Herat, the project commenced in August 2021 and is scheduled to conclude in June 2026, funded by DANIDA. The project has contributed to the creation of 2,730 employment opportunities for saffron farmers through its partner companies.

2. **THE RED GOLD - Improving Afghan livelihoods through saffron cultivation:**

The project aims to contribute to economic prosperity and poverty reduction in Balkh province through sustainable production of saffron. A total of 2,400 saffron growers (of which 50% are women) improve their knowledge and capacity to use resource- and water efficient production in their enterprises and 1,200 environmentally sustainable small and medium-sized enterprises have increased access to starter packages and financing. The project is located in Balkh, began in May 2022 and is set to conclude in February 2026, funded by the Swedish Postcode Lottery.

3. **Providing skills and knowledge for women and youth to start businesses:** 18-month program is to make needs-based, target-group specific TVET accessible to marginalized young women and equip them with the skills and knowledge to start businesses, participate in the market economy, and raise their families out of poverty, as well as to support women to become trainers in sectors of the economy accessible to women. This project targets 1,166 women and 130 male (youths) is located in Balkh. It began in October 2023 and is scheduled to conclude in June 2025. The project is funded by Hand in Hand International.

4. Empowering 400 women in Balkh Province:

This development project is to empower 400 Afghan women with the skills and knowledge to start businesses, participate in the market economy and raise their families out of poverty. This project is located in Balkh, commencing in January 2023 and scheduled to conclude in December 2024. It is co-funded by AGFUND and CAFOD.

5. Supporting food insecure women and their families through agriculture value chains in Sar-e-Pul province of Afghanistan:

To strengthen the resilience of the population in Bala Kent area against economic crises by improving food and nutrition security for at least 1,200 households. This project is located in Sar-e-Pul province, commenced in July 2023, and is scheduled to conclude in August 2025. It is funded by HIH International.

6. Building Resilient Communities for Sustainable Development in Rural Afghanistan:

This project targets around thousand vulnerable households in Balkh province and began in November 2023. It is scheduled to conclude in June 2026 and is funded by Sida and SDC.

7. Empowering the women of Kunduz city, Kunduz province Afghanistan:

To replicate the success of the current project and equip 470 Afghan women with the skills and knowledge to start businesses, participate in the market economy, and lift their families out of poverty. This project is located in Kunduz province, commenced in February 2024, and is scheduled to conclude in July 2025. It is funded by HIH International.

8. Supporting returnee women through skills development and entrepreneurship in Herat province of Afghanistan:

To enhance the economic stability of vulnerable returnee women by providing skills development and entrepreneurial support through the establishment of 120 self-help groups (SHGs). These groups will strengthen social security, promote savings, and offer essential life-skills training, including literacy and numeracy. Additionally, the project will improve the skills and capacity of 1,800 SHG members to create stable, income-generating micro-enterprises. This project is located in Herat province, commenced in July 2024, and is scheduled to conclude in July 2025. It is funded by HIH International.

9. Empowering women through Agri-business development in Hairatan City, Balkh province, Afghanistan:

To equip Afghans with the skills and knowledge to start Agri-businesses, participate in the market economy, and lift their families out of poverty. This project focuses on two key objectives:

improving the skills, capacity, and resource access of 250 households to establish 234 stable and income-generating Agri-businesses and enhancing entrepreneurs' market access by expanding sustainable value chains to strengthen their economic capacity. This project is located in Hairatan City, commenced in October 2024, and is scheduled to conclude in May 2026. It is funded by HIH International.

10. Supporting the socio-economic recovery of internally displaced Afghan women in Balkh province, Afghanistan:

To address gender inequality and restrictive social norms that limit Afghan women and girls' access to resources, markets, and a life free of violence. This project focuses on two key dimensions: Livelihoods, by economically empowering women through skills training, asset access, income generation, and financial control—leading to a 30% average increase in household incomes and greater participation of 60% or more women in household decision-making; and Systemic change to promote gender equality, by preventing violence through male sensitization on women's rights, encouraging women's active participation in community decision-making, and strengthening accountability mechanisms, for 370 beneficiaries. The project will establish three women's Common Interest Groups (CIGs) and one Community Dispute Resolution Council (CDRC). This project is located in Balkh province, commenced in July 2024, and is scheduled to conclude in January 2026. It is funded by UN Women.





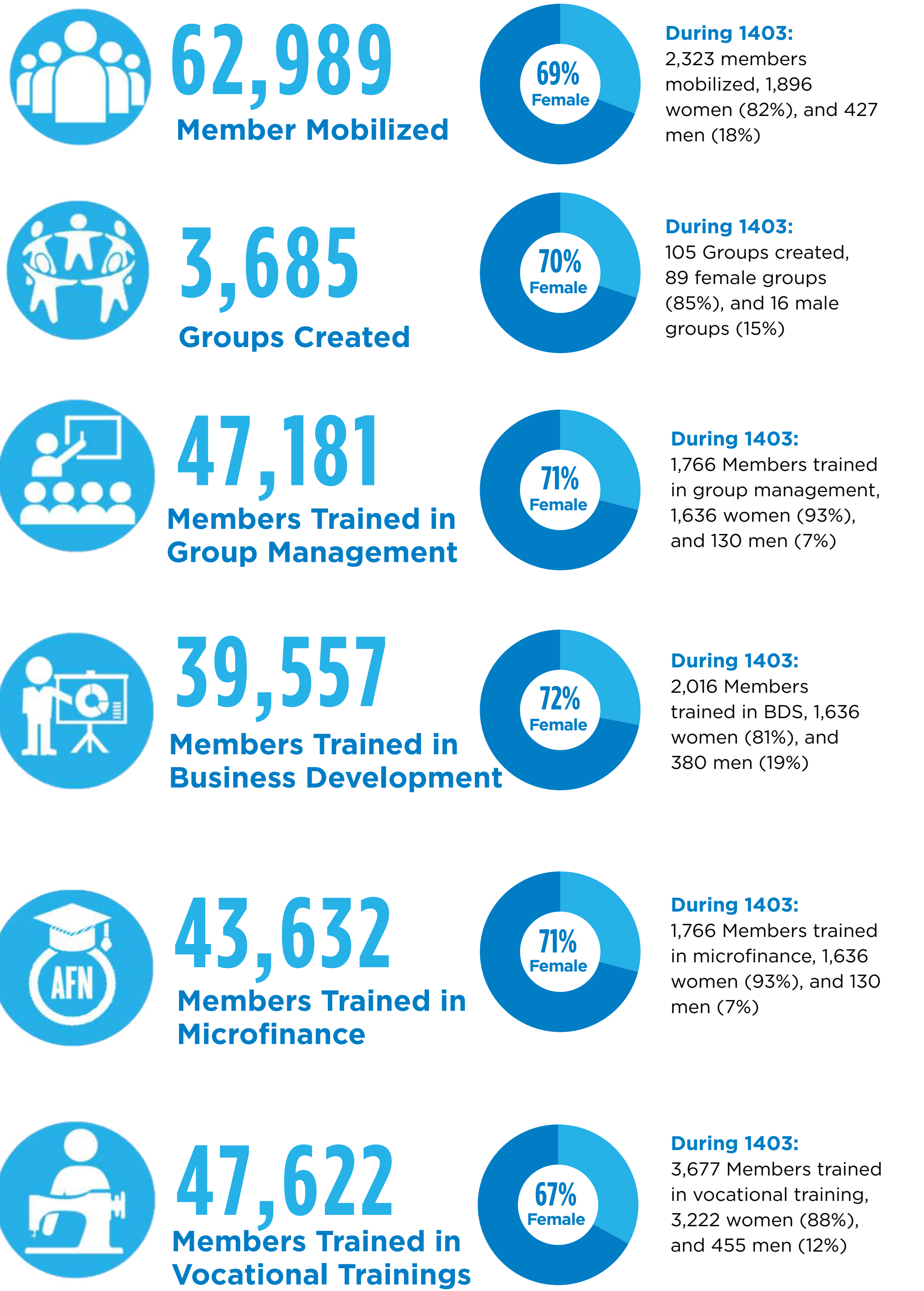


SHG Session in Kart-e-Adalat area, Balkh Province, Afghanistan, 2024.



Saving of SHG members, Empowering the women, Kunduz Province, Afghanistan, 2024.

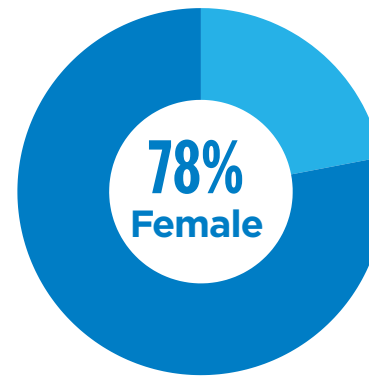
Development Projects Progress 1403 (2024)





6,989

Members Trained in Life Skills



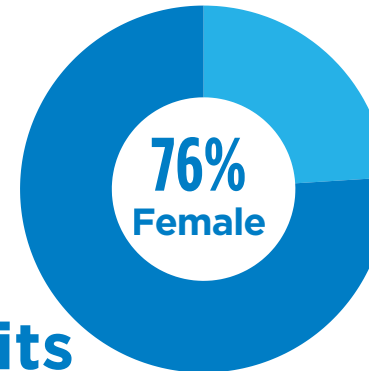
During 1403:

60 Members trained in microfinance, 60 women (100%)



42,218

Members Received Enterprise Startup Kits



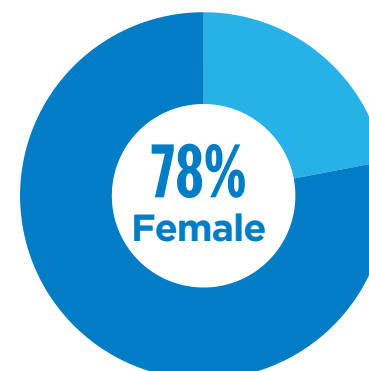
During 1403:

3,110 Members received enterprise startup kits, 2,715 women (87%), and 395 men (13%)



52,609

Micro-Enterprises Created/ Enhanced



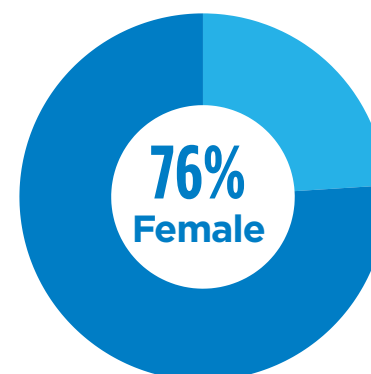
During 1403:

3,309 micro-enterprises created, 2,968 women (90%), and 341 men (10%)



60,874

Job Created



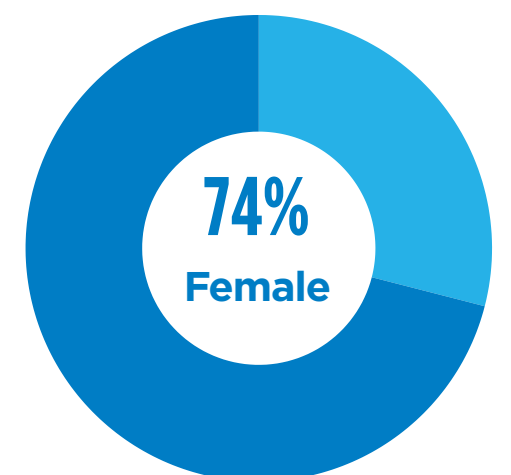
During 1403:

4,297 jobs created, 3,072 women (71%), and 1,225 men (29%)



99,573,330 AFN

Internally Saved by SHG Members



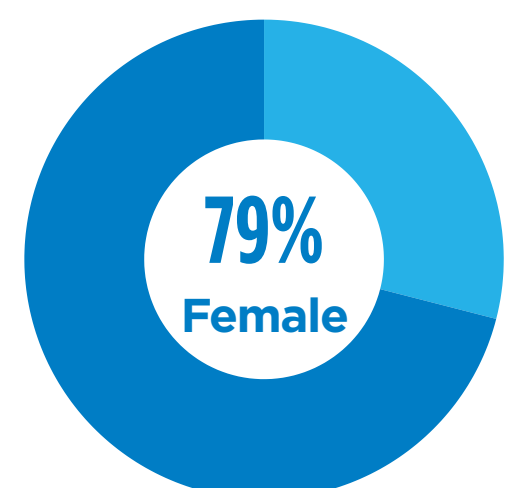
During 1403:

5,215,040 AFN, 5,083,940 AFN by women (97%), and 131,100 AFN by men (3%)



84,762,200 AFN

Internally Lent by SHG Members



During 1403:

5,402,300 AFN, 5,293,800 by women (98%), and 108,500 AFN by men (2%)

A Success Story: Empowering Afghan Women through Digital Marketing - a New Path to Enhance Enterprises

Gul Paida, a 31-year-old widow from Karte Adalat, Mazar-e-Sharif, has transformed her life and business with the help of Hand in Hand Afghanistan. Her journey from managing a small tailoring business in a rented two-room home to creating an online presence that attracts customers from across provinces is an inspiring tale of resilience and empowerment.

“Before joining the project, I had limited options to grow my business. Putting up a signboard was not feasible due to my circumstances, and my family did not permit it,” Gul Paida shared. But when she learned about Hand in Hand’s programs, she found hope. “The project focused on empowering women economically and socially. That inspired me to join and become part of this amazing initiative.” Through the training sessions, Gul Paida discovered new skills and opportunities. “I’ve learned so much—how to save money, borrow responsibly, and lead a group of women. The business training lit a spark within me to step into society and show what I’m capable of,” she said.

Digital marketing training, however, was the turning point. “I realized that I could promote my work online and earn income. I learned to attract customers and build an identity on social media. The guidance I received was invaluable.”

With newfound confidence, Gul Paida began using WhatsApp and Facebook to promote her tailoring and beadwork business. “These platforms are accessible to many people, and they’ve allowed me to connect with customers even in other provinces like Sar-e-Pul and Kunduz,” she explained.

Her social media presence grew quickly, and so did her customer base. “Within a short time of starting my page, I began seeing results. I now earn 2,000 Afghanis monthly, and 80% of my customers find me through social media.” Gul Paida manages her online pages herself, creating posts, taking photos, and recording videos. “I learned all these skills through my mentor and online tutorials. It’s practical training that has made a real difference.”

The success she’s achieved so far is just the beginning. “My online identity is crucial for growing my business. I plan to expand by opening workshops for tailoring and beadwork, training students, and taking orders from other provinces. Social media has opened so many doors for me,” she said proudly.

Gul Paida’s story is a testament to the power of empowerment programs and the transformative potential of digital tools. Her journey is a shining example of how women, even in challenging circumstances, can achieve success with the right support and determination.



Gul Paida, Khurshid (SHG),
Karte Adalat, Mazar-e-
Sharif, Balkh Province,
Afghanistan (2024)

I've learned so much-how to save money, borrow responsibly, and lead a group of women. The business training lit a spark within me to step into society and show what I'm capable of.

Meena's Saffron Journey: From Barren Land to Blooming Prosperity

In the remote village of Tagabi Hazara in Chamtal District, Balkh Province, Meena, a 65-year-old housewife, has transformed her family's future through saffron farming. "Saffron is the best plant I have ever seen. It is a pure and valuable crop," she proudly states, reflecting on her journey from traditional farming to cultivating one of the world's most precious spices.

Before joining the saffron cultivation program, Meena and her family relied solely on agriculture and livestock. "Our village is located at the farthest point of Chamtal District, and for this reason, we do not have enough water for farming," she explains. With limited resources, they made a living by selling livestock products like milk, yogurt, and sheep. However, financial hardships prevented her children from pursuing education beyond the sixth grade.

Through the training provided by the program, Meena has gained valuable knowledge. "We have learned many new experiences, including selecting saffron bulbs, planting, irrigation methods, and pest control," she explains. She has also mastered the art of harvesting, drying, and packaging saffron, ensuring its high quality for the market. This newfound expertise has boosted her confidence, and she now envisions a prosperous future for her family.

"Since most of the work with this valuable crop is done by women, it gives us confidence that women can also contribute to the economic development of our country."

Despite the challenges of recurring droughts and financial struggles, Meena remains optimistic. "This project has given us a lot of hope.

In four years, we will be able to expand our saffron cultivation from this small plot to more than an acre," she states. The direct market access provided by the program has further encouraged her, as buyers now come to the village to purchase saffron, eliminating the need for intermediaries.

For Meena, saffron farming is more than just a business—it is a source of joy and empowerment. "I enjoy every aspect of saffron farming, especially when the beautiful flowers bloom in the field. Every morning, when I go to collect them, I feel joy and hope." With growing interest and a higher yield this year, she is eager to expand her saffron fields and make her product widely known across Balkh province.

Looking ahead, Meena envisions herself as a leading saffron farmer in her village. "I hope to become an experienced saffron farmer in my village and make my saffron widely known across Balkh province," she declares. With unwavering determination, she is paving the way for a brighter future—not just for her family, but for the entire community, proving that with the right opportunity, perseverance, and knowledge, transformation is possible.



Meena, Saffron Farmer, Tagabi
Hazara village, Chamtal District,
Balkh Province, Afghanistan
(2024)



*The most
important thing is that
the processing work is
done by women,
providing a productive
activity for our family
in autumn.*

From Struggle to Success: Gull Shah's Journey to Financial Independence Through Beekeeping

Gull Shah is a 42-year-old resident of Egizak village, Sar-e-Pul province. Ms. Gull Shah is a housewife. She is the mother of six daughters and four sons.

Gull Shah joined the EKRe project under the name of supporting food insecure women and their families through agriculture value chains in Sar-e-Pul province, Afghanistan, through a survey that is being implemented by the Hand in Hand Afghanistan Organization. Since joining this project, she has started a hopeful journey in her life.

Gull Shah has received two colonies of beehives and other necessary items for the start of a small enterprise from HIHAO. Moreover, she has received technical training about beekeeping, such as beehive feeding, treatment, marketing, and honey extraction, to run the established enterprise in a good manner. Also, during each visit, HIHAO staff mentored the beehive colonies and instructed her.

Gull Shah added, "Before joining this project, my family members were living in a bad economic condition, my husband is an old person he was employed as wage labor in a lumberyard. Sometimes we had a good income, and sometimes we spent weeks and weeks without cooking nutritional food."

Gull Shah's dream was to have a job that would provide financial support for her family.

Fortunately, through the "Supporting food insecure women and their families through agriculture value chains in Sar-e-Pul province of Afghanistan project, her dream came true.

"Through the HIHAO established enterprise, my living condition significantly changed, and now by selling one Kg of honey, I can earn 1100-1200 AFN, which helps me to take care of my family; even I could enroll my kids in school," she said.

After joining this project, in addition to improving her family's economic condition, her knowledge of running a beekeeping enterprise increased.

Moreover, she acquired marketing skills, and she can manage the established enterprise properly. Gull Shah has plans to expand the beekeeping business in the future, and she also wants to be a coach for other women or a role model. She appreciated HIHAO and all the coaches who help empower women by creating job opportunities through small enterprises. In addition, she wishes that more women had the same opportunity so they could help their families.

A woman wearing a brown headscarf with a white grid pattern and a green and black striped long-sleeved shirt is holding a clear plastic jar of honey. The jar has a yellow lid and a label that reads "Anbir ORGANIC HONEY". In the foreground, several other similar jars are visible on a wooden surface. The background is a lush green field with some white flowers.

Gull Shah , Beekeeping,
Egizak village, Sar-e-
Pul province,
Afghanistan (2024)

*Through the HIHAO
established enterprise,
my living condition
significantly changed, and
now by selling one Kg of
honey, I can earn 1100-1200
AFN, which helps me to take
care of my family; even I
could enroll my kids in
school.*

2. Humanitarian Projects

1. Enhancing food security and resilience for smallholder farmers in Kunduz province,

Afghanistan: To support vulnerable smallholder communities and farmers through the Emergency Food Security Project by improving food security, increasing fruit, nut, and livestock production, and sustaining local livelihoods. This project focuses on assisting 44,386 households in orchard establishment on existing croplands and rehabilitating degraded rangelands through improved artificial reseedling and rangeland management practices. This project is located in Kunduz province, commenced in May 2024, and is scheduled to conclude in July 2025. It is funded by FAO.

2. Providing immediate assistance to drought-affected communities in Balkh province,

Afghanistan: To deliver life-saving support to 13,067 vulnerable male and female in Chemetal district, responding to the AHF 1st reserved allocation strategy 2024. This project aims to mitigate the impact of drought and strengthen community resilience. This project is located in Balkh province, commenced in June 2024, and is scheduled to conclude in January 2025. It is funded by OCHA.

3. Enhancing food security through general food distribution in Sar-e-Pul province,

Afghanistan: To improve food security levels for 92,701 women, men, girls, and boys across the districts of Balkhab, Gosfandi, Sancharak, and Sozmaqala. This project is located in Sar-e-Pul province, commenced in July 2024, and is scheduled to conclude in June 2025. It is funded by WFP.



Watershed Management Activities (CFW), UNFAO, Kunduz Province, November 2024.

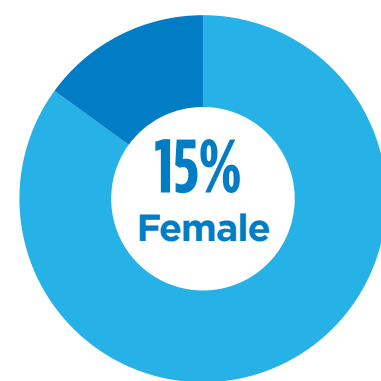


Humanitarian Projects Progress 1403 (2024)



242,414

Number of households supported

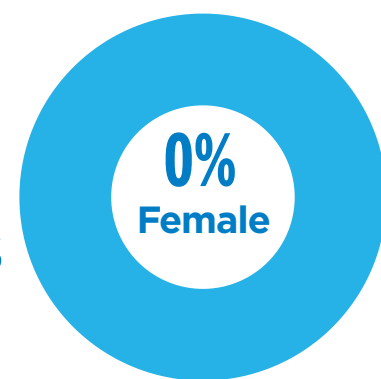


During 1403:
100,831 households supported, 14,969 women (15%), and 85,862 men (85%)



9,823

Number of households received Livestock support

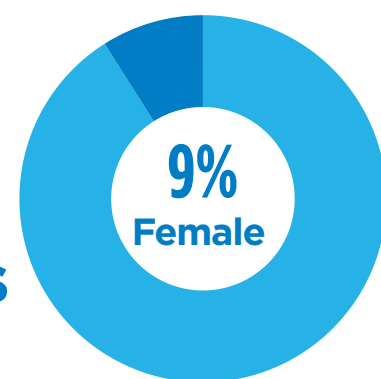


During 1403:
Zero figures in this year



79,985

Number of households received Agriculture support

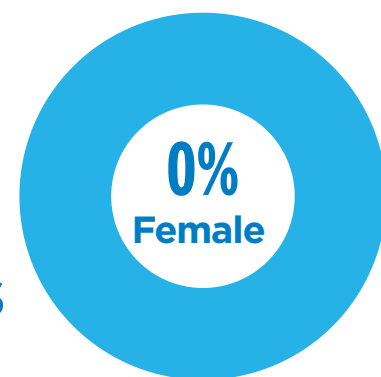


During 1403:
42,867 householders received agriculture support, 3,942 women (9%), and 38,925 men (91%)



5,464

Number of households received Cash-based

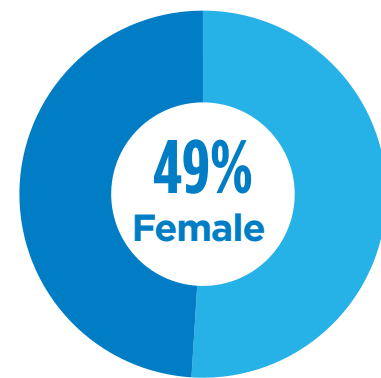


During 1403:
557 households received cash-based support, 0 women (0%), and 557 men (100%)



25,102

Number of households received Food baskets

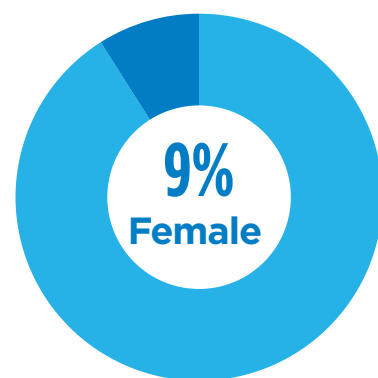


During 1403:
14,584 households received food baskets, 7,107 women (49%), and 7,477 men (51%)



112,740

Number of households received training



During 1403:
42,823 households received training, 3,920 women (9%), and 38,903 men (91%)

From Desperation to Hope: How Food Assistance Changed Nazar Mohammad's Life

Nazar Mohammad, a 51-year-old man from Chakab village in Sholgara district of Balkh province, has faced many challenges in life. As a person with a disability, he works hard to support his wife and chronically ill daughter by polishing shoes in the district market. Despite his daily efforts, the income he earns is far from enough to cover his daughter's medical treatment and provide food for the family.

"I used to borrow money from relatives for my daughter's treatment," he shared.

"But now, I can't even do that, no one is willing to lend me money anymore." Life became harder each day, and Nazar was losing hope. He struggled to choose between buying food or paying for his daughter's treatment. Hunger became a constant companion for his family.

One day, while walking past the village mosque, he noticed a large gathering of villagers. Curious, he approached and learned that Hand in Hand Afghanistan Organization (HIHAO) was introducing a food distribution project under the Winterization Support to Vulnerable People in Sholgara District of Balkh Province. Seeing a chance to get help, he asked to be included in the list of vulnerable families.

The HIHAO staff selected Nazar Mohammad as a beneficiary through a household assessment, under the project

named Winterization Support to Vulnerable People in Sholgareh District of Balkh province through an in-kind food distribution. After a household assessment, HIHAO selected Nazar as a beneficiary. He received three rounds of food baskets, each containing 50 kg of wheat flour, 4 liters of cooking oil, 4 kg of red beans, and 0.5 kg of salt. This support brought an immediate change to his life.

"By receiving food assistance, I was able to save some money for my daughter's treatment, and even paid part of my debts," Nazar said with relief.

The food support not only solved the hunger problem in his home but also restored hope and dignity. Nazar Mohammad and his family are no longer starving, and for the first time in a long time, they can breathe a little easier. He truly appreciated HIHAO and its staff who assessed his and provided such lifesaving assistance.

" By receiving food assistance, I was able to save some money for my daughter's treatment, and even paid part of my debts."



Nazar Mohammad, AHF, Chakab village, Sholgara district, Balkh province Afghanistan (2024)



From Hunger to Hope: How Food Assistance Transformed Mohammad Rasool's Family Life

Mohammad Rasool, a 41-year-old man, lives in Rabat village in Faryab's Mohajerin district with his family of eight, including six young children. As the head of the household, he faces the challenge of providing for his family while living with a disability that prevents him from working. Before receiving assistance, their days were marked by hardship, and their nights by hunger. Mohammad Rasool recalls: "Our living conditions were terrible, and sometimes we didn't even have dry bread to eat."

Repeated droughts and rising food prices made their situation worse. With no stable source of income, his only option was borrowing money. But even this was no longer possible. He shares with sorrow: "No one would lend me money. Since I'm disabled and can't work, no one hires me either."

In recent months, the family faced severe financial challenges. Mohammad Rasool says: "Some days we didn't even have one meal, and my children went to bed hungry." However, after receiving food assistance from Hand in Hand Afghanistan, a glimmer of hope emerged for the family. Reflecting on this experience, he says: "It is clear that I found peace of mind and heart, and it brought happiness to all my family members, especially my children." The food package-comprising oil, flour, beans, and salt-met the family's basic needs for a month.

Grateful for the support, Mohammad Rasool says: "Previously, we didn't have access to good food, but now my children's nutrition has improved." He adds that this assistance has not only met his family's immediate needs but also reduced their reliance on borrowing: "At least now I borrow less or not at all because we have food for a month."

The improvement in his children's health and well-being has been noticeable. He explains: "My children used to be hungry and often sick, but now, thanks to the food we received, things have improved."

Looking ahead, Mohammad Rasool remains concerned about how he will provide for his family once the assistance ends, as both he and his wife are unable to work due to disabilities. He shares: "I don't have a plan, but I dream that my children will go to school so they can be useful for themselves, us, and their community in the future."

In closing, Mohammad Rasool expresses heartfelt gratitude to the organizations that provided support: "I thank all the organizations, especially Hand in Hand Afghanistan, for working for the poor and following up on our situation. I hope the assistance continues regularly because there are no jobs and no crops."

This story not only highlights the struggles of Mohammad Rasool and his family but also demonstrates the profound impact of humanitarian aid on those who lack even the bare essentials.

Mohammad Rasool, AHF,
Rabat village,Chimtal
district, Balkh province
Afghanistan (2024)



LESSONS LEARNED

1. Integrating Safeguarding Information for Better Retention

Distributing safeguarding information through standalone brochures proved ineffective, as beneficiaries sometimes misplaced them. To ensure critical safeguarding contacts remain accessible, HIHAO has learned that integrating this information directly into beneficiary passbooks, documents they regularly use, offers a more reliable and practical solution. This approach reduces the risk of lost materials and strengthens ongoing safeguarding efforts.

2. Strengthening Procurement Processes for Improved Quality and Timeliness

Working with unqualified vendors who failed to meet quality standards and delivery timelines negatively impacted project planning and implementation. To prevent such issues, HIHAO recognized the importance of strengthening the procurement process by organizing pre-bid meetings with potential vendors, including item images and detailed specifications in procurement documents, issuing requests for quotations earlier, and conducting close follow-up. These measures aim to ensure timely delivery and maintain the quality of toolkits, thereby improving overall project execution.

3. Ensuring Inclusivity to Promote Social Cohesion

Focusing exclusively on IDPs and returnees in certain projects led to dissatisfaction among poor families in host communities, and feedback from local sectoral departments highlighted the need for a more inclusive approach. To address this, HIHAO will consider allocating a portion of project resources to support vulnerable households within host communities in future interventions. This inclusive strategy can help foster social cohesion, reduce community tensions, and ensure equitable access to project benefits.

4. Promoting Self-Sufficiency through Local Poultry Feed Production

Some entrepreneurs faced losses and reduced productivity due to purchasing low-quality poultry feed from local markets. In response, HIHAO's technical team introduced a cost-effective, locally adaptable poultry feed formula and trained layer poultry entrepreneurs on how to produce high-quality feed themselves. This approach not only reduced dependency on unreliable external suppliers but also improved egg production and enhanced the sustainability of poultry enterprises.

5. Selecting Livestock Enterprises Based on Environmental Suitability

Establishing livestock enterprises in areas without accessible pastureland leads to high operational costs, primarily due to expensive animal feed, which significantly reduces return on investment. For future projects, it is advisable to prioritize livestock enterprise support in locations with sufficient pasture resources to ensure cost-effectiveness and improve the sustainability and profitability of the enterprises.

6. Improving Targeting Accuracy with Household Expenditure Analysis

Relying solely on self-reported income during member selection can result in inaccurate targeting, as some individuals underreported their previous year’s income, one of HIHAO’s key criteria for identifying 70% of the target group. To improve accuracy, HIHAO adopted a more reliable approach by incorporating household expenditure analysis. Field staff now compare reported income with actual household expenses, and where discrepancies arise, they request clarification. This method enhances the reliability of income data and ensures better identification of eligible beneficiaries.

7. Factoring in Administrative Delays for MoU Signing

The requirement to sign an MoU with the relevant sectoral department before starting project activities often causes significant delays, with the process typically taking 2-5 months. This delay impacts project timelines and work plans. To mitigate this challenge, it is essential to factor in a minimum three-month inception period for future projects. By including this additional time for the MoU signing and project registration process in the project proposal and budget, we can better align project implementation with timelines and ensure smoother execution.



Self Help Group, TVET, Noor-e-Khuda Area, Mazar-e-Sharif City, Balkh Province, Afghanistan, 2024.

HIHAO AUDITED FINANCIAL STATEMENT



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Chartered Accountants

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Independent Auditor's Report

To Hand-in-Hand Afghanistan Organization (HIHAO)

Opinion

We have audited the accompanying financial statements of **Hand in Hand Afghanistan Organization (HIHAO)** (here-in-after referred to as the "Organization"), which comprise the statement of financial position as at 20 March, 2025, statement of income and expenditure, statement of changes in general funds and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Organization as at 20 March, 2025 and of its financial performance and its cash flows for the year then ended in accordance with the basis of accounting as described in note 2 to the financial statements.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter – Basis of Accounting and Users of the Financial Statements

We draw attention to the note 2 of the financial statements, which describes the basis of accounting and users of the financial statements. These financial statements are prepared for the intended use of those to whom it is addressed. Our opinion is not modified in respect of this matter.

Other information

In connection with the audit of our financial statements, we have been informed by the management that there is no other information that is attached by them along with the financial statements and our auditor's report thereon.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The management is responsible for the preparation and fair presentation of the financial statements in accordance with the basis of accounting as described in note 2 and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Handwritten signature

In preparing the financial statements, the management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosure, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

keo

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



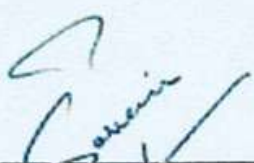
Avais Hyder Liaquat Nauman; *KSO*
Chartered Accountants
Muhammad Arif Saeed, FCA
Engagement Partner
Kabul, Afghanistan
Date: 30 July, 2025

HAND IN HAND AFGHANISTAN ORGANIZATION
STATEMENT OF FINANCIAL POSITION
AS AT 20 MARCH, 2025

	Notes	As at 20 March, 2025	As at 19 March, 2024
----- AFN -----			
ASSETS			
Current assets			
Advance, deposit and other receivable	4	305,001	5,001
Cash and cash equivalent	5	37,766,730	25,794,864
		38,071,731	25,799,864
Total Assets		38,071,731	25,799,864
LIABILITIES AND GENERAL FUND			
Current liabilities			
Bid security deposit payable	6	2,019,720	496,300
Other current liabilities	7	687,577	2,831,437
		2,707,297	3,327,737
General fund			
Accumulated fund		35,364,434	22,472,127
TOTAL LIABILITIES AND GENERAL FUND		38,071,731	25,799,864

Auditor's Report Annexed.

The notes from 1 to 15 & Annexure 'A' to 'P' form an integral part of these financial statements.


Chief Financial Officer


Executive Director

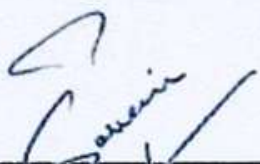


HAND IN HAND AFGHANISTAN ORGANIZATION
STATEMENT OF INCOME AND EXPENDITURES
FOR THE PERIOD ENDED MARCH 20, 2025

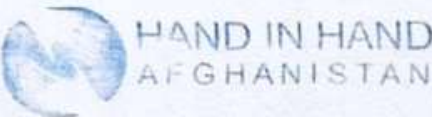
	Notes	For the Period from 20 Mar, 2024 to 20 Mar, 2025	For the Period from 01 Jan, 2023 to 19 Mar, 2024
----- AFN -----			
INCOME			
Grant income	8	195,608,135	234,536,749
Other Income/(loss)	9	(4,341,050)	-
Total income		191,267,085	234,536,749
EXPENDITURE			
Employee compensation	10	79,804,515	81,707,817
Project expenses	11	80,472,031	141,650,065
Financial charges	12	1,746,826	1,785,636
Administrative expenses	13	16,337,509	14,693,045
Total expenditure		178,360,881	239,836,563
SURPLUS / (DEFICIT) FOR THE YEAR		12,906,204	(5,299,814)

Auditor's Report Annexed.

The notes from 1 to 15 & Annexure 'A' to 'P' form an integral part of these financial statements.


Chief Financial Officer


Executive Director







Hand in Hand
Afghanistan
Organization



مؤسســه
دست به دست
افغانستان



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