

*Promoting
Afghanistan's
Development
Finance Sector*





To promote financial inclusion through creation of an enabling environment for the development finance sector in Afghanistan.



To build an inclusive, sustainable and responsible development finance sector through policy advocacy, knowledge management, coordination and networking and capacity building.



Afghanistan Microfinance Association (AMA) is the national network of Development Finance Institutions (DFIs) in Afghanistan. It was established in 2005 by the Microfinance Investment Support Facility for Afghanistan (MISFA), microfinance practitioners and other stakeholders. AMA was registered with the Ministry of Justice of Afghanistan in 2007.

Due to limited resources and activities, AMA was not very active until 2010 and was almost a dormant organization.

In 2011, AMA was revived through the support of USAID's Financial Access for Investing in the Development of Afghanistan (FAIDA) project, and the continued backing of MISFA. AMA branded itself as an association that promotes the broader development finance sector in Afghanistan (as opposed to limiting its scope to only the microfinance sector).

AMA has been one of the founders and member of South Asian Micro-entrepreneur Network (SAMN) since 2009. AMA was elected as the

Chairman of SAMN in March 2018.

In 2012, AMA also became a member of the Small Enterprise Education and Promotion (SEEP) Network.

Currently, AMA has 10 members. AMA supports its members with a strong portfolio of demand-driven services categorized in four functional areas:

1. Lobbying & Advocacy.
2. Knowledge Management.
3. Coordination & Networking.
4. Capacity Building.



As the association of Development Finance Institutions (DFIs), AMA advocates on behalf of DFIs to influence policy, regulations, and attitudes in support of financial inclusion across the country.

A component of this advocacy is the Awareness Meetings that AMA organizes regularly in different provinces with the participation of Government officials, Microfinance Institution (MFIs), Community-based Saving Promoting Institutions (CSPIs), community and religious leaders.

This awareness campaign is designed to sensitize provincial stakeholders to the work of development finance institutions, microfinance, and enhance their understanding of how their work is crucial to economic development at the community, district, and provincial levels.

AMA has influenced government, legislators, community leaders and other relevant stakeholders in promoting an enabling environment for development finance actors at provincial, regional and national levels, through its advocacy efforts.

AMA's advocacy and outreach to stakeholders at all levels enhanced the understanding and knowledge of key government officials including the Provincial and District Governors and community leaders about the development finance sector and its challenges/issues, as well as helped them to better understand their role and responsibilities in supporting the sector.

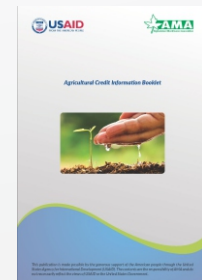




There is a rich body of knowledge and experience in the sector that needs to be harnessed and shared across the sector for broad learning and application of best practices. AMA is continually working with its members and stakeholders in developing needs-based knowledge management tools and services.

It gathers data from members and other relevant sources, collates, analyzes, and shares the information in the form of regular publications, namely, Newsletters, MicroView Reports, MicroMag, and sector-level standards and information tools, including the Code of Conduct, Social Performance Management (SPM) Strategy, and Annual Reports. These tools are updated regularly and shared widely throughout the year.

AMA brings out quality publications including the periodical Newsletters, MicroViews, MicroMag and sector level documents such as Code of Conduct, Social Performance Management Strategy, Salary Survey Reports, Training Needs Assessment Report, Client Success Stories Booklet, and Annual Reports.





As a national level association of development finance institutions, AMA facilitates better coordination and convergence among the service providers, practitioners, financial institutions and other stakeholders, including regional and provincial government departments.

AMA builds bridges between its various partners through a number of forums, including the CEOs' Coordination Meetings, and Regional Coordination Meetings.

Considering the importance of coordination and networking, AMA continues to effectively facilitate periodical meetings for its members and stakeholders.

The CEOs Coordination Meetings

As practiced, all the chief functionaries of AMA member organizations, representatives from donors and stakeholders meet in the CEO Coordination meeting and discuss sector level operational and strategic issues and take decisions accordingly. They also take consultative decisions to resolve the emerging issues.

The Regional Coordination Meetings

One of the significant achievements of AMA has been its extension of networking and coordination activities to the regional level. The MFIs, CSPIs and stakeholders in the regions get together, discuss on challenges and opportunities and decide upon. This ensures better coordination and understanding of issues at the regional level.





To meet the capacity building needs of its members and stakeholders, and the broader sector, AMA coordinates various initiatives such as trainings and exposures visits, workshops, and scholarship programs.

These capacity-building activities enhance the knowledge and skills of Afghan staff and thus improve the quality of development finance programs.

Need based Trainings: AMA organizes short term trainings for its members and stakeholders in Kabul and provinces as per their needs.

Scholarships: AMA awards scholarships to Afghan nationals working in member organizations to attend international trainings and conferences. These scholarships will help Afghans in middle and senior management levels to develop their

capacities, to take on more responsibilities, and to move to upper management levels, which boost the Afghanization process.

Exposure Visits: AMA organizes national and international exposure visits for its member organizations staff to exchange best practices and gain new experiences relevant to their scope of work.

These exposure visits help staff in improving their performance.





In order to diversify its sources of funding and providing support to its members and the sector, AMA implements periodical projects complying with its core mandates that are favorable to the microfinance practitioners and beneficiaries.

During 2017-2018, AMA implemented activities under different projects.

Access to Finance Matchmaking Roundtables: Through financial support from Women in Economy (WIE) - a project of USAID, the project aims to connect and aware potential businesses/clients, with financial institutions, that are in need of access to credit.

Internship program with MFIs: Through financial support from Women in Economy (WIE), the project aims to enhance the technical and managerial skills of women candidates in their selected fields and increase their employment in Microfinance sector.

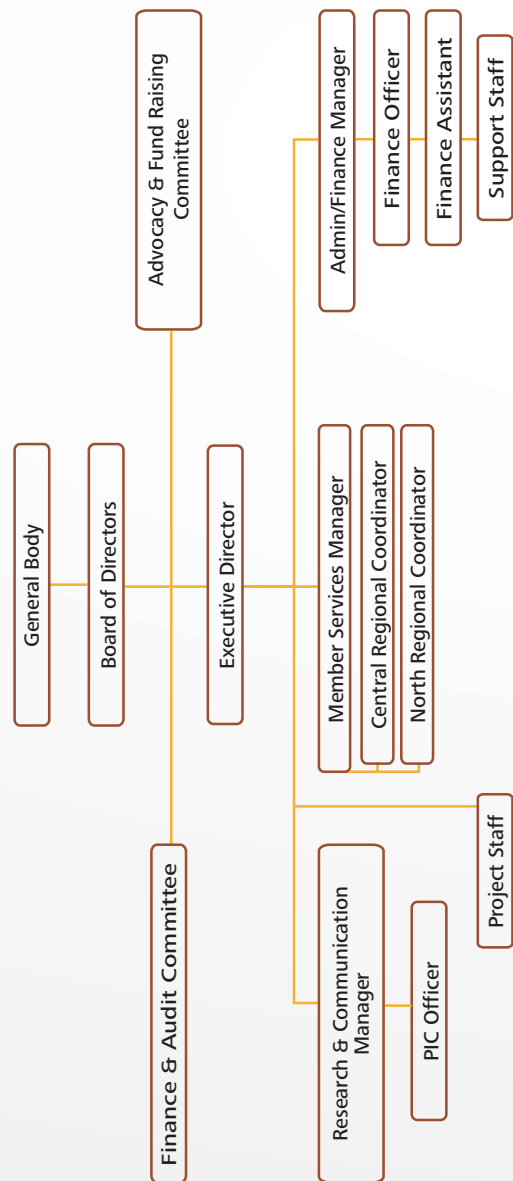
Support to Agriculture Credit:

Through financial support from Agriculture Credit Enhancement (ACE II) a project of USAID, the project aims to raise the awareness on financial services – specifically agriculture credit, and enhance the capacity of DFIs on different aspects of agricultural lending.

Kabul Green Homes Project: Through financial support from European Union the project aims to raise the awareness on energy saving solution techniques – specifically availability of Green loans in KGH Project, and facilitation of Green Loans through members MFIs.



Afghanistan Microfinance Association (AMA) Organogram



AMA Members:



AMA Collaborators:



AMA Donors:





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