

Afghanistan Development Finance Sector's Training Needs Assessment Report



February 2012

This publication was produced for review by the United States Agency for International Development. It was prepared by LB Prakash and Rashmi Ekka, FAIDA, Frozan Sahel and Fahim Naimi, AMA, with the support of USAID's Financial Access for Investment in the Development of Afghanistan (FAIDA) project.

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Letter from the Executive Director

It is an honor to present to you the findings of the first Afghanistan Microfinance Sector's Training Needs Assessment Report. This publication is a synthesis of responses from 125 respondents representing 11 MFIs, and lays out the key challenges and capacity building needs of the microfinance sector.

Afghanistan Microfinance Association (AMA) would like to thank all of the organizations that participated in the Training Needs Assessment. This publication would not have been possible without you freely giving us your time and feedback.

AMA would like to thank the USAID's Financial Access for Investing in the Development of Afghanistan (FAIDA) project and especially Mr. LB Prakash, FAIDA for providing technical assistance and guidance throughout the Training Needs Assessment - right from the design stage, conducting surveys, analysis and report writing. AMA also shared its Training Needs Assessment methodology and survey instruments with Microfinance Investment Support Facility for Afghanistan (MISFA) and Afghanistan Institute of Banking and Finance (AIBF), to ensure that the methodology, questionnaires and process are agreed to and all key aspects were covered.

AMA acknowledges the dedication of the Training Needs Assessment team: Ms. Frozan Sahel, AMA; Mr. Mohammad Islam Yari, AMA; Ms. Shazia Noori, AMA; Mr. Fahim Naimi, AMA; Ms. Pariwash Najib Rustaqi, FAIDA; Ms. Yalda Walizada, FAIDA; and Ms. Patmana Rafiq Kunary, FAIDA, who were pivotal to the success of the assessment. Ms. Frozan Sahel, Training Specialist, AMA, participated actively in drafting the assessment strategy, implementation plan and questionnaires. The assessment database was designed and maintained by Mr. Fahim Naimi.

FAIDA's Sector Capacity Building and Training Teams supported the finalization of the questionnaires.

The report was written by Ms. Rashmi Ekka, AZMJ with support from Ms. Frozan Sahel and Mr. Fahim Naimi. Sincere appreciation to Rashmi for her efforts to make this a landmark publication in the history of Afghanistan microfinance.

I thank all of you for joining us in this journey. It has just begun

Sincerely,

Najibullah Samim
Executive Director
Afghanistan Microfinance Association

1. Executive Summary

Afghanistan Microfinance Association (AMA) is the national network of Afghanistan's Microfinance Institutions (MFIs) that was created by microfinance practitioners (Microfinance Investment Support Facility of Afghanistan (MISFA), MISFA partner MFIs and other stakeholders) in 2005. Registered in 2007, AMA aims at promoting a sustainable microfinance sector through capacity building of MFIs, advocacy, lobbying and heightened awareness to establish itself as an effective voice for the microfinance sector. In 2009, AMA was enrolled as a member of the South Asian Microfinance Network (SAMN), a regional microfinance network based in India. Currently AMA receives financial support from MISFA and Financial Access for Investment in the Development of Afghanistan (FAIDA), a USAID funded project.

Better coordination among microfinance practitioners and stakeholders at all levels through organizing and hosting awareness and coordination meetings, capacity building through peer learning and information management are the focus areas for AMA for the past one year.

Inadequate skills and human capacity in MFIs are two of the key challenges of the microfinance sector in Afghanistan. Over the years, there have been a number of trainings and capacity building initiatives to address these challenges, but with limited success. Weak staff capacity is adversely impacting the performance of MFIs. Through this sector-wide Training Needs Assessment, AMA took on the mandate to closely examine the capacity challenges of the MFIs and address them systematically and professionally. The assessment was undertaken to clearly identify capacity-building needs and demand among MFIs and ways to address them effectively. The objective of the Training Needs Assessment is to identify the key capacity building needs of the Afghan Microfinance sector at different management levels disaggregated by individual MFIs and staff categories.

Key Capacity Building Challenges:

1). **Weak Staff Capacity:** A low level of staff capacity is a major hindrance for the growth and development of the Microfinance Sector (72% of CEOs stated that a low level of staff capacity was a problem for their institution). Trainings are needed at all levels, but especially at the field level – for Loan Officers and Branch Managers. Many of the key challenges faced by the sector are a direct as well as indirect result of weak staff capacity.

72% of CEOs stated that low level of staff capacity was a major hindrance for the growth and development of their Microfinance Institution.



Mr. Islam Yari,
AMA
interviewing
Mr. Mishu Mahmud,
ASA's CEO

2). **Low Educational Level of Field Staff:** Ravaged by war for over 30 years, it is difficult to find qualified professionals for Afghanistan's Microfinance Sector. The education level of Loan Officers is very low. Henceforth, they require focused short-term as well as on-going learning opportunities to strengthen their work. Many field staff requires training and mentoring in doing the basics of their job: marketing, client selection, credit appraisal, and delinquency management. Additional trainings required include trainings in analytical skills and time management.

3). **Lack of Coordination among Training Providers:** CEOs mentioned that more training were available in Kabul than in the provinces. There is a need for training providers to coordinate their trainings in the provinces, such that field staff in the provinces also has opportunities to build up their skills.

4). **State of the Training Industry:** MISFA, AMA and AIBF have been providing the bulk of the trainings to the Microfinance Sector. MISFA has not provided trainings since 2009 and AMA and AIBF have provided training subsequently. A few other players in the field are providing trainings, especially in Kabul, but there is a lack of trainings being provided in the provinces. Also, much training offered was aimed at Middle Management. Field staff, especially Loan Officers, do not have access to most of the trainings.

2. About Training Needs Assessment and Methodology

AMA took on the responsibility of conducting the Training Needs Assessment of the entire Microfinance sector in Afghanistan. In total, the assessment collected feedback from 125 officials from 11 MFIs (see list of MFIs in Table 1 below) and from seven provinces (Kabul, Nangarhar, Balkh, Herat, Kapisa, Parwan and Kunduz), covering most of the MFI operational areas. Face-to-face interviews as well as written surveys were filled out by microfinance staff of all levels, including CEOs, HR/Training Managers, Branch Managers and Loan Officers. The survey was conducted in December 2011 and January 2012.

There were three different questionnaires – one for the CEOs, one for the HR Manager or Training Manager, and one for the Branch Manager and Loan Officers. Each of the 11 MFIs has answered one CEO questionnaire and one HR/Training Manager questionnaire. The number of Loan Officers and Branch Managers included in the assessment sample varies by size of the institution. The questionnaires aimed at understanding the key challenges faced, trainings received and capacity building needed, at all position levels.

11 MFIs
7 Provinces
11 CEOs
11 HR / Training Managers
43 Branch Managers
60 Loan Officers

There is a need for training to be provided in the provinces, and especially aimed at Loan Officers.

The breakdown by type of respondent was as follows:

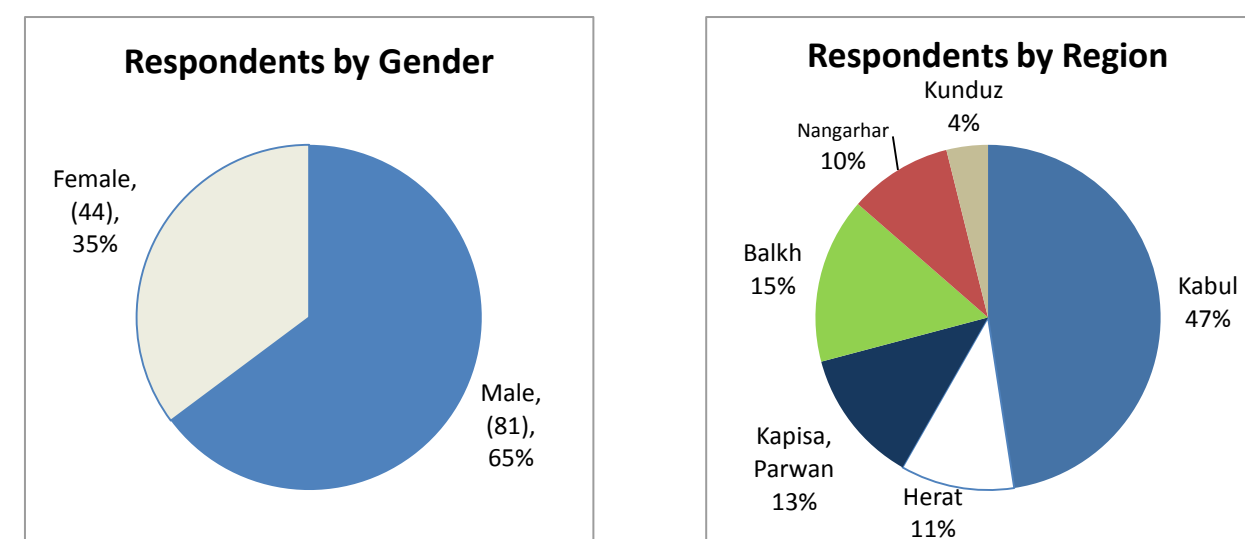


Table 1: List of MFIs and Number of Staff Interviewed

#	MFIs	Staff Interviewed	Branches Covered	Provinces Covered
1	Afghanistan Rural Finance Company (ARFC)	3	1	1
2	ASA	10	3	2
3	BRAC Afghanistan	22	7	5
4	Child Fund Afghanistan (CFA)	6	1	1
5	FINCA Afghanistan	13	4	3
6	First Microfinance bank (FMFB)	21	7	4
7	Hope For Life (HFL)	8	2	1
8	Islamic Investment & Finance Cooperatives (IIFC) Group	6	2	1
9	Mutahid Development Finance Institution	18	6	4
10	OXUS Afghanistan	10	2	1
11	UN-Habitat	8	3	3
	Total	125	38	7

Process used for Training Needs Assessment of Branch Managers and Loan Officers:

1. Three Training Needs Assessment teams were formed, consisting of two members each. Each team had one person from AMA and another from FAIDA.
2. AMA announced the Training Needs Assessment to the MFIs through its monthly coordination meeting with CEOs and email. AMA requested for lists of branches and Branch Manager Contact details.
3. Based on the branch information provided by the MFIs, 1-2 Kabul branches and one branch in each of their main operational regions were selected for each of the MFIs. This ensured that the Training Needs Assessment received information from all of the regions.
4. AMA communicated with the Branch Managers of selected branches, to send their list of Loan Officers for random sampling. In the event that Branch Managers were not able to send the list of Loan Officers in advance, the assessment team procured the attendance list on arrival at the branch. From the list, 2-3 Loan Officers were randomly selected from the list, taking gender balance into account. Over 95% of the Loan Officer and Branch Manager Interviews were conducted face-to-face in the field.



Ms. Frozan Sahel and Ms. Patmana Kunary interviewing Ms. Zakia Osmani, Loan Officer, BRAC

Training Needs Assessment Team

Mr. Fahim Naimi, AMA
Ms. Frozan Sahel, AMA
Mr. M. Islam Yari, AMA
Ms. Shazia Noori, AMA
Ms. Pariwash Rustaqi, FAIDA
Ms. Patmana Kunary, FAIDA
Ms. Yalda Walizada, FAIDA

3. Key Findings from Interviews of CEOs

The CEOs were interviewed with a focus on the challenges that their MFI faces and the trainings that their staff need. Seventy two percent of the CEOs stated that the low level of staff capacity was a major hindrance to the development of their institutions. One CEO mentioned that it is difficult to find even High School graduates in rural areas. Capacity of local staff to manage middle management positions is also lacking. Unstable security in many of the provinces and distrust in microfinance because of interest (sood) being considered forbidden (haram) according to Islam, are identified as the next two biggest challenges. Security is a bigger issue in the provinces than in Kabul, and as most of the MFIs focus their operations in Kabul, unstable security does not emerge as a major issue for Microfinance Institutions. The distrust in microfinance seems to result in lack of local Government support to microfinance, making it difficult for Loan Officers to collect loans (and resulting in high over dues).

It is heartening to note that all but one CEOs interviewed stated that capacity building can address some of their challenges. The CEOs believe that middle management; Branch Managers and Loan Officers require intensive trainings especially short-term trainings (72% of CEOs). A majority of the CEOs wanted mixed group trainings along with other MFIs as well as customized in-house trainings. In addition, CEOs mentioned that trainings need to be conducted in the provinces outside of Kabul and there needs to be better collaboration between training providers to deliver trainings to all provinces.

In response to an open-ended question CEOs mentioned that their top 5 preferred trainings in order of priority were – i) Delinquency Management, ii) Financial Analysis & Accounting, iii) Management & Leadership, iv) Basic Microfinance, and v) Credit Appraisal. CEOs also mentioned that additional trainings are required in Community Mobilization, Internal Audit, Human Resource Management, Ethics, Marketing, Computer literacy, Islamic Microfinance and Customer Satisfaction.

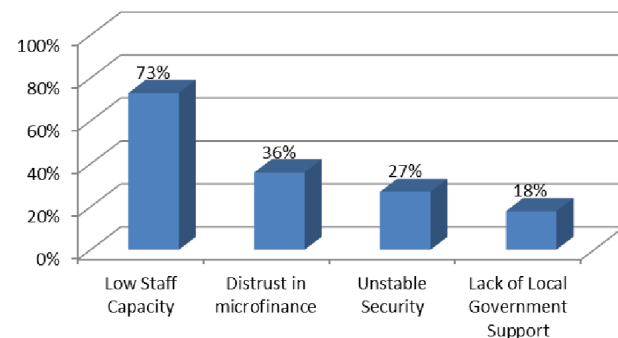
More than half (55%) of the CEOs preferred that their staff receive a combination of customized and mixed training, which allows their staff to receive not only specifically designed training pertinent to their MFI but also offer opportunity to interact with other MFI staff and learn from each other. Only 20% of the CEOs preferred exclusively customized training for their staff.

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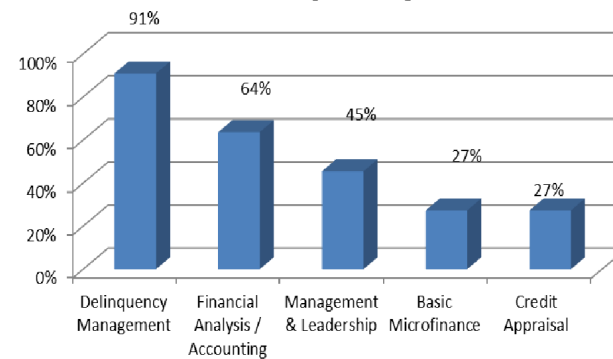
Top 5 Priority Areas for Trainings according to CEOs

- 1) Delinquency Management
- 2) Financial Analysis & Accounting
- 3) Management & Leadership
- 4) Basic Microfinance
- 5) Credit Appraisal

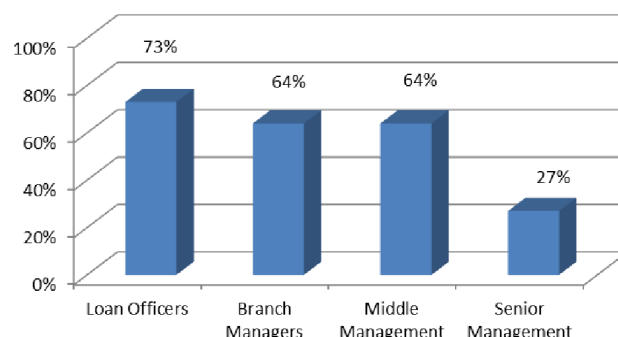
Key Challenges faced by MFIs, according to CEOs



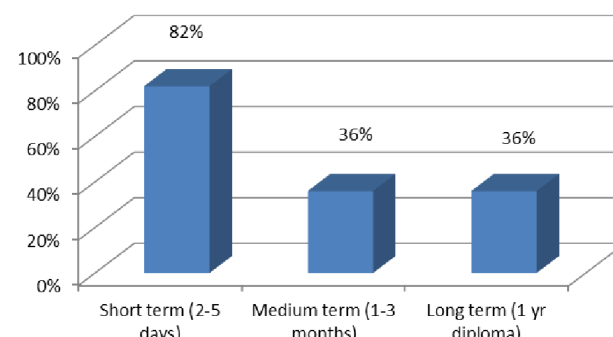
Preferred Training, according to CEOs



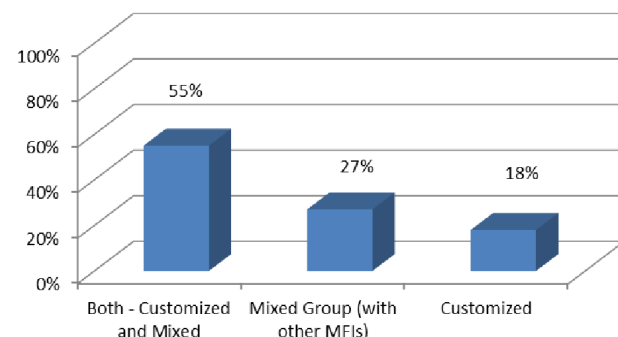
Staff requiring Training, according to CEOs



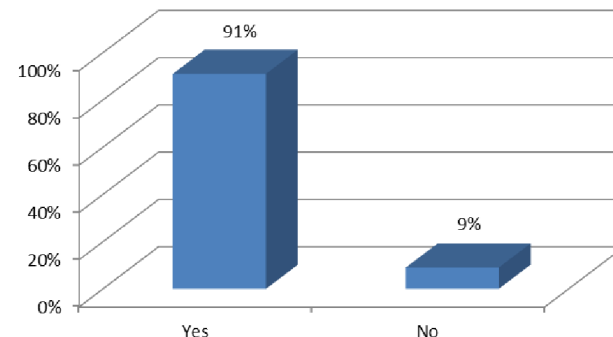
Preferred Training Duration, according to CEOs



Preferred Training Type, according to CEOs



Capacity Building will address challenges, according to CEOs



"AIBF, MISFA, AMA, IFC are conducting trainings for MFIs and Banks. Most of these trainings are conducted in Kabul, but not in other provinces. FMFB could only introduce some Kabul based staff to those trainings.... We recommend collaboration amongst all training entities for developing comprehensive training courses and deliver it to all provinces.

-FMFB
Head of Microfinance

4. Key Findings from Interviews of Human Resource Managers and Training Managers

The CEOs were interviewed with a focus on the challenges that their MFI faces and the trainings that their staff need. Seventy two percent of the CEOs stated that the low level of staff capacity was a major hindrance to the development of their institutions. One CEO mentioned that it is difficult to find even High School graduates in rural areas. Capacity of local staff to manage middle management positions is also lacking. Unstable security in many of the provinces and distrust in microfinance because of interest (sood) being considered forbidden (haram) according to Islam, are identified as the next two biggest challenges. Security is a bigger issue in the provinces than in Kabul, and as most of the MFIs focus their operations in Kabul, unstable security does not emerge as a major issue for Microfinance Institutions. The distrust in microfinance seems to result in lack of local Government support to microfinance, making it difficult for Loan Officers to collect loans (and resulting in high over dues).

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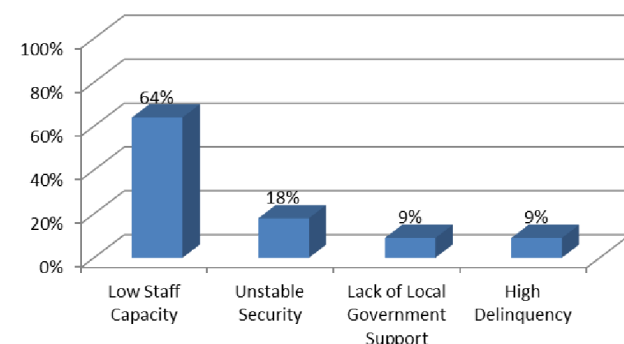
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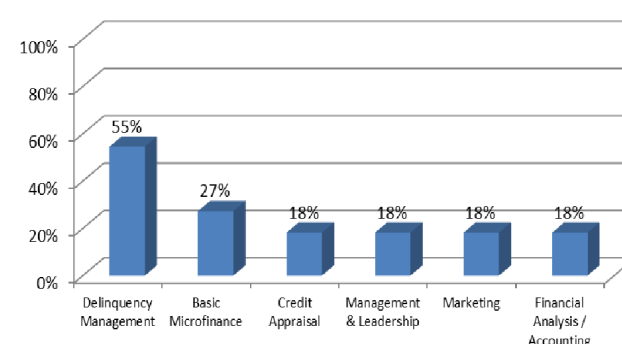
Top 6 Priority Areas for Training according to HR / Training Managers

- 1) Delinquency Management
- 2) Basic Microfinance
- 3) Credit Appraisal
- 4) Leadership & Management
- 5) Marketing
- 6) Financial Analysis & Accounting

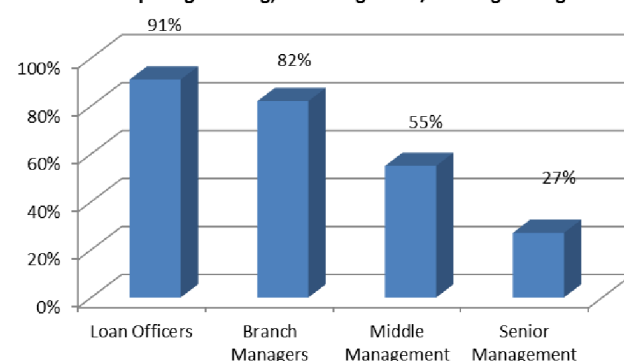
Key Challenges faced by MFIs, according to HR/Training Manager



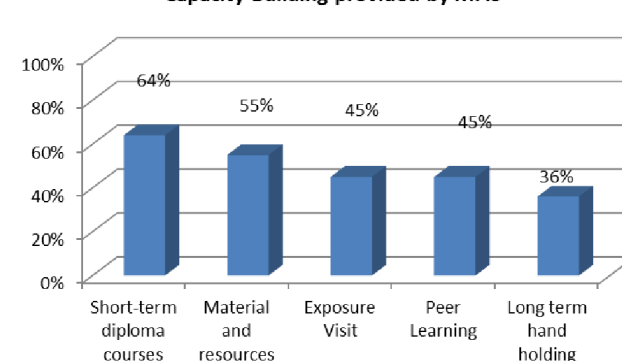
Preferred Training, according to HR/Training Managers



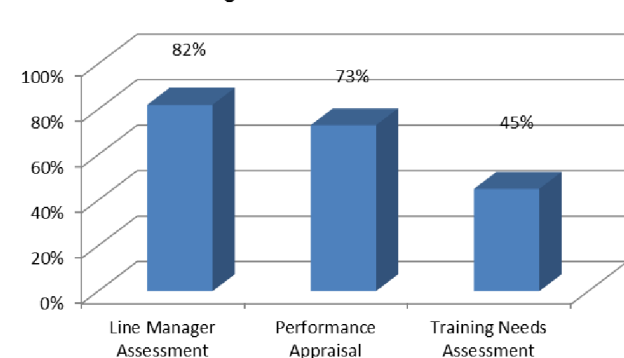
Staff requiring Training, according to HR/Training Managers



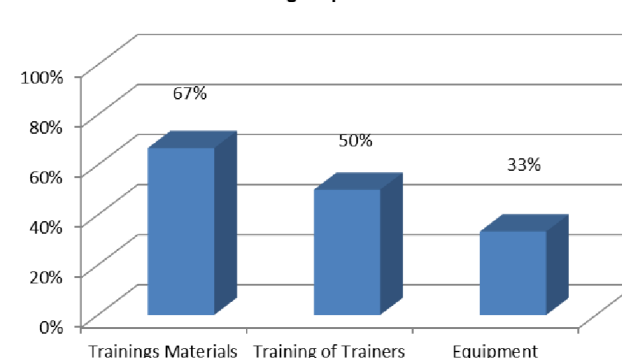
Capacity Building provided by MFIs



Training Needs Assessment in MFIs



MFI Training Departments need



64% of HR/Training Managers mentioned that they had a specific approved budget for 2012 staff capacity building activities.

5. Key Findings from Interviews of Branch Managers and Loan Officers

One hundred and three (103) Loan Officers and Branch Managers were interviewed using the staff questionnaire. Of these 103 respondents, 60 were Loan Officers (58%). Fifty two percent of the Loan Officer respondents are females, and 30% of the Branch Manager respondents are female.

"Recovery is difficult, because people claim that it is sood and don't want to repay the loan. Displacement and clients disappearing from time to time, is also a problem for us"

-BRAC Branch Manager

The top challenge for Loan Officers was the interest

(sood) issue. Many existing and potential clients do not believe that microfinance loans are in accordance with Shariah law and therefore interest (sood) charged on loans is forbidden (haram). Other main challenges were weak credit appraisal skills, high delinquency, lack of Government support in collecting arrears, and unstable security conditions. Female Loan Officers encountered similar challenges, except that they did not report lack of Government support in collecting arrears. This might be due to the practice of female Loan Officers not directly contacting Government officials – they usually request male Loan Officers or the Collection Officer to contact Government entities on their behalf. It should be noted that the challenges identified by Loan Officers, overlap with challenges faced by CEOs and HR/Managers (low staff capacity, interest issue, lack of Government support and unstable security) and also align well with the top training needs (delinquency management, credit appraisal and marketing).

The education level of Loan Officers, particularly female Loan Officers is low. Less than one-fifth of Loan Officers have a Bachelor's degree and another 20% have a diploma (a short 1 or 2 year program completed after high school). Comparing Branch Managers to Loan Officers, a higher percentage of Branch Managers have a Bachelor's degree (44%), and, one female Branch Manager even has a Master degree. Again, as seen with the Loan Officers, the female Branch Managers have a lower level of education with only 15% of them having a Bachelors degree.

In our sample, the Loan Officers had an average of 8.9 years of total work experience, while Branch Managers had 9.6 years of average total work experience. Comparing average microfinance experience with number of years spent at current institution, we see that retention of field staff is not a big problem in the microfinance sector as Loan Officers and Branch Managers tend to stay with their MFIs for over 3 years.

Out of the 103 respondents surveyed, 69% believe that their work performance improved because of capacity building given by the MFI. These capacity building measures include on-the-job training, basic Loan Officer training, monthly coordination meetings, exposure visit, formal education classes, computer and English language courses and peer learning. Seventy nine percent of the field staff interviewed had received some training (majority being on the job training) in the past one year. Staff who mentioned that the capacity building measures had not helped them noted that they had not received any capacity building in the last 12 months. This indicates the need for refresher trainings on an annual basis, and not limit to one time training.

Top 5 Priority Areas for Trainings according to Field Staff

- 1) Delinquency Management
- 2) Marketing
- 3) Credit Appraisal
- 4) Branch Management
- 5) Financial Analysis & Accounting

Only 49% of respondents are aware of their MFI's capacity building policy.

Voices from Field Staff:

"Helped me take back loans on time"

-Mutahid Loan Officer

"It helped us a lot in strategy planning, time management and we use it in our daily works."

-FINCA Branch Manager

"The trainings we have received help us to go and train community bank leaders, but the material is still hard for some to understand"

-UN Habitat Provincial Trainer

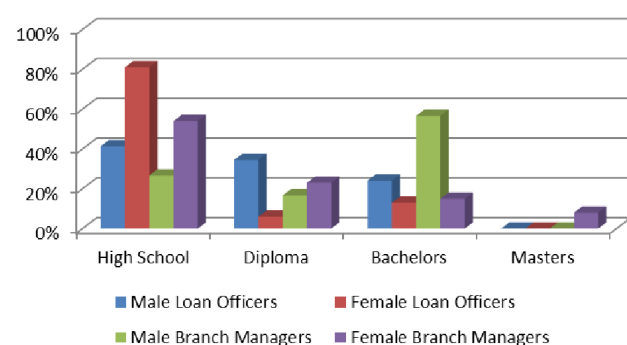
"After attending all these trainings, I learned how to market our work and what are necessary points such as business cards, banners, announcement via Radio/TV."

-HFL Female Loan Officer

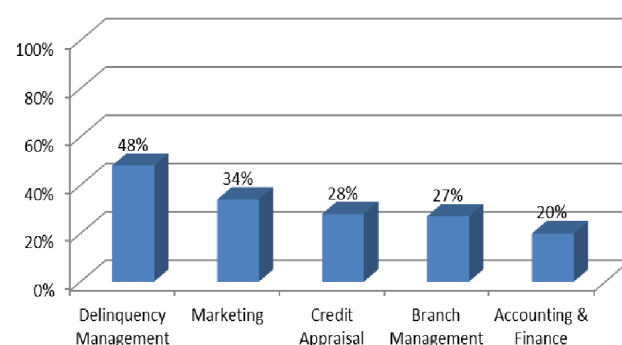
"All the training I took was really effective and really trained us. Especially when getting together we really learned from our weak points. Strong point of that was that it helped us how to face the risks. I could train all my staff which are working under my supervision."

-FMFB Deputy Branch Manager

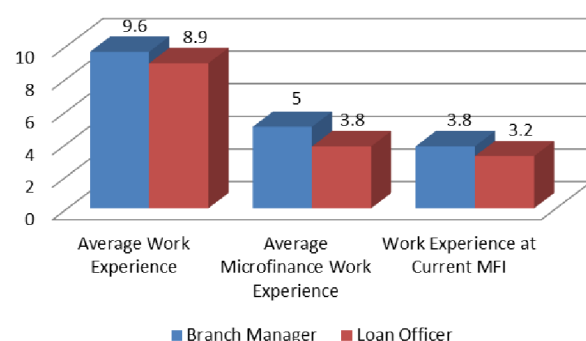
Education Level



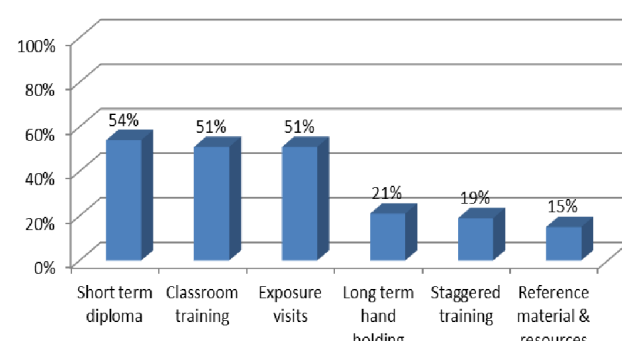
Preferred Trainings, according to Field Staff



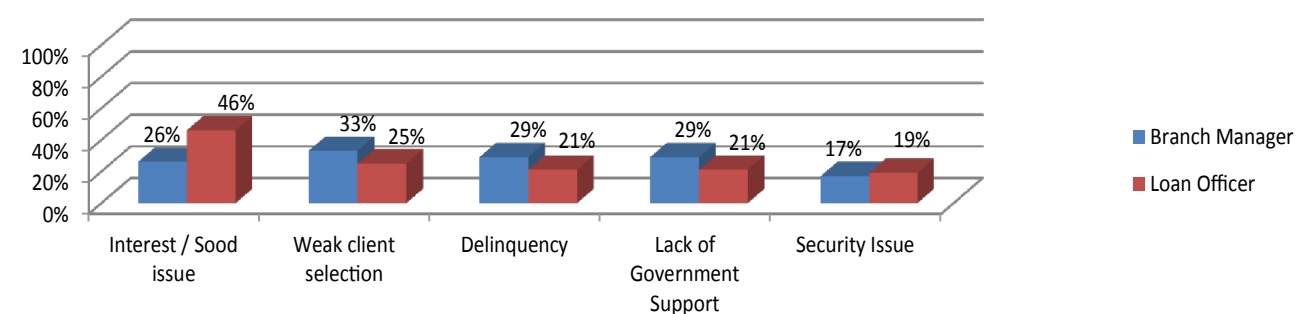
Average Work Experience of Field Staff in years



Preferred Capacity Building, according to Field Staff



Key Challenges faced by Field Staff

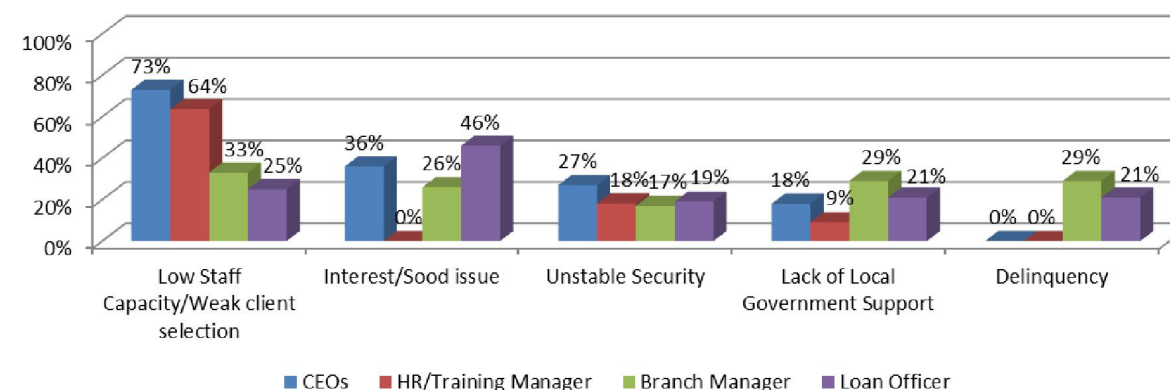


69% of respondents believe that their work performance has improved because of training.

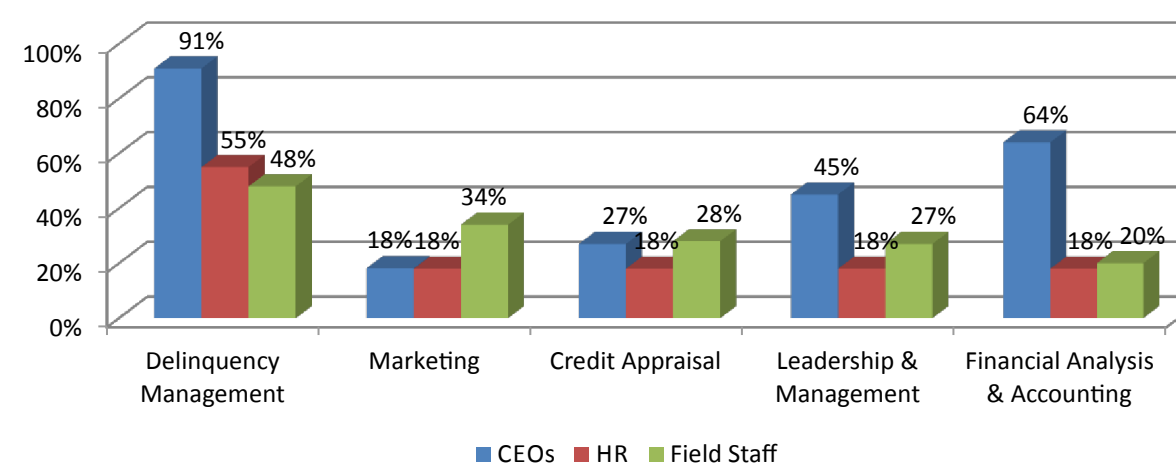
Short term and class room training are the most preferred capacity building options for field staff. About 20% also want hand holding support, with an equal percent preferring staggered training.

6. Comparing Across Staff Levels

Key Challenges

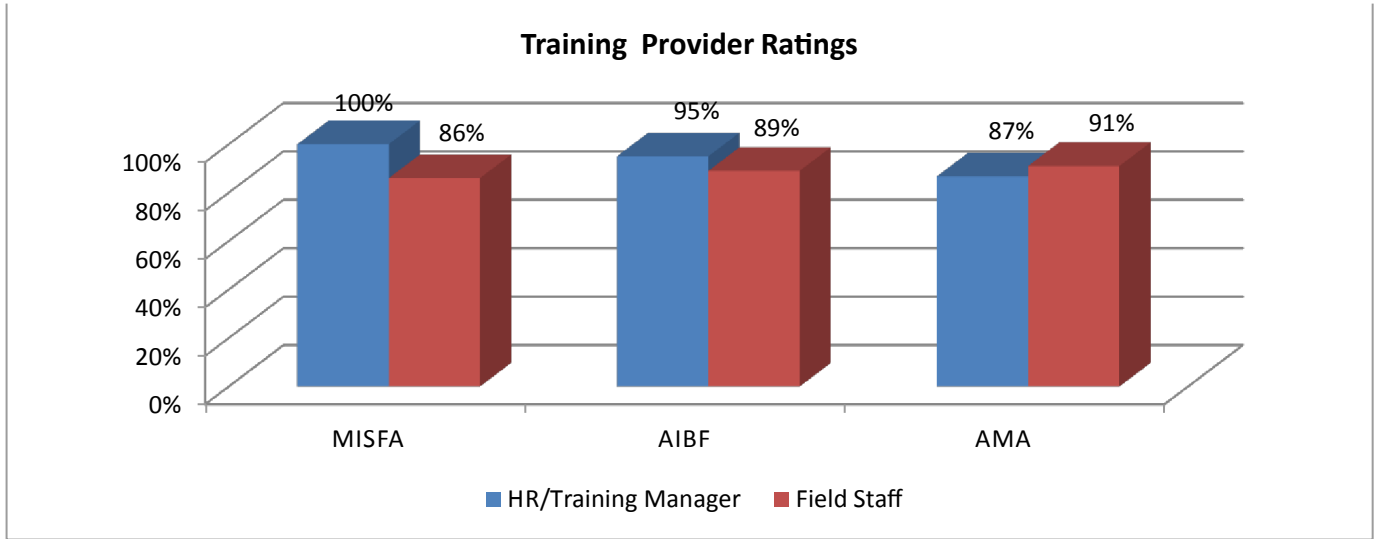


Preferred Training



Low staff capacity /weak client selection is a major issue for senior management, unlike the field staff whose major issue is interest (sood). This indicates a possible disconnect between the head office staff and the field staff, on operational aspects. HR / Training Managers have not mentioned interest (sood) and delinquency as these are more operational issues.

MISFA trainings were found to be of higher quality, according to HR/Training Managers, followed by AIBF and then AMA. However for field staff, AMA is the leading training provider, followed by AIBF and then MISFA.



Delinquency Management is the top training need specified by CEOs as well as field staff.

However, field staff states a greater need for training on marketing, which is not that high of a priority for CEOs. This indicates that finding new clients and meeting targets is a major challenge for field staff.



Ms. Frozan Sahel and Ms. Patmana Kunary interviewing Mr. Hamid Yawar, Loan Officer, FMFB

7. Top Training Needs by MFI for Field Staff

Based on the survey of 103 Loan Officers and Branch Managers, the top 5 training needs are Delinquency Management, Credit Appraisal, Marketing, Accounting and Branch Management. The table below indicates the top training needs for each MFI. Marketing emerges as the third most important training need if we look by MFI, however as per total field staff (not segregated by MFI, as the field staff sample varies across MFIs), marketing is the second most important training need.

Organization	Delinquency Management	Credit Appraisal	Marketing	Accounting & Finance	Branch Management
ARFC	✓				
! {!	✓				
. w! /	✓				
/ Q	✓	✓	✓	✓	
FINCA	✓				
Ga C	✓				
I Q	✓				
llC/	✓	✓		✓	
Mutahid	✓				
h óÜ{		✓	✓	✓	
UN-HABITAT	✓			✓	

8. Recommendations

- 1) *Focus on Top 5 Trainings Areas: Delinquency Management, Credit Appraisal, Marketing, Accounting and Branch Management are the Top 5 areas where additional capacity building measures are sorely needed.* These top 5 areas were repeatedly identified by CEOs, HR/Training Managers as well as Branch Managers and Loan Officers. Rolling out these 5 trainings in short-term (2-5 days) as well as medium-term (1-3 months) formats, followed by MFI internal training and mentoring, will greatly build up the microfinance sector. Some of these trainings need to be provided internally with an emphasis on following procedures and policies of the specific MFI. Trainings on the same topics can then be scheduled externally to reinforce key messages and learn International best practices. Refresher trainings should be required each year.
- 2) *Organize Trainings in the Provinces:* CEOs mentioned that more training is available in Kabul than in the provinces. There is a need for training providers to coordinate their trainings in the provinces, such that field staff in the provinces also has opportunities to build up their skills.
- 3) *Strengthen training departments in MFIs:* Around 50% of the MFIs do not have internal training departments. Where training departments exist, there is a need for providing training modules and strengthen the trainers' capacities through Training of Trainers.
- 4) *Familiarize Staff with Capacity Building Policy:* Only 49% of field staff in our sample are aware of their

MFI's capacity building policy. MFIs should familiarize their staff with their capacity building policies and ensure that staff is participating in capacity building activities related to their main job responsibilities at least once each year. Refresher trainings should be required for field staff on an annual basis.

5) Peer Learning Workshops (Roundtables): As Microfinance work environments are rapidly and constantly changing, microfinance staff needs to develop their skills as lifelong learners and collaborative problem solvers. There is a need for organizing Peer Learning Workshops (Roundtables) where participants identify their toughest challenges and manage their own agenda of working sessions designed to solve these critical issues. These workshops will allow the most pressing problems plaguing the industry, by topic area to emerge. The Peer Learning process will ensure that participants are able to capture knowledge, experience and innovation that are not captured through less open processes.

6) Advocacy and Community Awareness: Some of the pressing challenges mentioned during the assessment cannot be directly solved through additional capacity building measures. Primary among them is the issue of charging interest. Even years after microfinance being operational in Afghanistan, the issue of interest (sood) is being repeatedly mentioned by field staff as well as senior management. Advocacy and community awareness measures need to be presented to familiarize communities with the concept of microfinance and build up trust. Additional communication can also be aimed at microfinance staff to keep them abreast on happenings in the Microfinance Community – this will foster a sense of belonging. Loan Officers should be provided with communications and marketing training which will enable them to answer the microfinance-related questions of existing and potential clients without affecting any cultural/religious sentiments. Some Loan Officers stated that they had to face abusive comments by community members as well as existing clients because of the interest issue. The communications training will also empower the Loan Officers to effectively present microfinance against negative perceptions cast by their local community.

7) Coordination with Government: Steps need to be taken to foster a positive image with the local Government officials such as Provincial and District Governors, Mayor, Director of the Ministry of Rural Rehabilitation and Development (RRD) at District level, Provincial and District Heads of Police, Provincial and District Heads of Prosecution Office. Microfinance Institutions need the support of the local Government entities to collect loans that are in arrears. But because of the prevailing distrust in microfinance, Microfinance Institutions are not receiving adequate help from local Government officials in enforcing loan repayment contracts with the clients. Sensitizing local Governments towards microfinance will help foster coordination.

In closing, the Microfinance sector in Afghanistan faces many challenges, and to a large extent these challenges can be alleviated with coordinated and targeted capacity building measures for all levels of the organization. As microfinance professionals' capacity increases, some of the main problems which relate to delinquency and weak analytical skills (client selection and credit appraisal) can be reduced. A parallel effort of coordinating with the local Government officials will help create an enabling environment, and help microfinance reach out effectively to more people in the provinces.

Afghanistan Microfinance Association

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