



bi-monthly newsletter - issue 44

## Annual Global Business Award 2020



The First MicroFinanceBank  
اولین بانک قرضه های کوچک  
'bank with a social mission'



## Annual Global Business Award 2020

### “Best Microfinance Bank Afghanistan 2020”

The First MicroFinanceBank - Afghanistan has won the Global Business Outlook award for "Best Microfinance Bank Afghanistan 2020".



## Supporting Women to Establish Small-Scale Layer Poultry Farming



Under “creating the future economic prospect for the reintegration of returnees and IDP through the layers poultry value chain in Herat province,” Hand in Hand Afghanistan provided 6,875 layer chickens for 275 low-income families in Jebrael, Gozara, and Enjil districts of Herat province. The female beneficiaries received 25 layer chickens, along with practical poultry farming training. Beneficiaries received a startup kit containing tools and supplies such as feed, water pot, feeder to build chicken coops.

Hand in Hand Afghanistan also provided 1,780 layer chickens for 89 low-income families in Khulm and Fifth City District of Mazar-e-Sharif, Balkh province. The distribution ceremony was attended by Mrs. Shahla Hadid, Director of Balkh Women’s Affairs Department, and representatives from the Balkh Department of Agriculture, Irrigation, and Livestock.

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**Where Hope Grows, Miracles Blossom**



Kawsar is a student of Islamic Law at Balkh University and a member of Murwarid Self Help Group (SHG) and Durakhshan EG in the Shir Abad Village of Dehdadi District in Balkh Province. She is 23 years old, living with her parents and sister. Four months ago, her mother encouraged her to join the Ministry of Rural Rehabilitation and Development (MRRD) 's WEE-RDP program. With a loan from the SHG, she started sewing swaddle blankets (a blanket to wrap newborn babies with).

She made a collection of swaddle blankets at the beginning and marketed them in village shops. However, she realized she might grow this business; hence, with the aid of WEE-RDP, she accessed the local markets and won a fixed-term contract at a fair price. Now, she receives 25 orders monthly and sells them for 150 AFN per piece. Kawsar is proud to be hopeful, and she plants her tree of optimism to be prosperous every day.

A natural entrepreneur, another concept came to her mind after the success of her swaddling company, encouraged by her family and school friends.

She applied for a loan of 3,000 AFN from her SHG, purchased 150 books for 18 AFN each from a bookstore in the town of Mazar-e-Sharif, and sold it in her school's library for 30 AFN. She gained a considerable profit from the sale of the books. She now has a monthly income of 12,000 AFN, and she supports her father as well as paying college expenses for her and her sister. "My books are companions of my difficult days. I read and sell books so all the girls in our village can have a promising future one day," she said with a grin on her face and eyes full of hope.



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