



WEERDP/MRRD

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H.E. Mujib Rahman Karimi, Minister of Rural Rehabilitation and Development met with representatives of the World Bank for Afghanistan in H.E. Minister's office. Mr. Miraj-u-Din Shams Deputy Minister of Admin & Finance and WERRDP's Executive Director were also present in this gathering, the pivot talks in this meeting was about WEERDP's achievements and its coherent plans in the future.

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About WEERDP/MRRD:

Women Economic Empowerment Rural Development Program (WEERDP) is one of the key programs of Ministry of Rural Rehabilitation and Development (MRRD) that aims to increase social and economic empowerment of poor rural women in 76 districts of 34 provinces across Afghanistan.

The program covers two districts in every province. WEERDP is envisaged to establish a total of 40,000 Self Help Groups (SHGs), 5,000 Village Savings and Loans Associations (VSLAs), 5,000 Enterprise Groups (EGs) and 500 Producer Associations (PAs) in order to develop local economy in rural areas, and create job opportunities for program beneficiaries (80% female) during five years through 6,250 Community Development Councils (CDCs).

EMPLOYEE OF THE MONTH



This month's employee of the month is Mr. Muhammad Yaqub Sulliman, who is Regional Manager for the Southwest Zone.

Mr. Sulliman holds Post Graduate Diploma in Sustainable Rural Development (PGDSRD) from Hyderabad University in India. Mr. Sulliman has more than 28 years of relevant professional experience, and he has been working with WEERDP since 2018. Since his employment with WEERDP, he has been playing an integral role in implementation, achieving objectives and management of the program in the southwest region, therefore, he is recognized as one of the most productive employee of the organization.

We wish him all the very best for his future endeavors.

WEE-RDP HELD AN OFFICIAL MEETING WITH FACILITATING PARTNERS (FPs)

To effectively implement the program in the region, Women Economic Empowerment Rural Development Program WEE-RDP conducted a coordination meeting with Facilitating Partners- FPs members, in WEE-RDP/MRRD conference room.

WEE-RDP delegation, FP's various unites managers, participated in this meeting to comprehensively discuss various mechanism for the effective implementation of the program. Mr. Rahmatullah Quraishi, Executive Director of WEE-RDP, provided information about the program, talked about his experiences and suggested some recommendation about the program.

The discussed topics were acknowledged by the participants, and they were encouraged to counsel about the activities with the program's management for effective implementation. It's worth mentioning that program's activities are directly implemented by WEERDP-MRRD in 11 provinces and the other 23 provinces will be implemented by FPs.



ESTABLISHMENT OF 337 SELF HELP GROUPS (SHGs) IN DAYKUNDI

Three months ago, Women Economic Empowerment Rural Development Program (WEE-RDP) started its activities in Daykundi province in cooperation with its facilitating partners.

337 Self Help Groups (SHGs) have been established so far, and we will witness the establishment of Village Savings and Loans Associations (VSLAs) soon in the province. The program will cover Nili and Kiti districts of Daykundi province in next 5 years.

The program will form 680 (SHGs), 68 (VSLAs) and 68 Enterprise Groups (EGs), as well as, inject 54.8 million AFN in seed capital to these VSLAs. It's mentionable that a total of 6800 people out of which % 80 are women will benefit from the program during 5 years.



DETERMINATION IS THE KEY TO SUCCESS



When his group savings grew in numbers, he borrowed 2400 AFN from the group and started a vegetable retail shop. He says; “My business was doing well and my prospect of life transformed into positive vibes and my family problems were reduced because of the occupation.”

Habibullah’s strong will and determination led him to generate an income of 26,000 AFN. After a Village Savings and Loans Association (VSLA) was formed; he borrowed another 24,000 AFN and initiated vehicle tires shop with 50,000 AFN capital in hand.

Now, Habibullah’s monthly income is about 7000 AFN, and he can financially support his 16 members’ family needs and provide Halal food.

He is thankful to WEE_RDP/ MRRD, and the government as a whole for executing this kind of programs in the rural areas of Afghanistan that transforms people’s lives.

Habibullah is a 24 years old citizen of Khost province in the southeastern zone of the country. Habibullah has become a member of Self Help Group (SHG) of Women Economic Empowerment Rural and Development program (WEE_RDP), and with its assistance initiated an independent business.

Prior to joining a Self Help Group of WEE_RDP in Zadran village, Habibullah had no occupation, and suffered greatly because of unemployment, high costs, poor living condition and unavailability of basic necessities of life. He was disgusted to the point that he assumed life was unworthy to live.

Habibullah says: “I had many ideas in my mind and always wanted to start a business, but when I looked at my financial situation, all my dreams were demolished, I was unable to apply any of them until I heard about WEE_RDP activities in our village.”

After the introduction of the program to the public and establishment of Self Help Groups (SHGs), “I also joined Shorai Nazar group in my village. For the first time, I saved 20 AFN and we had weekly group meetings where everyone were supposed to contribute 20 AFN in the saving box. We are 15 to 20 group members.” said Habibullah.

WEE-RDP/MRRD BENEFICIARIES' PARTICIPATED IN AN EXHIBITION TO COMMEMORATE THE TAXATION WEEK

In order to propagate awareness about paying taxes and to implement tax law; Ministry of Finance held a three-day exhibition in Badam Bagh, Kabul to commemorate Taxation Week where participants showcased home-made and private sector's products.

In this exhibition, ten beneficiaries of Women Economic Empowerment Rural Development Program WEE_RDP - MRRD showcased and sold their handicrafts and food products. H.E Mujib Rahman Karimi, MRRD Minister, appreciated MoF's efforts and stated that Afghanistan is on the road to development which needs a systematic tax collection system and on time tax paying culture among the citizens to contribute in the growth of the country." H.E Mohammad Humayon Qayoumi, Acting Minister of Finance, H.E Nasir Ahmad Durrani, Minister of Agriculture, Irrigation and Livestock, Mohammad Younes Momand, Deputy Director of Af-



ghanistan Chamber of Commerce and Investment (ACCI) and Shair Baz Kaminzada, Director of Afghanistan Chamber of Industries and Mine (ACIM) also spoke about the benefits of on time tax payments and its effects on the growth of economy in the country. The exhibition was convened from 15-17 January in Badam Bagh, Kabul.

H.E. MRRD MINISTER MEETS WITH WORLD BANK DELEGATION

H.E. Mujib Rahman Karimi, Minister of Rural Rehabilitation and Development met with representatives of the World Bank for Afghanistan in H.E. Minister's office. Mr. Miraju Din Shams Deputy Minister for admin & Finance and Mr. Rahmatullah Quraishi WERRDP Executive Director were also present in this gathering, the pivot talks in this meeting was about WEERDP's achievements and its coherent plans in the future.

In this meeting, major achievements of the past year and future implementation plan were discussed in the presence of Mr. Miraj -u-Din Shams, Deputy Minister of Admin & Finance, and Mr. Rahmatullah Quraishi, Executive Director of WEE_RDP. H.E. Mujib Rahman Karimi, Minister of Rural Rehabilitation and Development, while praising the World Bank's efforts in assessing WEE_RDP's activities, described the World Bank's comprehensive cooperation as the best indicator in achieving its objective and emphasized on the continuation of such cooperation. World Bank delegation also appreciat-

ed MRRD's leadership for their effective efforts in implementation of the program in selected areas and their effectiveness in economic empowerment of rural women. The program was formally originated under the leadership of the Ministry of Rural Rehabilitation and Development with the financial support of the World Bank in mid-year 2019, aiming to socially and economically empower rural women in selected villages. Recently, Facilitating Partners (FPs) started their activities in the remaining provinces of the country.



WEERDP 2019 IN A GLANCE

Women Economic Empowerment Rural Development Project (WEE-RDP) continued its focus on community mobilization, formation of SHGs, capacity building and handhold support to community institutions and establishing VSLAs during the year in 12 provinces, 39 districts and 950 CDCs/Villages. The activities included establishment of 9,018 new SHGs (85% female) in 2019, which brings the total number of SHGs to 10,039; federation of 2000 female SHGs to 202 VSLAs; provision of trainings to 37,424 SHG members, of which 28,752 were female members. In total, WEERDP continued mentoring and handhold support to over 15000 SHGs, including over 5000 SHGs established under previous project, the AREDP.

Under WEERDP, the cumulative aggregated savings reached to 32.1 million AFN, of which 24.9 million AFN were saved by female SHGs. The amount of savings mobilized during this year by SHGs is 31.2 AFN (24.2 million AFN (78%) saved by female SHGs.) A total of 18,211 loans were issued to 15,427 borrowers (85% by female SHGs) in 2019.

As WEE-RDP moved on, more field vacancies were filled and activities took momentum. In comparison with 1st and 2nd quarter, more communities were mobilized and SHGs established. WEERDP also continued to coordinate and link its activities with other relevant programs/projects and established partnerships with different stakeholders through

the Women's Economic Empowerment National Priority Program (WEENPP) platform and Women Economic Empowerment Executive Committee under H.E CEO Office.

In September 2019, MRRD signed an MoU with Da Afghanistan Bank (DAB), with the objective of ensuring that DAB will provide financial literacy training to WEERDP Master Trainers and will support MRRD in smooth transfer of seed capital through commercial banks. In the meantime, clearance accounts at New Kabul Bank (NKB) and Pashtany Bank (PB) were opened for extra transparency and accountability while transferring seed capital to community groups. As of December 31, Access to Finance Team managed and facilitated to open bank accounts for established VSLAs at 6 regions. The team opened bank accounts for 135 VSLAs with both partner banks, which consisted of 90 bank accounts with New Kabul Bank and 45 bank accounts with Pashtany Bank. For the time being, the mentioned numbers of VSLAs were the only VSLAs that can be counted as eligible and were recorded in the WEERDP MIS System.

In addition, after the successful completion of pilot process of seed grant disbursement condition and received NOL from The World Bank, the Access to Finance Unit prepared the list of matured SHGs for seed grant injection and overall 907 SHGs met the maturity criteria and were prepared for getting seed grants.

Furthermore, WEE-RDP organized 15 Village Bazar Exhibitions, both at provincial, regional and national level during 2019 in which more than 750 EG members showcased their products. An MOU was signed with NHLP and technical trainings were provided for 115 EG members in Balkh and 31 EG members in Herat Provinces. Also, AWCCI conducted an orientation workshop for over 100 EGs on registration and provision of registration certificate.

During the year, M&E Unit conducted monitoring to 9,453 various Saving Groups, Enterprise Groups and Village Saving & Loan Association (VSLAs) across all seven regions. The visits were conducted by both regular and BDSP employees. Out of the total visits, 4,310 had observations of which 3,634 were addressed and resolved after coordination with regional offices and other relevant units in the center. The percentage of issues addressed as of December 2019 is at 84% which indicates that the M&E unit has been successful throughout the lifespan of the program in communicating the issues with relevant program units and to follow up on the identified challenges encountered during the implementation of the program.

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