

“Providing Skills and Knowledge for Women and Youth to Start Businesses” project in Balkh, Afghanistan

Endline Evaluation Narrative Report

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ENDLINE EVALUATION SUMMARY:

Hand in Hand Afghanistan organization, with technical guidance from Hand in Hand International, conducted an internal endline evaluation of the “Providing Skills and Knowledge for Women and Youth to Start Businesses” (TVET) project in Balkh, Afghanistan from May to June 2025. The evaluation involved a randomly selected sample of 297 participants (267 women and 30 men) from a total of 1,296 beneficiaries. Data was collected through face-to-face interviews.

Participant Demographics: The majority of participants were young adults, predominantly women aged 18–25 (51% of female respondents). Male participants were primarily in the same age group (90%). This demographic highlights the program’s strong emphasis on youth empowerment and gender inclusion.

Household Size and Dependents: Participants support large households, averaging 7.6 members, including approximately 3.5 children under 18, underscoring significant family responsibilities and the broader potential impact of program benefits.

Economic Outcomes:

- Participants earning above \$2.15 PPP daily increased from 2% at baseline to 60% at endline; those earning above \$3.65 PPP rose from 1% to 35%, with women showing particularly strong gains.
- Female-owned enterprises demonstrated strong participation and represent a significant portion of the program’s entrepreneurial activities, with great potential for further income growth.
- Many participants showed opportunities to strengthen their financial literacy and recordkeeping skills, which can further enhance their income management and business success.

Financial Resilience: The capacity to manage financial shocks without borrowing or asset sales improved markedly, from 2% at baseline to 83% at endline, especially among women.

Women’s Empowerment: From baseline to endline, women’s participation in household decision-making rose sharply from 20% to 94%, and 96% reported active involvement in economic decision-making—demonstrating remarkable progress in women’s agency, influence, and leadership.

Entrepreneurship: Many female participants operate one or two enterprises, demonstrating entrepreneurial growth and diversification with strong female engagement.

Program Impact on Living Standards:

- 85% of participants increased spending on home improvements.
- 94% reported improved access to healthcare when ill.
- 86% experienced enhanced quantity and quality of family meals.
- 85% increased spending on children’s education.

Training Effectiveness: Nearly all participants (99%) found the group management, business development, microfinance, and market linkage training highly beneficial.

Participant Experience: No negative consequences from program participation were reported, indicating an entirely positive experience.

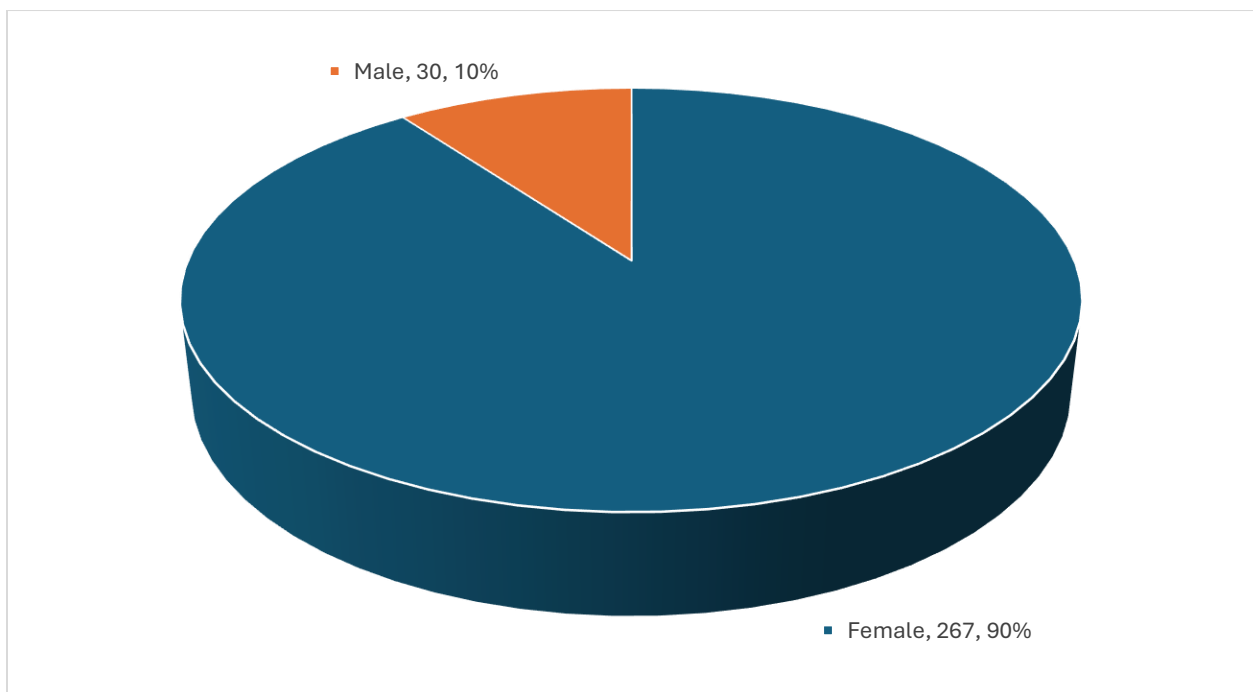
Association's Role: Most participants sell products (90%) and purchase inputs (78%) through their Association, highlighting its critical role in supporting business activities. Those not using the Association often rely on family members or prefer direct involvement.

Income Growth and Livelihood Improvements: The program has had a transformative impact on participants' lives and livelihoods. Median monthly net enterprise income rose dramatically from just 0.1 AFN at baseline to 1,750 AFN overall, with female participants earning 1,667 AFN and males 2,153 AFN. This growth was driven by vocational training in tailoring, embroidery, business management, and marketing, coupled with access to loans and start-up kits that enabled both business creation and expansion. Household incomes also became more diversified as additional family members began contributing financially, while entrepreneurship strengthened participants' economic resilience. Most significantly, the program fostered women's economic and social empowerment, evident in their enhanced roles in household decision-making, increased business ownership, and greater participation within their community.

Broader Benefits: Beyond economic gains, participants reported improved food security, healthcare, education, clothing, social empowerment, literacy, mental well-being, and community engagement—especially among women assuming leadership roles. Participant satisfaction was unanimous, underscoring the program's holistic and effective support.

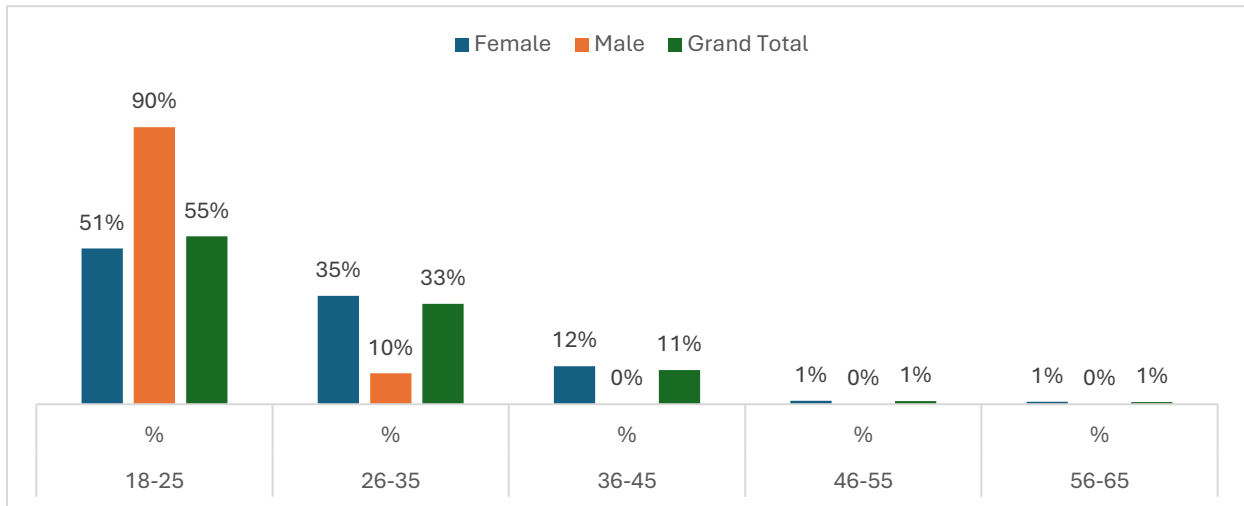
Conclusion:

This multifaceted program model has fostered sustainable economic growth, social inclusion, and community resilience, serving as a replicable example of gender-inclusive, poverty-alleviating development



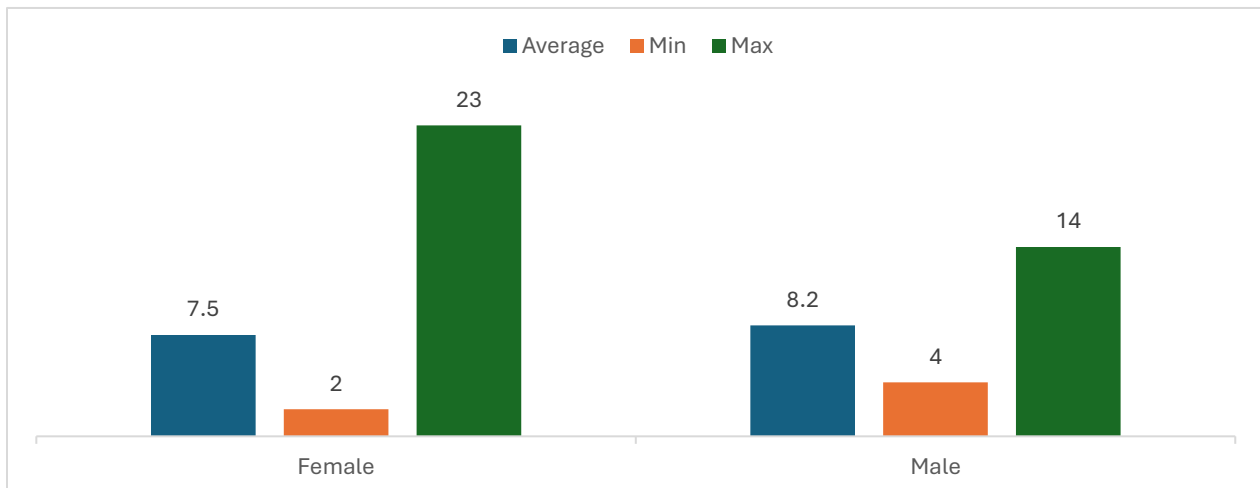
AGE GROUP

The age and gender distribution of participants shows that the majority were females aged 18–25, accounting for 135 individuals (51%) of the female group. This is followed by 94 females (35%) in the 26–35 age group and smaller proportions in older age brackets. Among male participants, the overwhelming majority were also in the 18–25 age group, with 27 males (90%), and only 3 males (10%) in the 26–35 category; no male participants were recorded in older age groups. In total, 297 individuals were surveyed, with 162 (55%) in the 18–25 age group, 97 (33%) in 26–35, and smaller percentages in the remaining age groups. The data indicates that the program primarily engaged young adults, especially young women, highlighting its focus on youth empowerment and gender inclusion.



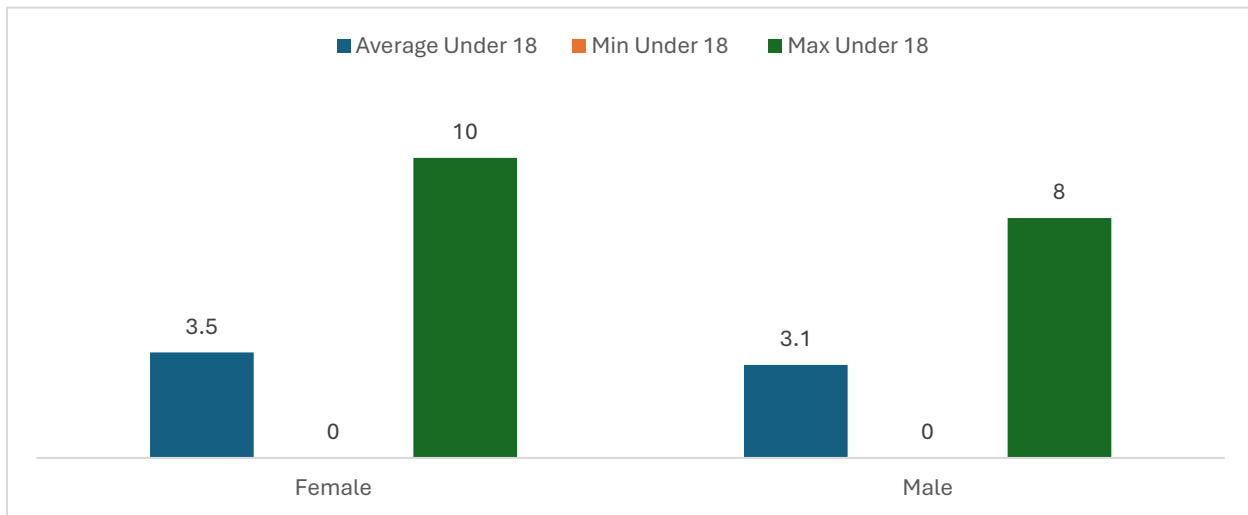
AVERAGE NUMBER OF FAMILY MEMBERS PER PARTICIPANT

The data on household size reveals that, on average, each participant supports a family of approximately 7.6 members. Female participants reported an average household size of 7.5, ranging from 2 to 23 family members, while male participants reported a slightly higher average of 8.2, with household sizes ranging from 4 to 14. These figures highlight the substantial family responsibilities participants carry, suggesting that the benefits of the program are likely to extend beyond individuals to large households—amplifying its overall impact on community well-being and economic resilience.



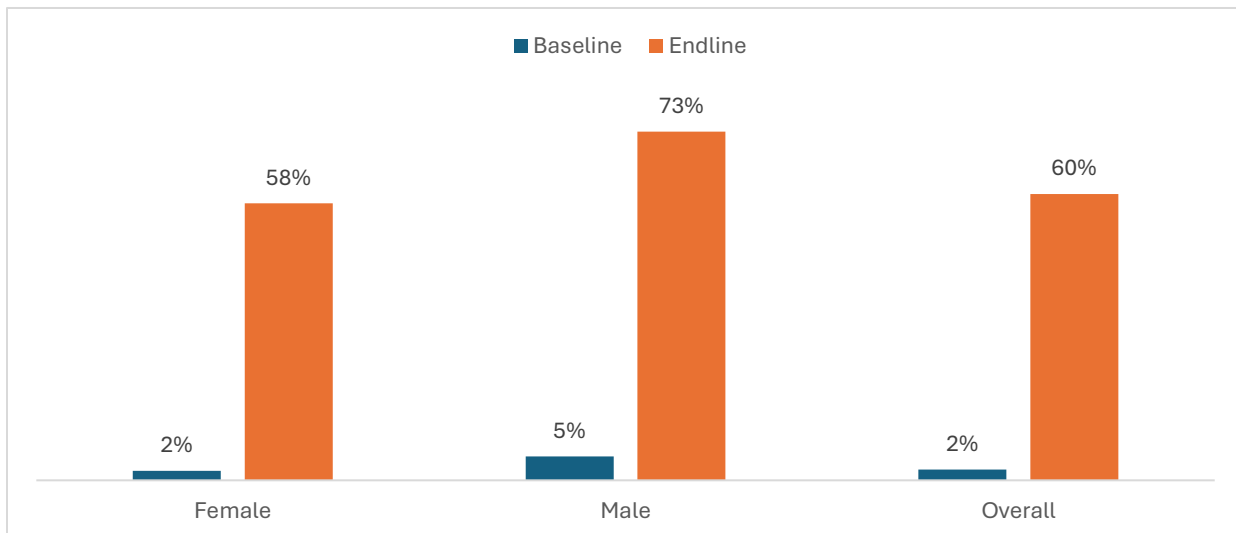
AVERAGE NUMBER OF FAMILY MEMBERS UNDER<18

The data on the number of children under the age of 18 in participants' households shows that, on average, each participant lives with approximately 3.5 children. Female participants reported an average of 3.5 children under 18, with household counts ranging from 0 to 10. Male participants reported a similar average of 3.1, with a minimum of 0 and a maximum of 8 children. These figures suggest a high level of dependency within households and underline the importance of income-generating activities and program support in sustaining not just individuals but also the well-being of numerous children in each household.



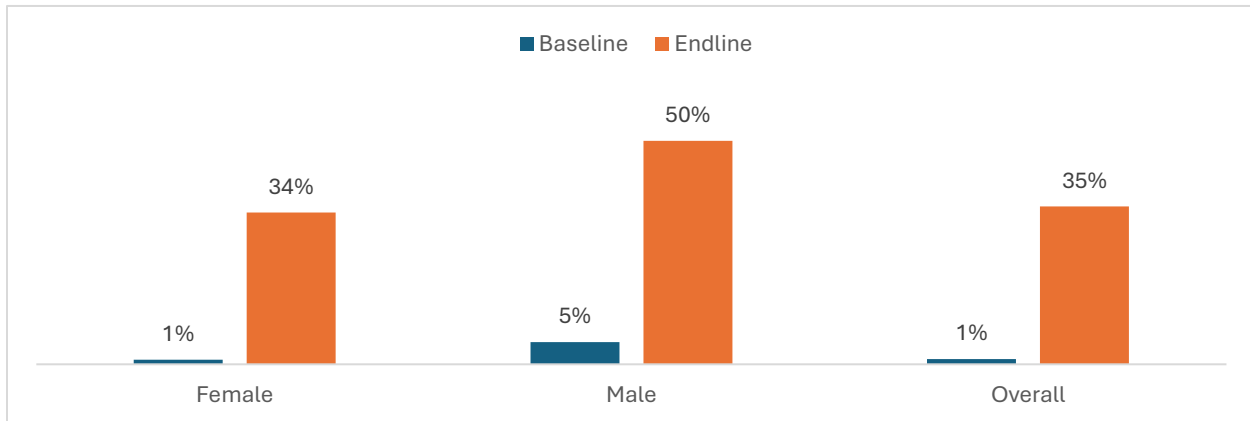
1.1.2 - % OF MEMBERS WITH AVERAGE DAILY NET ENTERPRISE INCOME ABOVE \$2.15 (PPP\$)

The data shows a significant increase in participants' engagement with the project team in creating microenterprises for their own benefit from baseline to endline, particularly among women. At baseline, only 2% of female participants met the indicator, which rose dramatically to 58% by the endline. Similarly, male participants improved from 5% at baseline to 73% at endline. Overall, the indicator increased from just 2% at baseline to 60% at endline. These results reflect substantial progress over the course of the program, highlighting the program's effectiveness in promoting gender inclusion and overall impact.



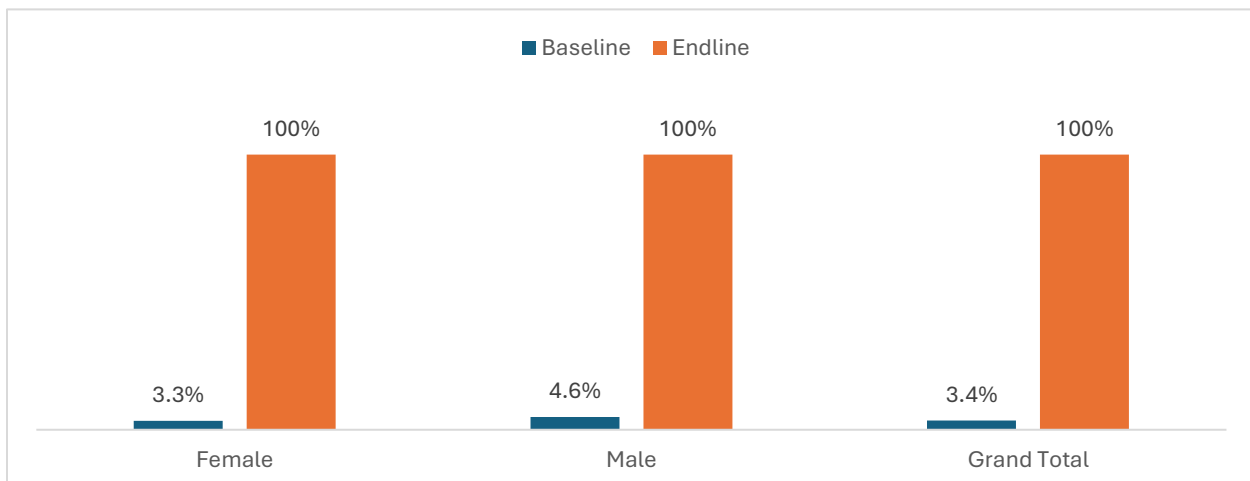
1.1.3 - % OF MEMBERS WITH AVERAGE DAILY NET ENTERPRISE INCOME ABOVE \$3.65 (PPP\$)

The data indicates a significant improvement in the indicator from baseline to endline, particularly among female participants. At the baseline, only 1% of women met the indicator, but this increased to 34% by the endline—demonstrating substantial progress. Male participants also improved, rising from 5% at baseline to 50% at endline. Overall, the indicator increased from 1% to 35%, reflecting the program's effectiveness in enhancing outcomes across both genders, with notable gains among women who started from a much lower baseline.



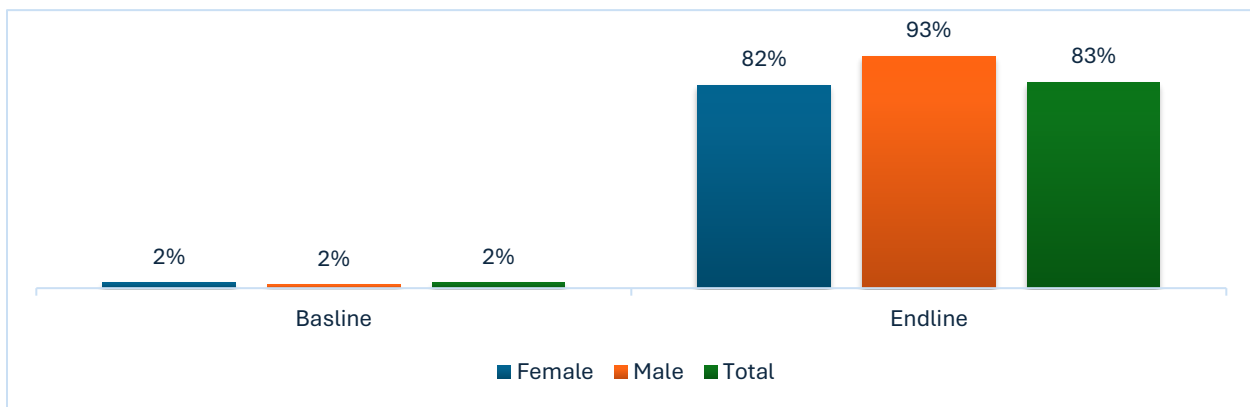
1.1.4 - % OF MEMBERS WITH MONTHLY NET ENTERPRISE INCOME - COMPARISON OF EL AND BL

The data highlights enterprise income levels among participants at both baseline and endline stages. Among female respondents (267 individuals), monthly net enterprise income at endline ranged from AFN 100 to AFN 9,000, with a median of AFN 1,667. In contrast, 30 male respondents reported a higher income range—from AFN 833 to AFN 4,621 monthly—with a median of AFN 2,153 at endline. At baseline, only 38 women reported enterprise incomes between AFN 300 and AFN 8,000, with a median of AFN 1,200, while 6 male-owned enterprises ranged from AFN 2,000 to AFN 9,600, with a median of AFN 5,500. Overall, nearly 100% of respondents reported having enterprise income at endline, compared to only 3.4% (44 out of 1,296 members) at baseline. The grand total median net enterprise income increased from AFN 1,375 to AFN 1,750.



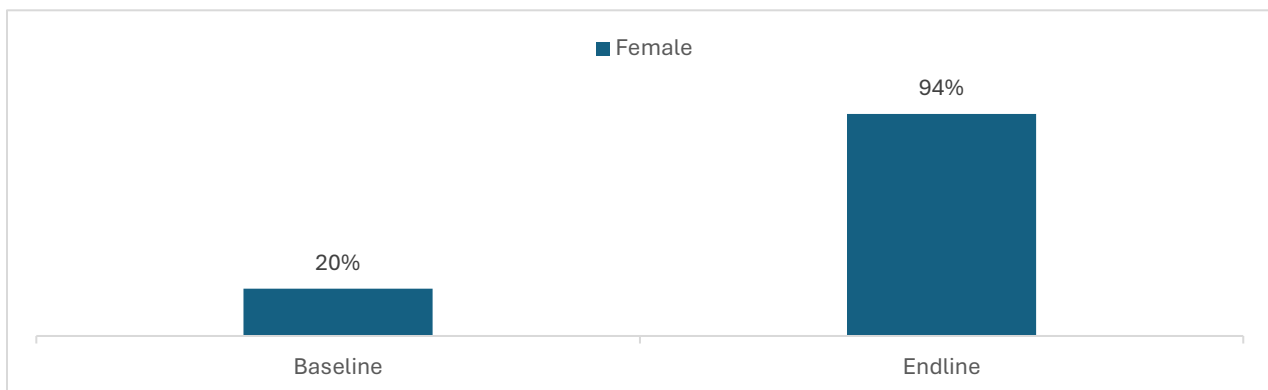
1.2.1- % OF MEMBERS WITH THE CAPACITY TO DEAL WITH A FINANCIAL SHOCK WITHOUT BORROWING MONEY OR SELLING ASSETS

The data shows a dramatic improvement in participants' ability to cope with financial shocks without resorting to borrowing or asset sales. At the baseline, only 2% of both female and male participants reported having this capacity—just 27 out of 1,166 females and 2 out of 130 males. The overwhelming 98% indicated they would need to borrow or sell assets in the face of financial hardship. By the endline, this situation had changed substantially: 82% of females (218 out of 267) and 93% of males (28 out of 30) reported they could now handle a financial shock without borrowing or asset liquidation. Overall, the percentage of participants with this capacity rose from 2% at baseline to 83% at endline, reflecting significant progress in building financial resilience through the program, particularly among women who began with very limited capacity.



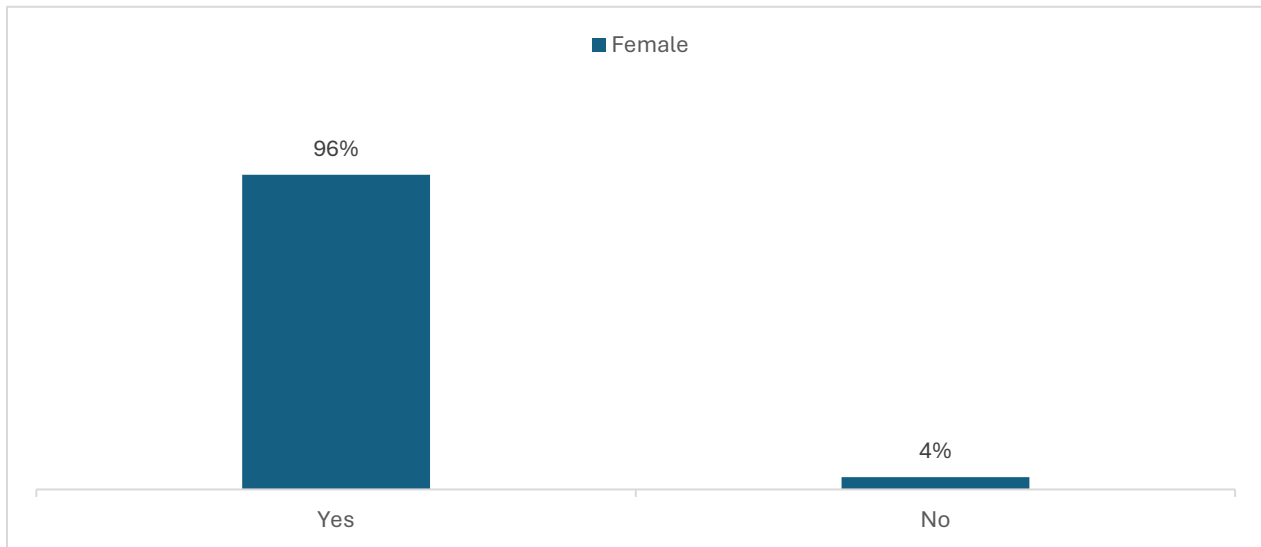
1.3.1- % OF WOMEN WHO PARTICIPATE IN HOUSEHOLD DECISION-MAKING

The data revealed that women are reporting being able to make the final decision on their own or in conjunction with someone else over all of the three areas of: 1. Decisions related to their own health, 2. Large household purchases and 3. Visiting friends and families. At the baseline, only 20% of women (235 out of 1,166) reported having a role in making household decisions, while a large majority—80% (931 women)—did not participate. By the endline, this figure had risen dramatically, with 94% of women (252 out of 267) stating they now actively participate in household decision-making, and only 6% indicating otherwise. This represents a 74-percentage point increase from baseline to endline, reflecting a major shift in gender dynamics and empowerment at the household level—highlighting the program's strong impact on enhancing women's agency and voice within their families.



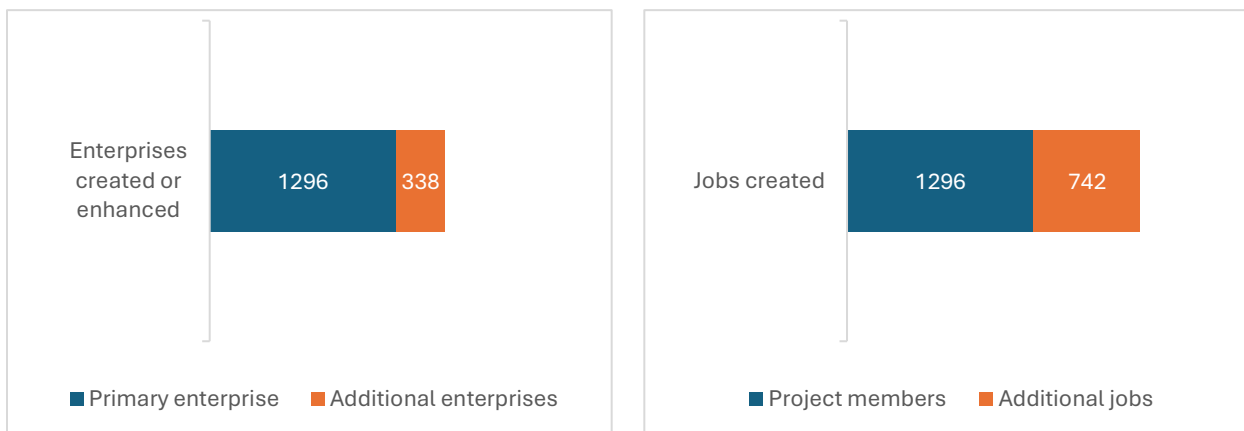
1.3.2- % OF WOMEN WHO PARTICIPATE IN ECONOMIC DECISION-MAKING

The data indicates a very high level of participation among women in the area being measured. Out of 267 female respondents, 96% (257 women) answered that they are able to make the final decision on their own or jointly with someone else over all of the 4 areas of: 1. Whether or not they can work to earn money, 2. How they spend any income they personally earn, 3. The type of business they run and products or services they sell and 4 Whether or not they take a loan for their business and how to use it while only 4% (10 women) answered they are still unable. This demonstrates that nearly all women in the program have achieved positive outcomes in this indicator. The results reflect a consistent and widespread improvement or participation among female beneficiaries.



1.4.2 - # OF ENTERPRISES AND JOBS CREATED

All the respondents to our endline survey had established or expanded one enterprise; 13% of them had also set up a second enterprise. In total, in this project **1479*** enterprises were set up or expanded. 35% of all enterprises also created at least one additional job (1.7 jobs, on average), bringing the total of jobs created by the members' enterprises to **2,038***.

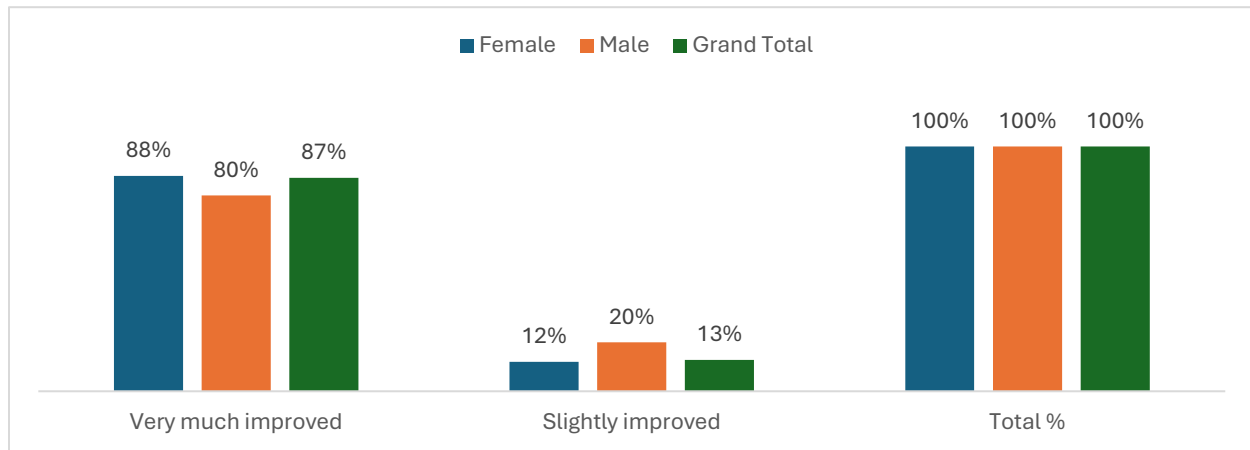


* $\pm 5\%$ MoE. Estimates based on endline survey data.

MAIN FACTORS FOR QUALITY OF LIFE IMPROVED

To assess improvements in quality-of-life following project implementation, participants were asked: “*How has your quality of life changed as a result of participating in the Hand in Hand program?*” Response options included: Very much improved, Slightly improved, Got slightly worse, Got much worse, No change, and Don’t know/Refused.

The data shows a significant improvement in quality of life among the participants. Among female respondents, 88% (235 out of 267) reported that their quality of life had “very much improved,” while the remaining 12% (32) indicated it had “slightly improved.” Similarly, 80% of male participants (24 out of 30) reported a “very much improved” quality of life, with 20% (6) reporting a slight improvement. Overall, 87% of all respondents (259 out of 297) experienced a substantial improvement in quality of life, and the remaining 13% reported a slight improvement. This indicates a broadly positive impact of the program on participants’ well-being.



A follow-up qualitative question “*If improved, how has it improved?*” was included to further explore the nature of the reported changes. The responses revealed transformative and multidimensional improvements in participants’ lives, highlighting meaningful shifts across various aspects of well-being.

KEY QUANTITATIVE HIGHLIGHTS FROM RESPONDENTS:

Increase in Household Income and Financial Autonomy: One of the most frequently cited improvements was a marked increase in household income, made possible by the skills, tools, and support provided through the project. Many women and men reported launching their own businesses, securing jobs, or offering vocational services such as tailoring, bag making, or small-scale businesses. As respondent explained: “*I’ve been able to meet the needs of my children and contribute to household expenses alongside my husband after joining the project*” Another shared: “*I am now able to meet the financial needs of myself and my family, and I can also help my father with household expenses*”

This new level of economic empowerment has not only enhanced participants' purchasing power, but also strengthened their ability to manage household expenses, make independent financial decisions, and build a growing sense of financial security.

Improvements in Food Security and Living Conditions: Participants overwhelmingly reported positive changes in their daily living standards, particularly in food and clothing. They noted that they could now prepare more nutritious meals, purchase clothing for themselves and their children, and afford items previously out of reach. *“There have been many changes in our food and clothing—we now eat well and dress with dignity.” Said by money participants.*

Acquisition of Skills and Lifelong Learning Opportunities: The project placed strong emphasis on vocational training and life skills education, which was consistently mentioned by participants as a life-changing opportunity. Many women and men, previously illiterate and unemployed, were trained in tailoring, machine and hand embroidery, Hijab sewing, curtain sewing, shoe making, welding, motorbike and mobile repairing and other business giving them the ability to earn, plan, and progress independently. *“We became literate, learned how to save, and acquired practical skills to run our own businesses.”* said by most of the respondents. *“Our quality of life has improved because we received training in professional and life skills. We also built social relationships”* a woman said. This capacity-building approach not only prepared women and men for the market but also instilled confidence, self-worth, and motivation to become active economic agents in their households and communities.

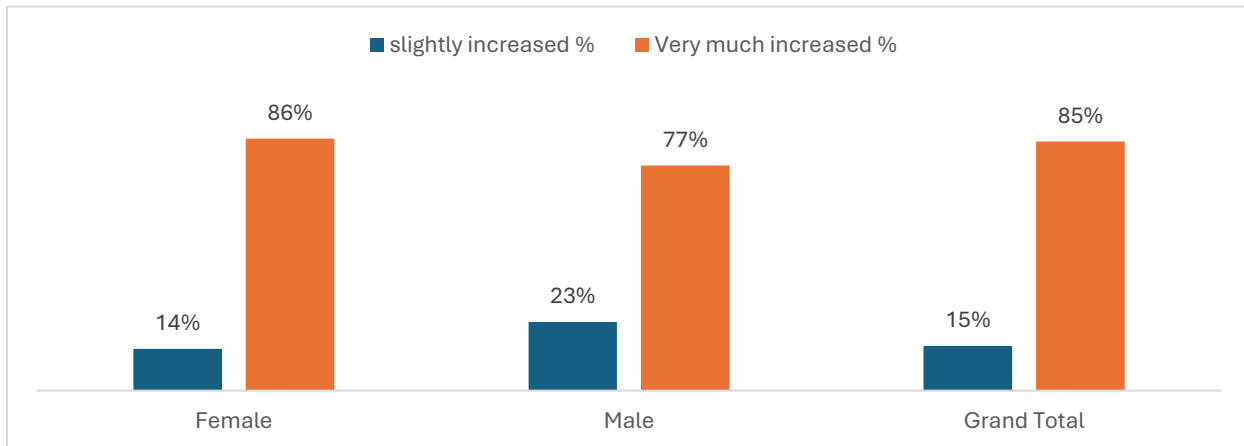
Strengthened Social Relationships and Community Engagement: Another highly impactful change reported by participants was the improvement in social connectedness. Women and men who once described themselves as isolated or depressed became engaged community members, participating in group sessions, peer support circles, and savings groups. A respondent indicated *“As a result of participating in this program, many changes came into our lives: Previously, we women were facing a severe economic crisis. We were suffering from unemployment. Depression had taken hold. Once we started businesses, we became business owners. Depression was prevented. We gained employment and income”* This social empowerment was especially important for women in patriarchal settings, where confidence, voice, and visibility are often restricted. By gaining social capital, women were able to break barriers, influence household decisions, and inspire others in their communities.

Improved Mental Health and Self-Confidence: A critical yet often overlooked outcome of the project was its impact on mental well-being. Numerous participants shared that they felt happier, more motivated, and less burdened by stress or hopelessness. Economic independence, skills acquisition, and peer support played a major role in restoring their sense of self-worth. One of the participants shared *“I became self-reliant, my mental health improved, I became literate and integrated into society”* Another explained *“I learned bag sewing and started earning through it, covering my personal expenses.”* These testimonies speak volumes about the psychosocial impact of inclusive economic programs on marginalized and vulnerable women and men.

Increased Awareness of Market Systems & Business Practices: Through business trainings, participants became familiar with market dynamics, learned pricing and selling techniques, and even provided business advice to others. This learning created a new generation of women who are not only entrepreneurs but mentors and decision-makers. A number of participants indicated *“We now understand how to buy, sell, market our products, and grow our businesses.”* A woman also said *“There have been good changes in our food and clothing, and I can give good advice to my family about business and marketing”*

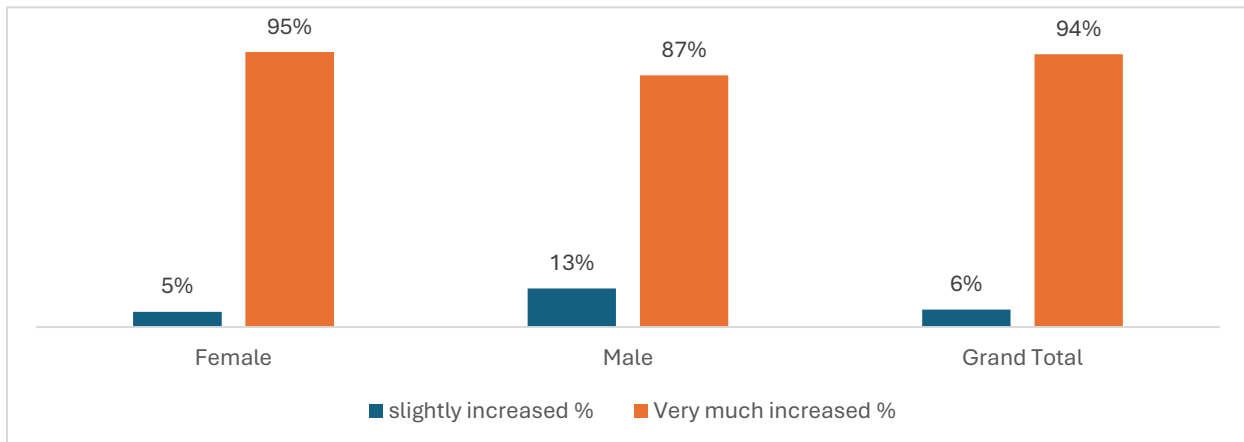
BECAUSE OF THE PROGRAM, HAS THE AMOUNT YOU SPEND ON HOME IMPROVEMENTS CHANGED

The data indicates that the program has positively influenced participants' spending on home improvements. Among 267 female respondents, 38 (14%) reported their spending had "slightly increased," while the majority—229 (86%)—reported it had "very much increased." For the 30 male respondents, 7 (23%) experienced a slight increase and 23 (77%) reported a very much increased amount spent on home improvements. Overall, across all 297 participants, 45 individuals (15%) experienced a slight increase, while 252 individuals (85%) reported a significant increase, showing that most beneficiaries invested more in improving their homes as a result of the program.



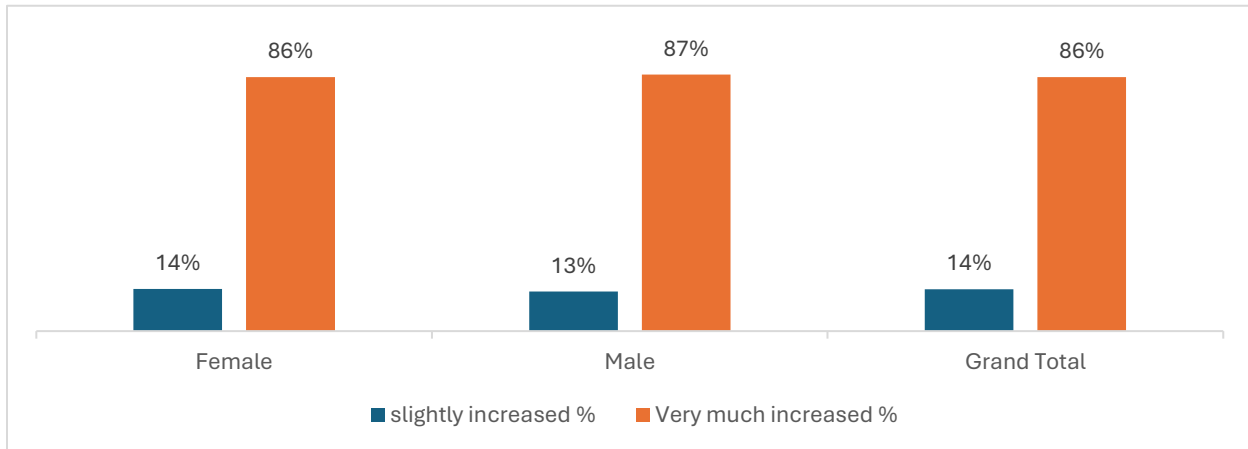
BECAUSE OF THE PROGRAM, HAS HOW OFTEN YOU ARE ABLE TO GO TO A HEALTHCARE PROVIDER IF YOU FALL ILL CHANGED

The data shows that the program had a significant positive impact on participants' ability to visit a healthcare provider when ill. Among 267 female respondents, 14 (5%) reported that their ability to seek healthcare had "slightly increased," while 253 (95%) reported it had "very much increased." For the 30 male respondents, 4 (13%) reported a slight increase and 26 (87%) reported a very much increased ability. Overall, across all 297 participants, only 18 individuals (6%) experienced a slight improvement, whereas the vast majority—279 individuals (94%)—reported a substantial improvement, indicating that the program greatly enhanced healthcare access for nearly all beneficiaries.



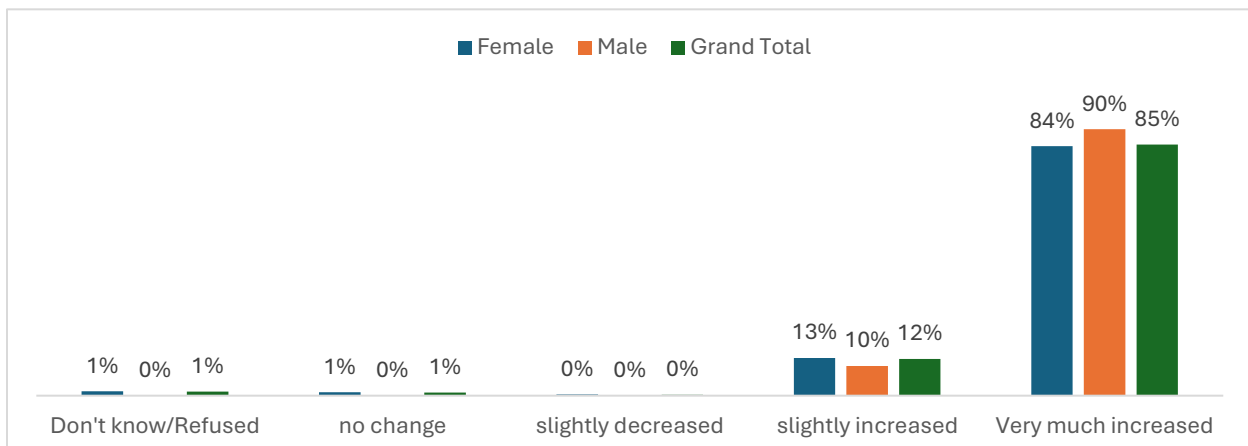
BECAUSE OF THE PROGRAM, HAVE THE NUMBER AND QUALITY OF MEALS YOUR FAMILY EATS CHANGED

The data shows that as a result of the program, the number and quality of meals consumed by families have significantly improved. Among female respondents, 86% reported a very much increased number and quality of meals, while 14% indicated a slight increase. Similarly, among male respondents, 87% experienced a very much increase, with 13% reporting a slight increase. Overall, 86% of all respondents observed a very much improvement in their family meals, and 14% noticed a slight improvement, demonstrating a positive impact of the program on household nutrition and food quality.



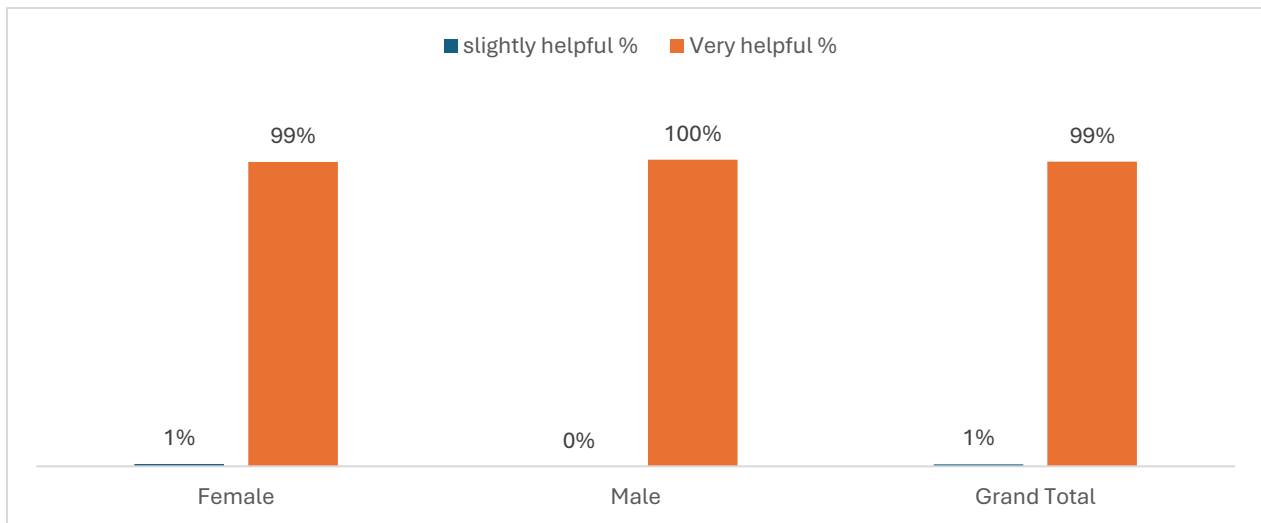
BECAUSE OF THE PROGRAM, HAS THE AMOUNT YOU SPEND ON YOUR CHILDREN TO GO TO SCHOOL CHANGED

The data indicates that the program has led to a notable increase in the amount of money families spend on their children's education. Among female respondents, 84% reported that their spending had very much increased, and 13% indicated a slight increase. Only a small minority of females reported no change (1%), slightly decreased spending (0.37%), or did not know/refused to answer (1%). Similarly, among male respondents, 90% experienced a very much increase in educational spending for their children, and 10% reported a slight increase, with no respondents indicating no change or decreased spending. Overall, 85% of all participants reported a very much increase in education-related spending, and 12% reported a slight increase, showing a strong positive impact of the program on investment in children's schooling.



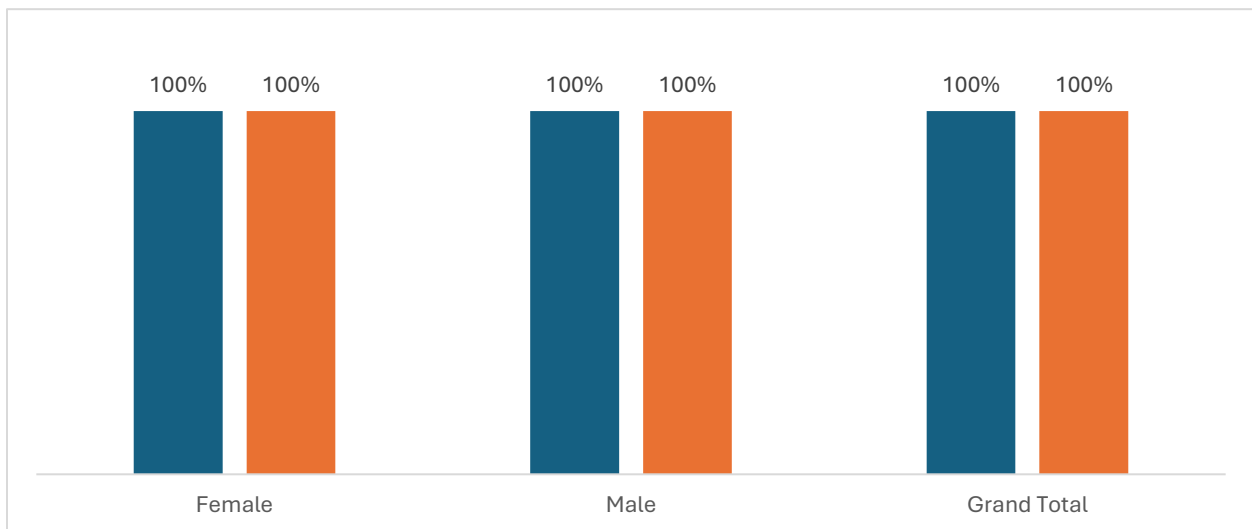
HOW HELPFUL DID YOU FIND THE GROUP MANAGEMENT, BDS, MICROFINANCE AND MARKET LINKAGE TRAINING PACKAGE TO YOUR BASIC NEEDS

The feedback on the group management, Business Development Services (BDS), microfinance, and market linkage training package is overwhelmingly positive. Among female participants, 99% found the training very helpful, with only 0.75% considering it slightly helpful. All male participants (100%) reported that the training was very helpful. Overall, 99% of all respondents rated the training package as very helpful, demonstrating its high value and effectiveness in supporting beneficiaries' skills and knowledge.



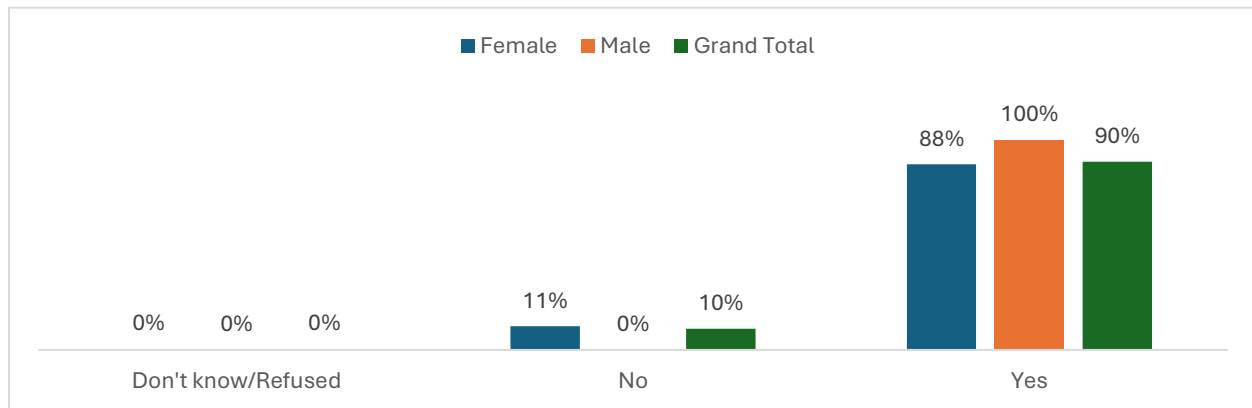
HAVE YOU EXPERIENCED ANY NEGATIVE EFFECTS OR CONSEQUENCES AS A RESULT OF PARTICIPATING IN THE HIHAO

None of the participants reported experiencing any negative effects or consequences as a result of participating in the Hand in Hand Afghanistan Organization (HIHAO) program. All 267 female respondents and all 30 male respondents, representing 100% of the total 297 participants, stated that they did not face any adverse impacts from their involvement in the program. This indicates a wholly positive experience for all beneficiaries.



DO YOU SELL ANY PRODUCTS FROM YOUR BUSINESS THROUGH YOUR ASSOCIATION?

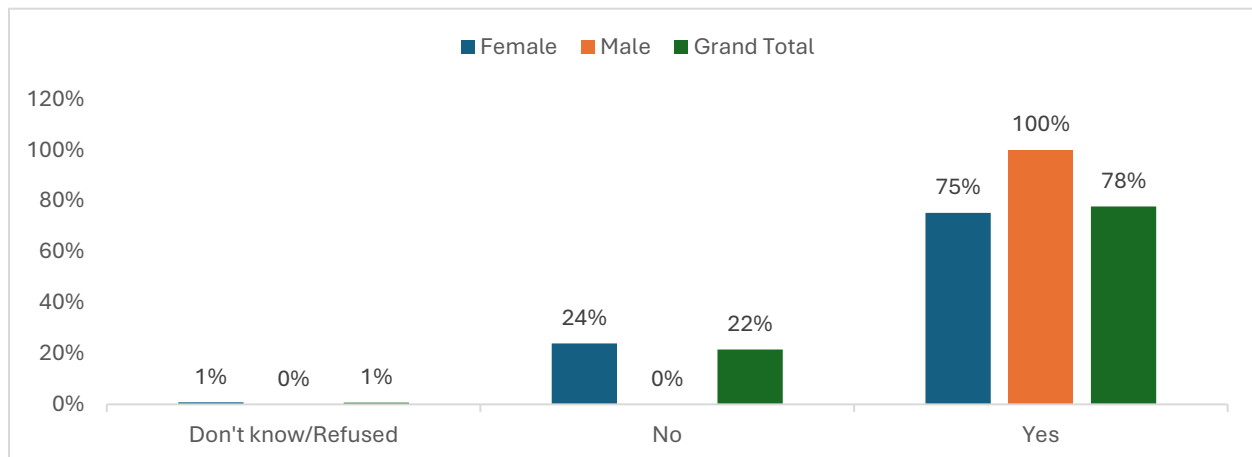
The majority of participants sell products from their businesses through their Association. Among female respondents, 88.39% reported selling products through the Association, while 11.24% said they do not, and a very small number (0.37%) did not know or refused to answer. All male respondents (100%) confirmed that they sell their products through the Association. Overall, 89.56% of all participants use their Association as a channel to sell their products, highlighting the important role of the Association in supporting members' business activities.



The qualitative responses reveal that among the 11% of female respondents who do not sell their products through the Association, the majority rely on family members to handle sales—a theme repeated consistently across responses. A smaller group indicated a preference for selling their products directly, reflecting a desire for personal engagement with customers. Additionally, a few mentioned selling through relatives or targeting primarily local customers.

DO YOU PURCHASE ANY INPUTS FOR YOUR BUSINESS THROUGH YOUR ASSOCIATION?

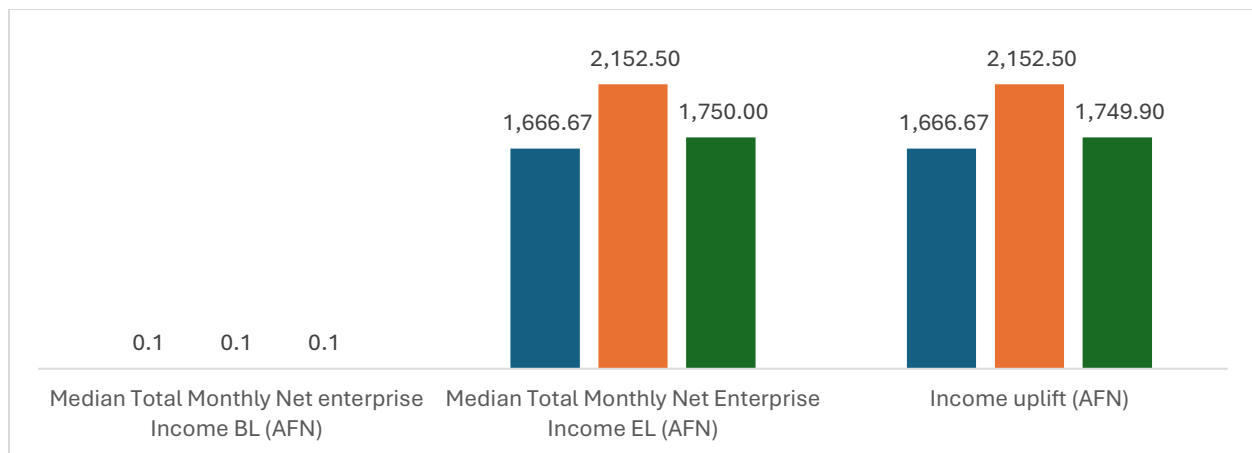
Most participants purchase inputs for their businesses through their Association. Among female respondents, 75.28% reported buying business inputs via the Association, while 23.97% said they do not, and a small number (0.75%) did not know or refused to answer. All male respondents (100%) confirmed that they purchase inputs through their Association. Overall, 77.78% of all participants buy business inputs through their Association, underscoring the Association's key role in facilitating access to necessary resources for members' businesses.



The qualitative responses reveal that among 22% of respondents who do not purchase input through the Association, the majority prefer to source business inputs themselves, highlighting their desire for personal control and direct involvement in procurement. A smaller proportion rely on family members to handle purchases, reflecting the role of household support networks. A few participants cited constraints such as limited time or restrictions on visiting markets, which hinder their ability to make purchases directly.

THE MAIN FACTORS CONTRIBUTING TO CHANGES IN PARTICIPANTS' INCOME.

To evaluate the project's impact on participants' individual and household incomes, Hand in Hand Afghanistan collected baseline and endline data on both family annual income and individual enterprise income from all participants. The quantitative data reveals a substantial increase in median total monthly net enterprise income following the intervention, disaggregated by gender. For female participants, income rose from a baseline of just 0.1 AFN to 1,666 AFN at endline, reflecting an increase of 1,667 AFN—equivalent to a percentage increase exceeding 1.67 million percent, primarily due to the extremely low starting point. Male participants experienced a similar trend, with income increasing from 0.1 AFN to 2,152 AFN. When adjusted for Purchasing Power Parity (PPP\$), median monthly enterprise income stood at \$94 for women and \$122 for men. Overall, the combined median income increased from 0.1 AFN to 1,750 AFN, indicating a significant improvement in livelihoods.



In addition to these quantitative gains, qualitative evidence strongly illustrates how the Hand in Hand Afghanistan program's vocational training, enterprise development, and internal loan mechanisms have empowered participants—particularly women—with the tools and confidence to achieve economic independence. Many have transitioned from economic vulnerability to active entrepreneurship, becoming vital contributors to household income and overall family well-being.

KEY HIGHLIGHTS OF IMPACT FROM THE RESPONDENTS

Economic Empowerment and Business Ownership: Many project participants—particularly women—have become successful business owners in fields such as tailoring, embroidery, Hijab sewing, bag and shoe making, and small-scale businesses. The establishment of these micro-enterprises has significantly boosted household income and reduced economic vulnerability. As one participant shared, *“Many positive changes have happened in my life because I made progress, and since I have a good income, I can now properly manage my living expenses”* Other participants reported selling their products in a shop rented by Hand in Hand Afghanistan Organization .

Diversified Family Income and Shared Responsibilities: Before the project, financial responsibility typically rested on a single male household member. Following project interventions, income sources within families have diversified as additional family members began contributing financially, while entrepreneurship strengthened participants' economic resilience. Most significantly, the program fostered women's economic and social empowerment, evident in their enhanced roles in household decision-making, increased business ownership, and greater participation within their community. This diversification has enhanced household financial resilience. A participant stated, *"I have income; I buy clothes for my children, prepare food, and help my husband with the rent."* Another added *"Since joining the Hand in Hand program, major changes have come into our lives. We became self-sufficient, we got jobs, our food and clothing situation improved, and with the money from our work, we enrolled our children in school and are paying their school expenses."* Another respondent said *"Life has changed a lot. Now I work and earn money. I take care of my children, buy school uniforms, notebooks, and pens, prepare meals, and treat my sick son. Many positive changes have come to my life"*

Access to Internal Loans as a Growth Catalyst: Internal loans from self-help groups played a vital role in enabling members to start or expand businesses by purchasing equipment, raw materials, or livestock. These loans served as key catalysts for self-employment and income generation. As one beneficiary noted, *"I took a loan, started a poultry business, and became self-employed"*

Vocational Skills and Training Boosting Income and Well-Being: Participants gained practical skills in tailoring, machine and hand embroidery, bag making, Hijab sewing, curtain sewing, Electrical Appliance Technician, mobile repairing, motorbike repairing, shoe making and welding. These skills not only increased their earning potential but also improved their confidence and autonomy. One member explained, *"My ability in business management and knowledge of business fundamentals improved significantly. I received the necessary training, and my income increased thanks to effective trainings."* Another added, *"After the training, I am able to cover living expenses, pay rent, and support my children's education."*

Improved Quality of Life and Social Empowerment: Rising incomes have enabled families to improve their diets, buy better clothing, access healthcare, and invest in their children's education. Socially, many participants—especially women—gained confidence, became more active in their communities, and assumed leadership roles, including serving as trainers. One woman powerfully shared, *"Since joining this program, major changes have occurred in our lives. Initially, we women suffered greatly from unemployment. We were depressed and isolated, and our economic situation was very weak. After benefiting from this program, everything changed: we became literate, we became employed, we gained income, we were freed from depression, our economic situation improved greatly, and we became owners of two jobs. A heartfelt thank you to the office for their support."* Another said, *"I saw my own clothes, cover my expenses and help my family. My mental stress is gone, my income has increased, and I received free work tools."* Another also added *"I learned how to save, became self-sufficient, and now manage my life through the income from my profession. I am happy"*

Positive Ripple Effects Across Communities: By promoting self-reliance and entrepreneurship, the project has generated ripple effects that extend beyond individual beneficiaries to their households and broader communities. This has contributed to a culture of economic participation and mutual support, especially among women.

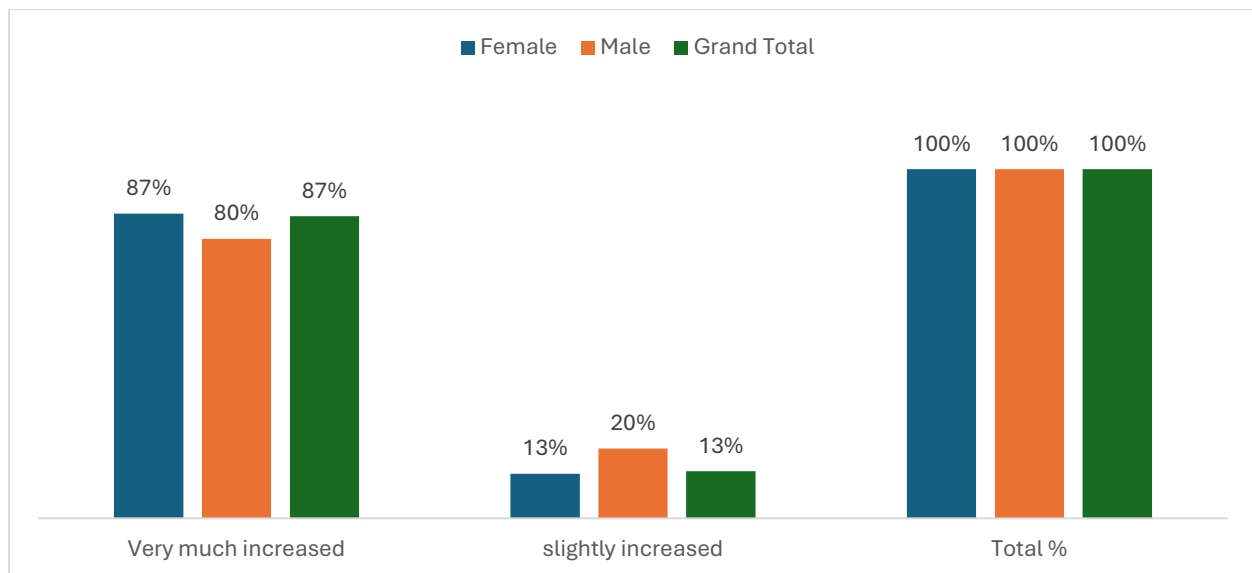
Representative Beneficiary Quotes

- *"I became a business owner and my income is good."*
- *"Before, my family depended on one member; now, multiple family members work and contribute."*
- *"After training and starting my own enterprise, I support my family with household expenses."*
- *"Thanks to a loan from the group, I expanded my business and increased my income."*
- *"Learning skills and running a business improved my mental health and self-confidence."*
- *"Our lives prospered; we were helped by the project, and now I earn a regular income."*
- *"Both my husband and I work now; our family income has definitely increased."*
- *"I now have a tailoring enterprise, and my father and sister work alongside me."*

KEY FACTORS THAT ENABLED PARTICIPANTS TO GENERATE INCOME

To assess the ability of project participants to generate income after receiving support, Hand in Hand Afghanistan included the question: *"To what extent has your ability to generate income changed since participating in this program?"* This was asked during the endline evaluation to measure the impact of the intervention on livelihoods.

The data shows a clear improvement in income-generating capacity among beneficiaries, disaggregated by gender. Among female participants, **87%** (233 out of 267) reported that their income had "very much increased," while **13%** (34 individuals) noted a "slight increase." Similarly, among male participants, **80%** (24 out of 30) reported a significant income boost, with the remaining **20%** (6 individuals) indicating a moderate improvement. Across all respondents, **87%** (257 out of 297) experienced a substantial uplift in their ability to generate income, while **13%** (40 individuals) reported modest gains. These findings strongly suggest that the program had a broad and meaningful impact, particularly among women, in enhancing income levels and economic resilience.



KEY QUALITATIVE HIGHLIGHTS FROM RESPONDENTS

Transformational Impact of Vocational Training Programs: A recurring theme among respondents is the shift from economic crisis to self-sufficiency. Many participants entered the program facing severe hardship and unemployment. As one participant shared: *"Before I joined the program, my family and I*

struggled just to get by. We were facing a severe economic crisis with little hope for a better future. But once I learned skill training and received enterprise start-up kits, everything changed.” Vocational training, combined with the provision of equipment, empowered individuals to become business owners or skilled workers, helping their families escape poverty and regain financial independence. The practical training in tailoring, embroidery, marketing, and business management was seen as a game-changer. Participants highlighted that the program not only taught them technical skills but also business fundamentals such as packaging, pricing, and value addition. This holistic approach allowed them to increase their income, cover basic needs like rent and education, and even begin saving. One participant reflected: *“The vocational training didn’t just teach me how to sew or sell products—I learned how to package what I make, add value, and market my goods. My income increased, I can cover our house rent and my children’s school expenses. I am proud to say I became self-sufficient and stood on my own feet.”*

Diversified Household Incomes and Community Resilience: The ripple effect of these economic changes extends to entire households. Many women and men transitioned from economic dependency to becoming key contributors to household income. As one woman noted: *“Now, I buy food and clothing for my family, contribute to household expenses, and help with medical bills. This program gave me the confidence to build a better life.”* With multiple family members now contributing through diverse income streams—such as tailoring, farming, small trade, or services—families are more resilient and better equipped to manage future shocks.

Social Empowerment, Literacy, and Group Solidarity: Beyond economic gains, the program has had strong social impacts. Many respondents, particularly women, reported increased self-confidence, literacy, and social participation. As one shared: *“Learning to read and write was a turning point for me. It helped me manage my business better and also allowed me to help my children with their education.”* Group savings and mutual support mechanisms not only enhanced financial literacy but also built stronger community bonds: *“We learned how to save and participate in trainings. This strengthened our community bonds and helped us become more self-sufficient.”* Both women and men said.

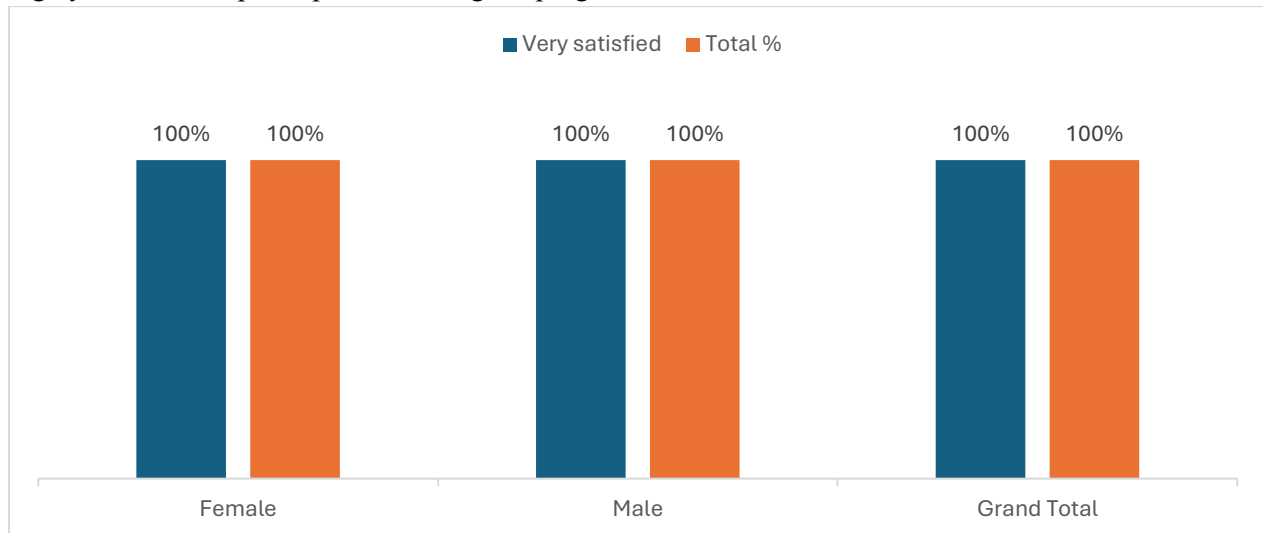
Access to Internal Loans and Business Expansion: Internal loans through self-help groups were cited as a vital resource for growth. These funds allowed participants to purchase materials, start or scale businesses, and diversify into areas such as poultry farming or small retail. One participant explained: *“With just a small loan, I started a poultry business and became self-employed. Now I generate income and can support my household.”*

Improved Mental Well-being and Pride: Participants frequently emphasized the mental and emotional benefits of gaining economic independence. Feelings of anxiety and helplessness were replaced with pride, optimism, and a sense of accomplishment. One participant shared: *“I used to be stressed and worried about our future. But after learning a professional skill and earning my own income, I feel empowered, proud, and mentally relaxed. My life has truly changed for the better.”*

KEY REASON WHY PARTICIPANTS ARE SATISFIED WITH THE PROGRAM

To assess the satisfaction of project target groups, respondents were asked the question: *“Overall, how satisfied are you with the Hand in Hand program?”* during the endline survey. The quantitative results revealed a remarkable 100% satisfaction rate among all participants.

Of the 297 respondents, 267 were female and 30 were male, and every respondent—regardless of gender—reported being “*very satisfied*” with the program. This uniformly high level of satisfaction strongly reflects the overall effectiveness and positive impact of the intervention. It suggests that both women and men highly valued their participation, finding the program to be both relevant and beneficial to their needs.



To further explore the quantitative findings, a follow-up question was included: “*If satisfied, what is the **main reason** you are satisfied with the program?*” This open-ended question aimed to gather **qualitative insights** from respondents, allowing them to elaborate on the specific aspects of the program they found most valuable.

KEY QUANTITATIVE HIGHLIGHTS FROM RESPONDENTS:

Beneficiaries of the project expressed overwhelming satisfaction with the vocational training, enterprise start-up kits, and comprehensive support provided through the Hand in Hand Afghanistan program. Their stories vividly illustrate how these components worked together to bring about meaningful change—empowering individuals, fostering economic self-reliance, and contributing to the resilience of families and communities.

Effective Vocational Training Empowered Skills and Income Generation: Participants consistently emphasized that learning a skill suited to their abilities was key to their success. From tailoring and embroidery to small business marketing, the skills they gained created pathways to sustainable employment and entrepreneurship. As one beneficiary shared, “*I learned tailoring and became a small business owner. I no longer worry about my future because I have a steady income.*” Another participant highlighted that the training went beyond just acquiring skills, reflecting a personal transformation: “*I regained the self-confidence I had lost. Now I have my own business and feel mentally much better.*”

Enterprise Start-Up Kits as a Launchpad for Business: The distribution of enterprise start-up kits was frequently highlighted as a crucial factor that enabled beneficiaries to immediately apply their skills. Many emphasized the direct connection between receiving these kits and their ability to establish or expand their businesses. One beneficiary shared, “*Thanks to the start-up kits, I started earning and can now support my family financially.*” Another noted, “*After receiving the enterprise kits and training, I became self-employed and started saving some of my income.*”

Job Creation and Self-Reliance: Many respondents affirmed that the program generated genuine job opportunities and empowered them to become self-reliant. This transition from unemployment or dependency to steady work was deeply transformative. One participant reflected, *“When the program was launched, work opportunities were created for us. We became self-sufficient and earned income.”* Another expressed strong satisfaction, *“We women are 100% satisfied. We earned income, got jobs, became literate, and our food and clothing improved.”*

Experienced and Supportive Staff Fueling Success: Participants valued the professionalism, kindness, and continuous support provided by the program staff, which greatly enhanced their learning experience and boosted their confidence. As one participant shared, *“The Hand in Hand Afghanistan office hired experienced and kind staff who trained us well and supported us throughout.”*

Holistic Support Including Food and Raw Materials: Several participants highlighted that receiving food package along with business input contributed significantly to their overall well-being and stability. One beneficiary noted, *“Food items were distributed, and raw materials were given to us, which helped us save part of our income and support our families effectively.”*

Social Empowerment and Community Recognition: Beyond financial gains, many respondents experienced increased social inclusion and confidence. They built meaningful relationships, gained recognition within their communities, and overcame previous feelings of isolation. One participant shared, *“I became self-reliant and gained greater recognition in the community.”* Another reflected, *“I built good relationships with people and became a business owner.”*

Voices of Beneficiaries: Success Stories and Gratitude

- “I am very satisfied because I learned a profession and received enterprise start-up kits. Many thanks to Hand in Hand Afghanistan and the project donor.”
- “Thanks to group savings and loans, I was able to start a poultry business and become self-employed. Now, I generate income and help cover household costs.”
- “I got employed, receive steady income, and I’m proud to support my children’s education and household expenses.”
- “This program made me believe in my own abilities. I learned tailoring, got start-up kits, and now I save money and support my family.”
- “The professional training and kind staff helped me develop a business that covers my expenses and empowers me.”
- “We women were unemployed and suffering before. Now we are working, earning, and confident. Our food and clothing have improved.”

CONCLUSION:

The Hand in Hand Afghanistan Project has had a profoundly transformative impact on the lives of its beneficiaries, particularly young women and youth in Balkh. Through a holistic approach—providing vocational training, enterprise start-up kits, access to internal loans, and ongoing mentorship—the program has enabled a significant rise in income generation, financial resilience, and entrepreneurship among participants. Most importantly, it has fostered economic and social

empowerment for women, reflected in strengthened household decision-making roles, expanded business ownership, and greater community participation.

Quantitative evidence highlights remarkable progress: participants' enterprise incomes grew from negligible baseline levels to substantial and sustainable amounts at endline, with a large proportion now earning above poverty thresholds. Financial resilience also improved considerably, allowing most households to withstand economic shocks without resorting to borrowing or asset sales. Beyond financial gains, participants reported meaningful improvements in overall quality of life, including better nutrition, healthcare access, education for children, and housing conditions. These tangible changes were accompanied by higher levels of confidence, mental well-being, and social inclusion.

The participants' unanimous satisfaction and the absence of reported negative outcomes underscore the program's effectiveness and relevance. By diversifying household incomes and creating employment opportunities—especially through women-led enterprises—the program has contributed to stronger community resilience and laid the foundation for sustainable development.

Finally, the Hand in Hand Afghanistan program stands out as a highly successful and replicable model of inclusive economic empowerment. By combining practical skills training with financial access and social support, it has not only lifted vulnerable families out of poverty but also advanced gender equality and nurtured resilient, self-sufficient communities

PROJECT LESSONS LEARNED:

Project Registration and MoU signing: Considering the delays in the formal project registration process and the signing of the MoU with the line ministry, HIHAO proactively engaged with provincial authorities to secure temporary authorization for project initiation. As part of this process, the Project Manager held individual meetings with the Heads of the Balkh Economy Department, the Labor and Social Affairs Department, and relevant district authorities. In these meetings, the Project Manager provided a clear briefing on the project's budget, target groups, and overall significance, successfully gaining their confidence and approval for local implementation. This strategic step enabled HIHAO to launch the start-up phase on the ground, ensuring that preparatory activities and community mobilization could progress while awaiting full registration and MoU endorsement with the Ministry of Labor and Social Affairs. By taking this initiative, HIHAO demonstrated effective coordination with local stakeholders, and a strong commitment to timely and community-centered implementation.

Recruitment of Vocational Skill Trainers: During the project design phase, it was originally planned to recruit 36 vocational skill trainers. However, once implementation began, the high level of interest from participants, the diversification of proposed enterprises, and the wide geographical spread of target areas made it necessary to expand the number of trainers. Consequently, HIHAO recruited 70 vocational skill trainers to ensure comprehensive coverage of the diverse vocational skills and effective delivery across dispersed locations. This adaptive approach not only met the varied training demands but also significantly strengthened the project's outreach, inclusiveness, and overall impact.

Establishment of Associations: In the project design phase, it was originally planned to establish four associations. However, during the implementation period, the project team identified that the wide geographical spread of the targeted areas required a greater number of associations to ensure effective representation and functionality. In consultation and coordination with the project donor, HIHAO therefore established six associations instead of the initially planned four. This adjustment allowed for better accessibility, stronger community participation, and more efficient service delivery across the target areas.

Distribution of Enterprise Start-Up Kits: Typically, HIHAO conducted the distribution of enterprise start-up kits through formal, large-scale events. However, during this project, increased interference from some local authorities—particularly concerning the presence of large numbers of women without a Mahram—and restrictions affecting female staff and beneficiaries required an adaptive approach. To minimize risks and prevent disruptions, HIHAO shifted to a class-by-class distribution method instead of holding large gatherings. This approach not only reduced delivery costs but also ensured the safety and inclusion of female participants, while enabling an orderly, efficient, and secure distribution of start-up kits. It reflects HIHAO’s adaptability and commitment to responsive, community-centered implementation.