

BEST CREDIT DEAL ON THE MARKET!

By Melanie Brown, Fundraising Manger & Desk Officer

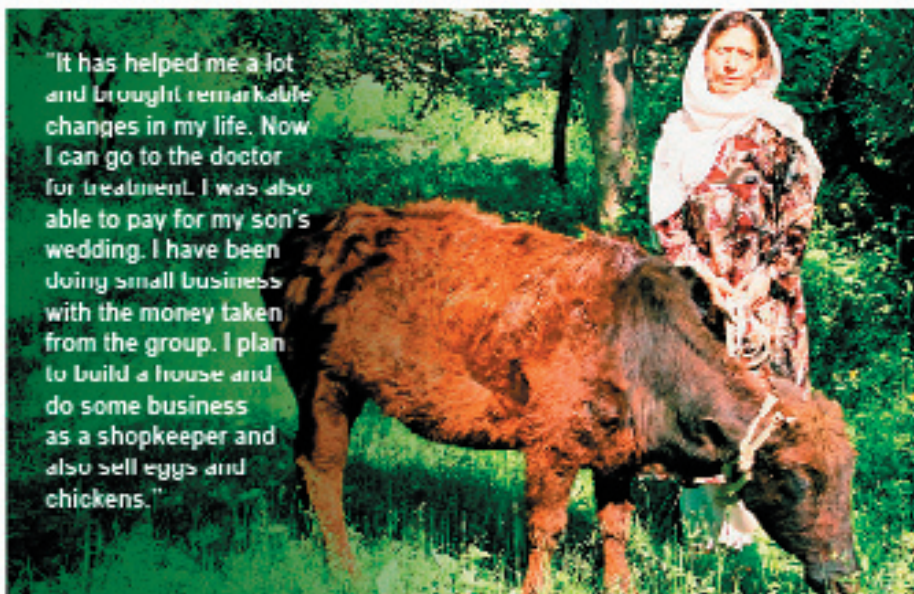
Walking around the bigger cities in Afghanistan, you might – contrary to many of the images on our tv screens – see life going on as normal, and notice that many small business are flourishing in the emerging markets. Far away from the bustle of the cities however, the growth and development of small business is not so apparent. Making enough of an income to live on and support your family is a real challenge for many rural Afghans.

Afghanaid is helping to empower communities to tackle the entrenched poverty that faces so many in remote and isolated rural regions. One way that Afghanaid is doing this is through community level Self Help Groups.

Self Help Groups are made up of individuals from the same community of a similar socio-economic status; for example farmers who own little land and grow rain fed wheat or women who own no livestock or land. We have helped create both male and female groups where individuals can learn basic finance and enterprise development skills and find solutions to their common problems. The simplicity of these groups is that they are sustainable as they are run by the villagers themselves. Groups are based on culturally acceptable micro finance models, and help to support those who would otherwise be unable to raise funds without taking risky loans.

To set up a Self Help Group, Afghanaid provides basic financial training, then helps to appoint and train a treasurer, chairperson and a minute taker. These representatives then receive further training in leadership, finances and bookkeeping. Groups meet weekly to collect membership fees (each member pays roughly 20p a week), and to discuss any difficulties they may be experiencing, individually or as a group. If they wish, members can nominate themselves to receive a loan from the groups savings, and the whole group decide on a needs basis who (if anyone) will receive a loan.

"It has helped me a lot and brought remarkable changes in my life. Now I can go to the doctor for treatment. I was also able to pay for my son's wedding. I have been doing small business with the money taken from the group. I plan to build a house and do some business as a shopkeeper and also sell eggs and chickens."



On my recent trip to the remote mountainous province of Badakshan, I visited two Self Help Groups and was struck by how a simple idea is dramatically changing lives.

SWEET BREAD OF SUCCESS

Next, I visited a bakery owned by a man named Abdul Ali, who has been a member of the Self Help Group for three years. He borrowed 2600 Afs (approx £26) to start the business, and after only six months was able to pay this back to the group. Ever since he has been making profit. Owning and running a business has had a positive impact on his family as well as on the wider community. His eight children, instead of having to help their father earn an income, now go to school, where they also eat proper meals. Before Abdul's bakery there was none in the area, so each family had to bake its own bread. Now, they can buy it from Abdul at a lower cost, giving them more money for other essentials. Abdul also employs an assistant and is about to expand his business by moving to larger premises. In the future, Abdul Ali told me, he hopes his family will become important members of society and have prosperous lives.

WATERFALL OF SAVINGS

In Sarshar village (Shurhada), I met 20 women who had set up a group a year ago. They have named it Abshar (waterfall), representative of how they expect their money to flow and grow! The group has achieved a great deal in such a short time, and the members are rightly proud of its success. Hayat Begum (pictured above), a member of Abshar, told me how she was one of the first women to receive a loan, and with it she bought a cow. She milks her cow daily and sells the milk and hand made cheese in the local market and to her neighbours. She also collects the dung to use as fuel for her fire. The cow has now had a calf, which has also doubled her assets.

Over the next two years, Afghanaid aims to create 53 new groups with 998 community members. Afghanaid will mentor and train members through their first year and, once established, work to link local self help groups and provide vocational training. Once strengthened, Afghanaid will slowly withdraw from the groups leaving them to operate independently.



DEDICATION TO THE WHEEL

AN INTERVIEW WITH AMIN

Amin has worked with Afghanaid for over 10 years. His career as a driver started in 1989 after an intense selection process, as he recalls "We were 50 applicants and five of us had been selected after seven rounds of test which took about two months!" Amin now lives in Kabul having moved from Pakistan recently with his family. His eldest son has graduated from high school this year and has also started working with Afghanaid as volunteer.

Amin started with Afghanaid as an ambulance driver in south eastern part of Afghanistan. He worked with an emergency programme that provided assistance to war victims. Amin recalls this period as an exciting and challenging time to be with Afghanaid. "It was really difficult. I had to drive and carry the wounded under heavy bombardment and fire clashes. Some times I had to go to frontlines and pick up the injured people. Once I had been stuck in the middle of clashes for 4 hours as I had gone to carry an injured young man. I had stopped the car and hide myself among the bushes. To tell you the truth I was mostly worried about the ambulance and the injured, which I had supposed to carry rather than myself. I was doing my job not merely for salary but to help to my desperate countrymen."

Amin has played an important role in safeguarding the Afghanaid wheat provisions for distribution during the drought assistance program in 1992. "I knew many commanders around the region during the time and I wouldn't let any harm come to those wheat package trucks. In some cases I argued with them for days in order to let our trucks pass" says Amin.

In 1992 Afghanaid had to transfer a vehicle from Peshawar, on the Pakistan border to Takhar, up in the north west of Afghanistan. Amin was the only driver who would dare risk this mission. The route up to Takhar had been controlled by various armed militias for years. Amin explains, "Whenever I was stopped by the militias I reasoned about our humanitarian objectives as aid workers and convinced them to let me go. In one special case in North Salang nothing would work to persuade them, I played a trick and showed my special card issued to me by Afghanaid for driving inside Pakistan and refugee camps and pretended to have special permission from the United Nations to carry the vehicle to its destination. They gazed at the card which was in English and on fine paper. It turned out that they were all illiterate and didn't understand anything but it helped to let me go ahead!"

Amin says that he is really happy working with Afghanaid and is very pleased that the staff work so well together as friends and respect him very much. His first salary, back in 1988 was 2300 Pakistani Rupees (about £23) and now he gets about 12000 Afghani (about £120). Amin comments that "I could manage better my expenses with those 2300 rupees 18 years ago in Pakistan, as now the cost of living is so high in Kabul and it is more difficult to make the ends meet". Says Amin smilingly.

Afghanaid is delighted that Amin is such a dedicated and committed member of its staff. His service to the organisation and to the people of Afghanistan has been invaluable.

NEWS IN BRIEF

ADDICTION LEVELS RISE IN AFGHANISTAN

In 2007 Afghanistan is estimated to have produced 83% of the world's opium. Apart from the obvious threats poppy poses to national and regional security, Afghanistan now faces the additional problem of thousands of its citizens falling prey to narcotic addiction.

In the past opium was exported to be processed elsewhere, now drug lords seek to maximize profit by processing the opium in country, leading to an increase in its availability. This increased supply, together with an influx of those Afghan refugees returning from Iran and Pakistan who use these drugs – often trying to cope with the traumas of war, displacement and poverty – has led to many more people suffering the misery of addiction. The UN believes that there are now roughly 150,000 opium users, 50,000 heroin addicts and 520,000 cannabis smokers. Of those 120,000 are women and 80,000 are children.

KITE RUNNER AUTHOR ASKS FOR LONG TERM COMMITMENT TO AFGHANISTAN

Khaled Hosseini, author of the bestselling book 'Kite Runner', has been the subject of much media attention this month. The delayed release of the much awaited film of the book has been due to security concerns raised by the family of the child actor after he played a scene of sexual abuse. Until the family can assure their safety the film's release will be on hold. This month Mr Hosseini's new book 'A Thousand Splendid Suns' entered many of the bestseller book charts just weeks after its release. Most significant of all perhaps was the trip Mr Hosseini made last month to Afghanistan under the auspices of the UNHCR. In an interview with the Wall Street Journal, Mr Hosseini speaks about his involvement with Afghanistan "I think we can and should build on positive developments in Afghanistan," Mr. Hosseini says. "But you have to be realistic, you have to realise that this is a country that is essentially recovering from 30 years of disaster. And you have to be patient. You have to make a long-term commitment. A genuine, true and long-term commitment."

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has”

Margaret Mead

Afghanaid is about changing lives, and with your support that is what we do. Your commitment to our work is essential in helping us create a positive future for the people of Afghanistan. This is why we want to tell you about the importance of regular giving to the lives of the Afghan people.

Your donations not only:

- Provide antenatal kits to health workers but also reduce maternal mortality
- Build reservoirs but also provide clean, reliable water sources to rural communities improving overall health.
- Construct bridges but also open pathways to increased commerce and access to essential food supplies.

By making your donation via Standing Order, Afghanaid can be assured of reliable, predictable sources of income which make it possible for us to plan long-term programmes; an invaluable asset to us and the people of Afghanistan.

Please support us in this valuable way and take out a Standing Order today.

£5 a month will provide salts to treat 85 children with acute diarrhoea

£7 a month will provide basic health education to 10 Afghan women

£15 a month will provide pregnancy care kits for 12 traditional birth attendants

£30 a month will build a reservoir to provide a village of 40,000 with clean drinking water

Please find enclosed with this newsletter a Standing Order form. I hope you will decide to complete it today and send it back to us. Alternatively you can call 020 7065 0825 or visit our website at www.afghanaid.org.uk.

Make a lasting difference today

YOU CAN TALK THE TALK BUT CAN YOU RUN THE RUN...

The thought of running a marathon is enough to wear most people out, but for nearly 27 years the London Flora Marathon has attracted some of the most charitable people in the world. Since 1981 it is estimated that over £200 million has been raised for charities worldwide with 76% of London marathoners running for a cause close to their hearts.

Afghanaid is reliant on the tremendous efforts of its annual runners both for awareness raising and fundraising. This may all be rather intimidating so we have gathered words of encouragement from past Afghanaid marathoners.

Jon Hull from Bedfordshire ran for Afghanaid in 2007 raising over £1600.

Jon organised a sponsored school skip followed by a talk about the work of Afghanaid. “We made the talk relevant to the age group by comparing what they were doing in school to what Afghan children have to do on a daily basis. The 150 children involved were challenged to raise £4 each and, in total, they raised £600.”

Jon recalls, “It was a real feeling of achievement running for Afghanaid –

the charity is small enough to make a difference at grassroots level and one feels a connection with the communities... Personally, I learnt a lot about Afghanistan during the process.”

For those who are unsure about running the marathon and raising £1,200, Jon assures “the experience is life affirming and exciting.”

Stephen Walker from London was a 20-a-day smoker before the marathon, but since the run he given up and has since run two additional marathons.

Stephen says his experience has had a lasting impact upon him and made him realize he could combine something he really enjoyed, with raising much needed money for a good cause.

Stephen challenges interested runners to “move your support for an important cause beyond wishy washy dinner party conversation to concrete, actionable solutions, and get healthier along the way.”



With under five months to go before the run on 17 April, novices and veterans are gearing up to start their training regimes. Afghanaid has 15 places for the 2008 marathon – will you take on the challenge?

The amazing efforts of Afghanaid runners make a real difference to what we can achieve. Please take this opportunity to run on behalf of Afghanaid and be rewarded by knowing you have helped to make this difference.

If you are interested in running on behalf of Afghanaid please contact us at marathon@afghanaid.org.uk or call at 020 7065 0025.

AFGHANAID MERCHANDISE

We have recently updated our online Afghanaid Shop to include some wonderful new merchandise – why not have a look and see what you can find for stocking fillers or that present for Aunt Sylvia? All proceeds from our merchandise sales go towards Afghanaid's work to improve the quality of life for rural Afghans.

AFGHANAID HOLIDAY CARDS

This year we have selected two wonderful photographs that represent the often unseen beauty of Afghanistan. Send these cards to your family and friends and share with them the riches of Afghanistan.

Camel Caravan by Leslie Knott

Leslie Knott has been taking photographs in Afghanistan since 2004. Her most recent assignment has been teaching photography to women in some of the poorest regions. This camel is part of a nomadic caravan trekking through the snowy Dasht-de-Lili desert in northern Afghanistan. **Camel Caravan** pack of 10 cards and envelopes, £5 plus p&p
Blank for your own message.



Smiling Girl by David Elliot

David Elliot lives in Kabul and develops 'social enterprises' that help to meet the basic needs of the poor in a sustainable fashion. David's work led him towards the Big Pamir mountain range in the far north-east of Afghanistan where he met this young girl with a smile that could melt any heart.

Smiling Girl pack of 10 cards and envelopes, £5 plus p&p
Blank for your own message

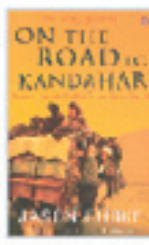


Post and packaging per set of cards is 60p (for two sets 83p)

BOOKS



Noshe Djan: Afghan Food and Cookery by Helen Saber **£12**
Spice up your traditional meal with Pakaura (vegetable fritters) or Burta (aubergine 'chip') and top it off with Eshkana-e-miwa (fruit soup). With easy to follow recipes you will be able to make a mouthwatering Afghan meal time after time.



On the Road to Kandahar by Jason Burke **£9**
Set off with Jason on a remarkable journey from the sands of the Sahara to the highest peaks of the Himalayas, whilst becoming aware of the intricacies and varieties within the world of Islam.



Afghanistan by Chris Steele-Perkins **£35**
This stunning book, beautifully depicts life in Afghanistan through photography and, the copies on sale through Afghanaid have been signed by the author offering a unique and personalized gift for yourself or a special friend.



AFGHANAID AT THE WORLD FAIR

Afghanaid will be at this years World Fair on 15 December 2007 at Conway Hall, Red Lion Square, London WC1R 4RL from 11am to 6 pm. We will be selling a wonderful range of Afghan jewellery including lapis rings and neoklaos, Pashmina scarves, embroidered pillowcases and handbags, and pakhoul hats. Please come and visit our stall for a fun way to buy your Christmas presents.

To find out more about this wonderful specialist range please call us on 0207 0650 825 or email us on merchandise@afghanaid.org.uk

Ordering couldn't be simpler...

Order easily and securely online at www.afghanaid.org.uk (click on 'Shop' at the right-hand side of our homepage), by phone on 020 7065 0825, email us at merchandise@afghanaid.org.uk, or order by post with a cheque/postal order using the special order form enclosed with this newsletter.