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Tales from Afghanistan

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Social Enterprise Associates' Partner Drew Tulchin traveled to Afghanistan to consult in microfinance. The experience was both deeply moving and rewarding. In addition, given how different he found reality from what media projects about the region from the states, he provided this travelogue.

Dear All,

I am back in the states after a month in Afghanistan. Wow. I learned a lot. Thanks to your encouraging emails with interest in what is happening here. I'll share more on the little I've figured out.

WORK STUFF

I was in Afghanistan on a microfinance consulting gig working with MADERA a French/Afghan NGO that does many things in rural areas. I was under contract with the firm Global Microfinance Initiatives (www.gmi-ny.com). I assessed MADERA's microfinance activities, made recommendations for the program, and wrote a business plan both to organize their efforts and get more funding (there is lots of donor money in the country). They are a good program doing important work in places that others are not. And, the people in the organization are great.

GEOGRAPHY

I split my time between the capital Kabul and Jalalabad. Kabul has 3.5 mil people in a sprawl. It has some great beauty. The overwhelming color is brown. Mountains, ringing the city, are piles of rock. Stone and mud houses crawl up the increasingly steep cliffs in impossible angles like something from Dr. Seuss. It is at 2,000 meters, reminding me a bit of Denver: entryway to bigger mountains, kinda a cowboy town from the x-pat perspective. Cattle and even a camel can be seen running through the streets. Plus, the football team hasn't won a championship in years.

Jalalabad is East, near the Pakistan border. It is much lower altitude, so HOT (45 degree Celsius), and a major trade center for goods, legal and illegal alike. About 500,000 people. It is right next to a hydroelectric dam, but electricity is only about 2 hours a day. The whir of generators for those that can afford it is commonplace. Imagine a place where there is almost no gov't supported infrastructure. No lights on the streets at night, little public garbage clean-up, it really changes how a city runs.

FOOD

Afghan food is quite good, although not really vegetarian friendly. My favorite dish was Aashak, dumplings / raviolis filled with spinach and yogurt. Their rice and naan (bread) is yummy. Their various meats are less interesting. They just don't use that many spices. I was told by old timers that Kabul in the 1970s (pre Soviet) was quite a cosmopolitan place with great food – 100s of dishes it was described to me. Somehow 30 years of violence and less frequent food options reduces that to about 6 options.

PERSONAL STUFF

I spoke more French in the last month than I have in quite some time. I guess it is a good thing. The French connection was weird. Our NGO was French, and I kept running into French speakers working in the region.

I looked almost local, I was told, in local garb and trying to fit in. Local garb is a Chamois/camise, the South Asian – pajamas long shirt outfit. They are MC Hammer type pants and a button down shirt that goes down to your knees. What you are supposed to do is go to the Bazaar and pick out fabric, then take it to a tailor to be made, but I just bought a ready made one of the street for \$5. One x-pat I saw had one made out of high quality silk-like fabric, looks awesome in a 1970's swinger sort of way. I went unshaven and wore a hat.

The Muslim weekend is Friday, equivalent to the Christian Sunday. So, Thursday night is the West's Sat. night party (follow me?). I was feeling so local, that I wore the outfit to the UN for the Thursday night social event. Needless to say, of the 20 men and 4 women there, I was the only one dressed local. I met some nice Canadians there with the 'UN Peace Effort', in country six months, and they don't speak a word of the local language – Pashtun in Jalalabad, Dari in Kabul. I also met some Germans, my equivalent in a German org, with styled hair, jeans, and glasses; and, a very tall, albino Norwegian guy who looked like he distrusted everything, yet wise in the way of Scandinavians having done development for 20 years.

Believe it or not, in Kabul, there was a 10 K fun run, 'Run for Peace'. 500 people ran it. Honest. Women ran a separate route from men. It started at 7:30 am. Kabul is at 2,000 meters, and you can often see what you breathe. So, I struggled, but did finish. I ran on pace with some Afghani soccer players who started with a nice sprint, but were then walking. I liked their technique of walk, run, drink water from a local kid, run again. The local footwear was also very cool. I met a Columbian there, UN worker, who invited me to salsa dancing at the UN.

SECURITY

Everybody talks about security here. It is omnipresent, yet its productivity is weird. I was chatting with a nice English guy here for 2 years with the Dept. of Agriculture. We were trying to figure out who the security folks were protecting whom from. We couldn't figure it out. Sadly 5 Doctors without Borders folks were murdered in a rural area in the Northwest (far away from where I was). That organization is now pulling out of the country, which hurts the entire country. They said that one of the challenges of doing their work is that security folks now drive in unmarked cars, in local garb, and carry guys, making it much harder to distinguish NGOs from military. NOT GOOD. Many say that the violence will increase leading up to the elections (see next point).

POLITICS

There are elections coming up in the Fall, which the US has insisted upon for democracy. The UN is spending millions \$\$ to register voters. About 15% of the pop has been registered so far. When no one has documents, how are you going to register people? And, due to UN safety guidelines, 4 out of 27 provinces won't register people because the UN can't have people go there. A plus is that this job pays about 50% better than int'l NGOs, which is 50% better than local jobs, so locals are flocking to do the work.

CLOSING

So, to end this, I'll try two points:

1) Political: the int'l community needs to be involved in places like Afghanistan. Most people don't want violence in their homeland, they want peaceful and successful lives for their families. I believe the strongest way to address this is to organize villages to address their own needs, get

children (especially girls) attending school, and help women have smaller families. I am not convinced nationalism and national mechanisms are the way to go.

BUT, the assistance usually offered is not always in the best interests of the country or the people. Democracy doesn't exist in Afghanistan – it never has. Forcing its introduction in a time-demanded manner does not seem to be a recipe for success. Providing positive incentives for change over time seems more reasonable, but too ethereal. The US is not going to get what it wants quickly here. If care is not taken, the region will slide further in anarchy and extreme religious conservatism.

2) Why Microfinance? It isn't a panacea or a universal solution. But, it is a relatively inexpensive form of development. It offers access to all in a uniform manner, providing motivated people with a more egalitarian opportunity to improve their lives, 'pulling themselves up by their bootstraps' in a Norman Rockwell sense.

My primary personal motivation in all this is for people to stop killing others. If countries took money from weapons and put it to food or other needs of its citizens, that seems an obvious solution. But, I have no faith nations and their leaders will act in the interests of everyday people.

Microfinance is a decent mechanism. It isn't perfect. It can perpetuate social ills – like indebtedness in a capital based society. But, with microfinance, more is possible for a community than without it. What can I do today to try to get to a better world tomorrow? I want to fuel economic opportunities that lead people to fulfill the dreams they have for their lives & their families. I believe this will reduce the drive for violence, build stronger communities, and motivate a functioning society. It is a reasonable aspiration that we, as individuals, have the power to intercede and do something about.

So, I returned to DC to work with the Grameen Foundation USA (affiliated with Grameen Bank of Bangladesh - www.gfusa.org). I lead the 'High Growth Partners Program' and develop capital market products to foster more investment in microfinance worldwide. For my next blog, I'll tell you more about that, although you are always welcome to ask beforehand.

Change is possible. Understanding is a good first step.

Best to everyone & please stay in touch.

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