

COUNTRY FACT SHEET

Afghanistan

(2017)

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Table of Contents

I. INTRODUCTION.....	1
1. To do before the return:	1
2. To do immediately after the return:	1
II. HEALTH CARE	1
1. Health care system.....	1
2. Medical treatment and medication	1
III. LABOR MARKET AND EMPLOYMENT.....	2
1. Labor market situation and assistance to find employment.....	2
2. Ways/assistance to find employment.....	2
3. Unemployment assistance	2
4. Further education possibilities and vocational trainings.....	3
IV. HOUSING	3
1. Housing situation.....	3
2. Ways/assistance to find accommodation.....	3
3. Social grants for housing.....	3
V. SOCIAL WELFARE	3
1. Social welfare system	3
2. Pension system.....	3
3. Vulnerable Groups	4
VI. EDUCATIONAL SYSTEM.....	4
1. Educational system	4
2. Access and registration procedure, especially for returnees	4
3. Costs, loans and stipends	4
4. Approval and verification of foreign diplomas	4
VII. CONCRETE SUPPORT FOR RETURNEES	5
1. Reintegration assistance programs.....	5
2. Financial and administrative support.....	5
3. Support to start income generating activities.....	5
VIII. CONTACT INFORMATION AND USEFUL LINKS	5

I. INTRODUCTION

1. To do before the return:

The returnee should:

- request documents: e.g. certificates/documents for attending school, courses, college and kindergarten (for children) from the German authorities that might be needed later on. These documents should be verified by the Afghan embassy in the host country. Every certificate for a training (vocational trainings e.g. carpentry, mechanical, masonry and others) he/she has received in the host country must as well be verified by the Afghan embassy.
- get information concerning the arrival at the airport and the onward journey. Note: Sometimes due to heavy snowfall in (Salang Pass) the way towards Mazar e Sharif and other northern provinces will be closed for few hours/days.
- check vaccinations (especially for children): No specific rules are given, but it is good to complete the vaccinations that are available in the host country for migrants such as Polio, HBS, Influenza and others.
- find a temporary accommodation.
- establish contact with his/her family before departure to ensure that somebody is present upon arrival at the airport to receive him/her.

2. To do immediately after the return:

The returnee should:

- ensure the travel document is stamped by the Afghan immigration authority upon crossing the immigration check.
- register with relevant authorities.
- (re-)register for the health insurance and the pension insurance system.
- apply for social welfare.
- contact services assisting with the search for jobs and housing.
- apply for child care, schools or other educational institutions.

II. HEALTH CARE

1. Health care system

a. General information on the health care system

There is no public health insurance in Afghanistan, however there are few private insurance companies, but their fees are high and the majority of the local people can't afford to pay the fee. The governmental public hospitals are offering free treatment services, but sometimes there might be lack of medicines, patients are referred to private medical stores to purchase medicines. The checkup, examination and laboratory services are free in these hospitals. There is a limited number of state owned hospitals in Afghanistan, which provide medical services free of charges. However, the costs of medicines are different to the local market. And also some private medical centers exist in large cities like Kabul, Jalalabad, Mazar-e-Sharif, Herat and Kandahar. The costs for medical services and medication in these private centers vary.

b. Access, especially for returnees:

Eligibility and requirements: Anyone that holds an Afghan national ID (Tazkira) can access the healthcare system in Afghanistan.

2. Medical treatment and medication

a. Medical facilities and doctors

For there is no specific procedure, each national citizen is eligible to the offered medical treatment and medication. Physically and mentally disabled persons, as well as victims of abuses must ensure strong family and community support. Medical assistance is widely unavailable for the treatment of a variety of diseases and afflictions. Surgical operations can only be handled in selected places, which generally lack adequate equipment and personnel. Diagnostics equipment such as computer tomography scan (one in Kabul) or Magnetic Resonance Imaging is likewise unavailable (please find contact addresses for medical facilities under VIII Contact Information)

b. Procedures of admission

The returnee can simply go to any hospital in Afghanistan with his national ID (Tazkira), where he/she gets registered and referred to the relevant medical doctor for checkup/examination. If

the illness is serious and surgery is needed, the hospital creates a file for the patient in order to make a bed available.

c. Availability and costs of medication

Any kind of medication is available on the Afghanistan markets now, but the costs vary based on quality, company names and manufacturers.

III. LABOR MARKET AND EMPLOYMENT

1. Labor market situation and assistance to find employment

a. Labor force

In general, the country's economy depends on the international assistance from the donors since 2002. Afghanistan is being faced with the economic crises due to the decrease in the fund from the international donors since 2014. Because of the uncertain situation in the country, companies and investors are not interested in investing in Afghanistan. The supply for employment exceeds the demand. The employment rate declines.

Labor force: The total in Afghanistan last measured was 8,334,374 in 2014, according to the World Bank. Total labor force comprises people aged 15 and older who meet the International Labor Organization definition of the economically active population. Agriculture is the largest sector of employment in Afghanistan. Workers employed in the agriculture sector represent 60 percent of total employment, meaning that three out of five workers have their main source of income in farm related activities. This share is of course higher in rural areas, where employment in agriculture is almost 70 percent.

Labor force: Female (% of total labor force) in Afghanistan last measured was 16.05% in 2014, according to the World Bank. The non-farm sector is dominated by employment in family-based, small-scale trade activities. Retail trade, with petty trade and shop-keeping activities, represents the main source of employment in the non-farm sector, followed by services and construction that benefited enormously from the massive inflow of aid over the past ten years. Public sector is another key source of employment opportunities in urban areas, where it accounts for about 158,000 jobs, 18.80% of which are located in Kabul province. The manufacturing sector only plays a small role, accounting for only five percent of total employment nationwide.

b. Average income

The average income in Afghanistan is around 80-120 USD per month: This page provides the latest reported value for - Afghanistan GDP per capita PPP - plus previous releases, historical high and low. Afghanistan GDP per capita PPP - actual data, historical chart and calendar of releases - was last updated on November of 2016:

Actual	Previous	Highest	Lowest	Dates	Unit
1820.30	1844.00	1899.30	1088.00	2002 - 2015	USD

c. Unemployment rate

In Afghanistan, the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force. This page provides - Afghanistan Unemployment Rate - actual values, historical data, forecast, chart, statistics, economic calendar and news. Afghanistan Unemployment Rate - actual data, historical chart and calendar of releases - was last updated on July of 2017.

Actual	Previous	Highest	Lowest	Dates	Unit	Frequency
8.50	8.50	8.70	8.00	1991 - 2016	percent	Yearly

2. Ways/assistance to find employment

As to employment in the public sector, the civil service commission management directorate (CSMD) of Civil Service Commission and Administrative Reform announces vacant positions online: www.afghanexperts.gov.af. In opposite to this vacant positions in the private sector are gathered on these websites: www.acbar.org and www.jobs.af.

3. Unemployment assistance

a. General information on public and/or private unemployment assistance

There are no types of financial/practical assistances in Afghanistan. Only informational assistance is available from which the returnee can get information or apply for finding a relevant job through the Ministry of Labour and Social Affairs and an NGO by the name of

ACBAR (www.acbar.org). The returnee should consult these organizations with his/her CVs and submit them to the reception of these organizations.

b. Access, especially for returnees

- Eligibility and requirements: Anyone can receive (only information) type of assistance and there is not restrictions, the requirement is that he/she should be Afghan and must have work experience in any field and must have a CV available)
- Registration procedure As mentioned above, the Ministry of Labour and Social Affairs and an NGO by the name of ACBAR (www.acbar.org) are available for registering and the returnee should consult these organizations with his/her CV and submit it to the reception of these organizations, the organizations will inform him/her about available jobs and maybe contact her/him after finding a relevant job through provided telephone numbers.)
- Required documents The national IDs and also an update CVs are needed for registration.

c. Benefits and costs

There is not any type of financial assistance available for unemployment in Afghanistan.

4. Further education possibilities and vocational trainings

There are public schools, owned by the government and managed under the line management of ministry of education, as well as some technical/vocational schools, that provide trainings.

IV. HOUSING

1. Housing situation

a. Average rent, running costs/utilities (e.g. electricity, water, etc.)

The rent of an apartment ranges from 400 USD up to 600 USD. Living expenses monthly can go up to 500 USD. Utilities like electricity and water cost no more than USD 40 per month, but depending on the consumption, costs might be higher.

b. Supply and demand

There is a great number of apartments and houses for rent in Kabul city and surroundings, as well as other provinces. The rental costs in Kabul city however are higher than other provinces.

c. Housing facilities for returnees / social housing

There is no such assistance available for the time being)

2. Ways/assistance to find accommodation

Returnees can be provided with a two weeks accommodation in the IOM reception center in Jungalak after their return.

3. Social grants for housing

There is not any kind of information regarding social grants for housing in Afghanistan/information not available. There are property dealers that can provide information regarding rental premise like for instance, house, apartment and etc.

V. SOCIAL WELFARE

1. Social welfare system

a. General information on the welfare system

The government of Afghanistan provides free education and health services.

b. Access, especially for returnees

- Eligibility and requirements: Every person with an Afghan citizenship is eligible and there are no restrictions.
- Required documents: Afghan ID (Tazkira).

2. Pension system

a. General information on the pension system

Only public pension is available. The usual retirement age is 63-65 years in public organizations, however might differ by case.

b. Access, especially for returnees

Persons who have worked in public organizations have access to pension. No restrictions are given, the only requirement for receiving the pension is that the employee must have worked in the organization for more than 32 years and is of age 63-65.

c. Cost

The employees don't need to financially participate for pension system.

d. **Benefits**

Only cash in the form of annual salary will be given to retired employees.

3. **Vulnerable Groups**

Disabled persons as well as persons with mental health problems are considered vulnerable. Disabled persons can easily get access to public services, and society accepts and respects them. For individuals who have neurological/mental problems this is more difficult. They can receive treatment at respective hospitals (Ali Abad Mental Hospital) and the Red Crescent Organization.

VI. EDUCATIONAL SYSTEM

1. **Educational system**

Two education systems exist in parallel in Afghanistan. Religious education is the responsibility of clerics at mosques, while the government provides free academic education at state schools. From age 7 to age 13 pupils attend primary schools where they learn the basics of reading, writing, arithmetic and their national culture. Three years of middle school follow where academic-style education continues. Students must pass an examination at the end of this phase if they wish to study further on. At secondary school students have a choice, either continuing an academic path for 3 years that could perhaps lead to university, or studying subjects such as applied agriculture, aeronautics, arts, commerce and teacher training instead. Both programs culminate in a “*Baccaluria*” examination.

Educational level	Age
Child care / nursery school	0,5-3
Kindergarten	3-6
Primary level	
e.g. elementary school, etc.	6-10
Secondary level	
e.g. middle school	10-15
e.g. high school, vocational training, etc.	15-19
Higher education	
e.g. college, university, professional school, etc.	from 19

- Vocational Education: Formal educational institutions include vocational/technical high schools, and tertiary institutions such as the Kabul Polytechnic Institute. Numerous institutions, under the overall guidance of the Ministry of Labour and Social Affairs, offer training courses. The Ministry of Education also has a department of vocational education, handling 41 schools, which provide assistance in this respect. Activities generally focus on mechanics, carpentry, plumbing, carpet weaving, metal-works, hairdressing, and tailoring and office management.
- Child Care: There are some kindergarten centres financed and administered by the public entities. They provide facilities to their staff members' children for free.

2. **Access and registration procedure, especially for returnees**

The returnee can request enrolment at the ministry of return and repatriation, which then will refer the returnee to Kabul provincial education department (Marif Shahr) for the verification of the educational documents. Afterwards the returnee gets enrolled in the institutions according to the approved level of education

3. **Costs, loans and stipends**

Tuition in public educational institutions from primary until university is free of charge. Only private schools and universities will charge tuition fees.

4. **Approval and verification of foreign diplomas**

At the first stage, the documents e.g. certificates, diploma or degree should be sent to the ministry of foreign affairs. The ministry will accept these documents for verification on the condition that they already have been attested by the ministry of foreign affairs of the issuing country. Afterwards the documents will be referred to the ministry of higher education for the record. At the final stage the original copies verified by the ministry will be given to the holder of the documents.

VII. CONCRETE SUPPORT FOR RETURNEES

1. Reintegration assistance programs

Except from IOM, no other offices provide reintegration assistance in Afghanistan.

2. Financial and administrative support

N/A

3. Support to start income generating activities

Following a long period with limited banking service, the formal financial sector in Afghanistan is adding commercial banks and services rapidly, while the Central Bank (Da Afghanistan Bank) still offers some commercial banking functions. These activities are being phased out as the commercial sector adds capacity.

Setting up a bank account is very easy in Afghanistan. The bank may ask you for the following: *Tazkira* (ID or Passport); 2 passport size photos; and AFA 1,000 to 5,000 as an initial deposit for the bank account.

To date more than a dozen commercial banks have become active in the country:

Afghanistan International Bank, Azizi Bank, Arian Bank, Alfalah Bank Ltd., Bank-E-Millie Afghan, BRAC Afghanistan Bank, Development Bank of Afghanistan, Export Promotion Bank, Habib Bank of Pakistan, Kabul Bank, National Bank of Pakistan, Pashtany Bank, Punjab National Bank - India, The First Microfinance Bank, Ghazanfar Bank, Maiwand Bank, Bakhtar Bank.

The Primary services currently available are the following:

- International funds Transfer via SWIFT (Society For World Wide Interbank Funds Transfer)
- Domestic Funds Transfers within Afghanistan
- Credit Products
- Letters of Credit and other trade Services
- Saving and Current accounts

International funds Transfer via SWIFT have been available through the Central Bank since July 2003. Commercial banks are currently offering international funds transfers, some using their own facilities and others using the Central Banks capabilities. The Central Banks is able to meet the demands of the banking sector for cash in the official domestic currency (the Afghani) and US Dollar. To remit money to Afghanistan, individuals and business entities need to have an account with a bank in Afghanistan. The Central Bank intends to move out of commercial banking operations, as commercial banks expand operations around the country. The Central Bank can also provide transfers and other banking services in provinces throughout Afghanistan. Money transfer mechanisms such as Western Union are also widely used in Afghanistan. A growing number of institutions provide micro finance services in Afghanistan. Eligibility criteria tend to vary, though most center on applicants' vulnerability and the potential sustainability of their projects. Returnees and women, in particular, are regularly assisted under micro finance schemes. Note however that interest rates are generally quite high.

VIII. CONTACT INFORMATION AND USEFUL LINKS

1. International, Non-governmental, Humanitarian Organizations

Internanional Organization for Migration (IOM) Street No. 4, House No. 27, Ansari Square, Shahr-e-Naw, Kabul, Afghanistan. Email: iomkabul@iom.int Internet: www.iom.int	United Nations Food and Agriculture Organisation FAO Ministry of Agriculture, Animal Husbandry and Food Jamal Mena Kabul, Afghanistan Tel. (digital): + 93 20 210 1722 or Tel. (mobile): + 93 (0) 70 277 471, E-Mail: fao.af@fao.org
United Nations High Commissioner for Refugees (UNHCR) 41, Jadi Solh (Peace Avenue) PO Box 3232, Kabul Tel (digital): + 93 (20) 200 38 12 E-Mail: AFGKA@unhcr.org Kabul: Shirpoor square Tel. (digital): + 93 (20) 200 38 12 E-Mail: E03Tel@unhcr.org	AIMS Afghanistan Information Management Service (AIMS) Prime Minister's Compound, next to AACA, Kabul Tel. (Thuraya): + 882 168 980 0599, E-Mail: info@hic.org.pk URL: http://www.aims.org.pk

International Labour Organisation (ILO) C/O UNDP, Shah Mahmood Wat. Kabul Tel.: + 93 (0) 70 275 811 or Tel.: + 93 (0) 70 277 868, E-Mail: david-ilokabul@hotmail.com	United Nations Development Programme (UNDP) PO Box 5 GPO, UNDP Country Office Jalalabad Road, UNOCA Complex Kabul, Afghanistan
UNICEF Kabul Country Office United Nations Office Complex in Afghanistan (UNOCA) Jalalabad Road Kabul, Afghanistan 07 9050.7000 – Email kabul@unicef.org	United Nations Assistance in Afghanistan (UNAMA) Shah Mahmood Ghazi Wat, PO Box 5, Shar-e-Naw, Kabul
	World Health Organisation (WHO) Main Office House No. 249, Street 10, Wazir Akbar Khan, Tel. (digital): + 93 (20) 230 0181 or Tel. (mobile): + 93 (0) 70 279 010, 011, 012 or Tel. (Thuraya): + 882 1633 330 737, E-Mail: whoafghanistan@hotmail.com Support Office: House 218, Margalla Road, F-10/3, PO Box 1963, Islamabad, Pakistan, Tel. + 92 (0) 51 221 1224, 210 4110, E-Mail: supply@whoafg.org
World Food Programme (WFP) Main Office , Street # 4, Koshani Watt (Behind Kabul Bank), Shar-e-Now, Kabul, Afghanistan Tel.: +93 797 662 000 - 4/+93 700 282 820 - 4 Fax: 1331-2513 (7807) / +873 763 089 561, Kabul Tel. (satellite): + 873 763 044 995 Tel. (Thuraya): + 882 162 111 0189 or Tel. (mobile): + 93 (0) 70 278 593, Fax (satellite): + 873 763 044 996, E-Mail: WFP.kabul@wfp.org	Area Office Bamyar: Tel. (Thuraya): + 882 1654 200 332 Area Office Faizabad: Tel. (satellite): + 873 761 851 625 and Tel. (Thuraya): + 882 1654 200 392 Area Office Jalalabad: Tel. (satellite): + 873 761 352 23 and Tel. (Thuraya): + 882 1654 200 332 Area Office Kabul: 103 Peace Street, WFP Compound Block B, Wazir Akbar Kahn Mena, Kabul, E-Mail: kabul@fayaz.shah@wfp.org Tel. (digital): + 93 (20) 2100 216, 217, 218 Area Office Kandahar: Tel. (satellite): + 873 763 044 985 and Tel. (Thuraya): + 882 1654 200 337 E-Mail: kandahar.sikandar.h.khan@wfp.org Area Office Mazar-I-Sharif: Tel. (satellite): + 873 763 089 720 Tel. (Thuraya): + 882 1621 110 204 E-Mail: mazar.guy.gauvreau@wfp.org

1. NGO's active in the field of medical aid and humanitarian aid

Afghan Health and Development Service St. 38, St. 4, Zargonna Mydan Shahr-e Naw Kabul City, Kabul, Phone: + 93 (0) 20 210 716 E-Mail: info@ahds.org ahds Kabul@hotmail.com	Aide Médicale Internationale (AMI) Hs. 14, St. A, D 4/10 Karte Pawan, Kabul City, Kabul Mobile: +93 (0) 79 338 239 +93 (0) 70 281 658 E-mail: homafgha@amifrance.org URL: www.amifrance.org Erwan Le Gran (Country Director)
Action Contre la Faim (ACF) Hs. 180, St. 15, Rd. 3, Wazir Akbar Khan Kabul City, Kabul Mobile : +93 (0) 70 224 694 E-mail: acfafgha@kbl.pactec.net URL: www.actioncontrelafaim.net Frederic Bardou (Country Director) E-Mail: acf4m@inmarsat.francetelecom.fr ACF has missions in Kabul, Mazar-e-Charif, Sar-e Pol, Region of Hazaradjat (Banyan, Ourozgan, Ghor), Panjsheer and Kandahar)	ACF-Kabul/Logistics Microyan 3 Kabul City, Kabul Mobile: +93 (0) 70 272 766

Afghan-German Help Coordination Office (AGHCO) Hs. 7, St. 7, Taimani (Near Gharwall Mosque), P.O. Box 994 Kabul City, Kabul Mobile: +93 (0) 70 224 891, +93 (0) 70 277 766 Satellite: +882 (168) 985 506 56 E-mail: aghco_kbl@hotmail.com Abdul Malik (Regional Manager)	Agency for Rehabilitation and Energy Conservation in Afghanistan (AREA) Hs. 12, St. 6, Khwaja Mullah Ln. Darulaman Rd, Karte She Kabul City, Kabul Phone: +93 (0) 20 250 0268 Mobile: +93 (0) 79 214 472, E-Mail: area@pes.comsats.net.pk URL: www.area-afg.org Eng. Khalil shah (Executive Director)
Afghan Development Association (ADA) Hs. 48, Haji Mir Ahmad Mosque, Karte Parwan (Across from Haji Mir Ahmad Sarai) Kabul City, Kabul Tel. (Thuraya): + 882 162 113 0087 E-mail: ada@neda.af, http://www.afgdevas.org Abdul Razique Samadi (Managing Director)	CARE International in Afghanistan Chahar Rahi haji Yaqoob, park Road, Shar-e-Naw, Kabul City, Kabul Phone: +93 (0) 20 220 1101/1098 Mobile: +93 (0) 70 243 325, Tel. (mobile) + 93 (0) 70 276 716 Tel. (satellite) + 873 762 212 633 URL: www.care.org/afghanistan
Caritas Germany House No. 649, Char-ye-Shaid, District 10, Shar-e-Naw, Kabul City, Kabul Mobile: +93 (0) 70 283 313, +93 (0) 70 283 955 E-Mail: caritas_germany_Kabul@yahoo.de URL: www.caritas-international.de Dudger Niemann (Head of Mission)	Coordination of Humanitarian Affairs (CHA) Hs. 1&2, St. 3, West of Baharistan Park Karte Parwan Kabul City, Kabul Mobile: +93 (0) 70 291 722 URL: www.ch-net.ort Dr. Mohammad Fareed Waqfi (Head of Office) Peshawar House No. 95, Street 6, N3, Phase 4 Hayatabad, Peshawar, Pakistan - Tel. + 92 (0) 91 387, 813 299
Danish Committee for Aid to Afghan Refugees (DACAAR) Paikobe0Nawar, Wazirabad Kabul City, Kabul Phone: +93 (0) 20 220 1520 Mobile: +93 (0) 70 288232 E-mail: dacaar1@get2net.dk URL: www.dacaar.org Gorm Pedersen (Director) Peshawar 10 Gulmohar Lane, University Town, PO Box 855, Peshawar Pakistan	GOAL House 339, St. 4, Taimani Watt Kabul City, Kabul Mobile: +93 (0) 70 286 727 URL: www.goal.ie Ann Marrie (Country Director Assistant) Islamabad: House 12, Street 39, F 6/1, Islamabad, Pakistan E-Mail: goal@comsats.net.pk
HOPE Worldwide Corner of Ln. 12 and St. 13, Wazir Akbar Khan Kabul City, Kabul Phone: +93 (0) 20 290 138 Mobile: +93 (0) 70 275 168, +93 (0) 70 284 399 Satellite: +882 (162) 112 50009 Email: Mark_timlin@hopewww.org URL: www.af.hopewww.org Dr. Mark Timlin (Director) Tel/Fax (digital): 229 0138 Tel (mobile) + 93 (0) 70	Mercy Corps (MC) Hs. 55R, St. 5, Qalai Fatullah (Near Herat Bus Stop Transport) Kabul City, Kabul Mobile: +93 (0) 70 289 441 Tel (satellite): + 873 762 201 815 E-Mail: admin.kabul@mercycorpsfield.org URL: www.mercycorps.org Michael Bowers (Country Director) Kandahar Office. Tel. (satellite): + 8873 762 641 443;
Norwegian Afghanistan Committee (NAC) 206 St. 3, Ansari Square, Shahr-e Naw Kabul City, Kabul Mobile: +93 (0) 70 285 532 +93 (0) 70 284 525; Tel. (satellite): + 873 761 965 075 E-Mail: nacadmin@neda.af Astrid Sletten (Country Director); Ghazni: Tel. (satellite): + 873 761 965 075 Ningarhar, Ningarhar City, Badakhshan, Shar-e-Naw, Faizabad City, Badakhshan Tel. (satellite): + 873 762 842 420	

2. Medical Facilities

Ataturk Children's Hospital: Located near Kabul University. This facility specializes in internal medicine. Telephone: 020 250 0312 Dr. Zmarai Haseen, telephone: 0799-034-242 (cell) Dr. Aminuddin Shefajo, Chief of Hospital, 0700 151 544 (cell) Dr. Farooq, telephone: 0799-319-217 (cell)	Indira Ghandi Children Hospital: Located in Wazir Akbar Khan, Kabul. This facility specializes in internal medicine, orthopedic and general surgery. Telephone: 020-230-2281 Dr. Noor-ul-Haq Yosufzai, Chief of Hospital, telephone: 0799-312-369 (cell) Dr. Ajab gul Momand, telephone: 0700-218-787 (cell)
Noor Eye Hospital: Located in Deh Bori near Kabul University. Telephone: 020-210-0446; Dr. Reshad Siddeqyar, Chief of Eye Hospital, telephone: 070-279-445 (cell); Dr. Nazeer, telephone: 070-033-765 (cell)	Wazir Akbar Khan Hospital: Located opposite the ANA ("400 Bed") Hospital in the Wazir Akbar Khan District of Kabul. Specializing in orthopedic work. Telephone: 020-230-1360
Jamhoriat Hospital: Located in Sidarat Square, Kabul. Specializing in surgery. Telephone: 020-220-1375 Dr. Mohammad Essa Qanei, Deputy Chief of Surgery, telephone: 0700-237-390 (cell)	Maiwand Hospital: Located in Jada-e-Maiwand, Kabul. Specializes in treating skin problems. Telephone: 020-210-0447 Dr. Kohdamani, Chief of Maiwand Hospital, telephone: 070-286-994 (cell)
Rabia-I-Balki Maternity Hospital: Located in downtown Kabul, near the Foroshgha-e-Bozorg Afghan. Telephone: 020 210 0439	Malalay Maternity Hospital: Located in Shahrara. Telephone: 020 220 1377 Dr. Salam Aziz Dental Clinic: This clinic is located at Deh Afghanistan, opposite the Ministry of Culture and Information. Telephone: 0700-291-315

3. NGO's working in the domain of agriculture

Helping Afghan Farmers (HAFO) Main Office 53-B-Park Avenue, University Town, Peshawar, Pakistan Tel. + 92 (0) 91 844 674 Tel. (mobile): + 92 (0) 300 590 3427 Fax: + 92 (0) 91 570 4677 E-Mail: hafo99@yahoo.com; hafo@paknet.com.pk, Kabul: Hs. 404, St. 3, Qalai Fatullah Kabul City, Kabul Tel. (mobile): + 93 (0) 70 279 752, Ghazni: Plan-e-3, close to Shams-ul-Afrin High School, Ghazni Satellite: +882 (168) 985 0235,	Norwegian Project Office/Rural rehabilitation Association for Afghanistan St. 1, Opp. Masjid Omarjan Kandari, Karte Parwan Kabul City, Kabul Phone: +93 (0) 20 250 1065 Peshawar Office: 15 B Old Jamrud Road, U.P.O.Box 823, University Town, Peshawar, Pakistan Tel: + 92 (0) 91 815 129; 851 107; 854 497 Fax: 92 (0) 91 840 107
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4. NGO's working with women and children

Afghan Women Resource Centre (AWRC) Main Office House No. 122, Usmania Lane, Arbab Road, P.O. Box 1412 Peshawar, Pakistan Tel: + 92 (0) 91 840 311 E-Mail: awrc@brain.net.pk; Awrc1989@hotmail.com Sub Office: House No. 221, Street 2 Qali-Fathullah, Sector 10, Kabul Mobile: +93 (0) 70 280 179 +93 (0) 79 203 056	Children in Crisis (CIC) Hs. 41, Jami Watt, Charahi Shahid Kabul City, Kabul Mobile:+93 (0) 70 281 401, +93 (0) 79 337 816 E-Mail: cicafig@ceretechns.com URL: www.childrenincrisis.org.uk Simon Nicholson (Programme Director)
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5. NGO's active in the field of information

Afghanistan Research and Evaluation Unit (AREU) Charahi Ansari (Opp. Insaf Hotel and Popolano's Restaurant), Shahr-e Naw Kabul City, Kabul Mobile: +93 (0) 276 637 E-Mail: areu@areu.org.pk URL: http://www.areu.org.pk Andrew Wilder (Director)	NGO's providing assistance in the educational sector: CHA (Co-ordination of Humanitarian Assistance) Hs. 1&2, St. 3, West of Baharistan Park Karte Parwan Kabul City, Kabul Mobile: +93 (0) 70 291 722 URL: www.ch-net.org Dr. Mohammad Fareed Waqfi (Head of Office)
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6. NGO's or IO's providing housing

United Nations Centre for Human Settlements HABITAT Bostan Sarai, next to Kabul Municipality, Zarnigar park, Kabul E-Mail: samantha@undpafg.org.pk	Agency for Technical Cooperation and Development (ACTED) Hs. 30, Malik Yar Watt, Shahr-e Naw Kabul City, Kabul Phone: +93 (0) 20 220 1266 Mobile: +93 (0) 70 282 539 E-mail: Kabul@acted.org URL: www.acted.org
Kabul Regional Office: Jamal Mina, Sangee St. (close to Kabul Engineering Faculty) Kabul City, Kabul Mobile: +93 (0) 70 208 269 E-mail: kabulbase.pr@acted.org	

7. Leading micro-credit institutions

AKMFB: Aga Khan Microfinance Bank The First MicroFinanceBank, Kabul, Afghanistan Tel.: +93 79 321 001, E-mail: olivier.massart@akdn-afg.org . <i>Loans up to USD 3,000. Amongst others, returnees, IDPs and vulnerable persons can benefit from this micro finance project.</i>	AREA: Agency for Rehabilitation and Energy Conservation in Afghanistan Baghi-e-Bala Road, Karte-Parwan House 35, Street B, Kabul Tel.: +93 (20) 220 11 40, E-mail: areakbl@brain.net.pk . <i>Loans up to USD 300. AREA provides micro finance projects amongst others to vulnerable people, returnees, IDPs and, in particular, to women</i>
BRAC: Bangladesh Rural Advancement Committee 75 Mohakhali, Dhaka 1212, Bangladesh Tel: PABX: (880-2) 9881265-72 Fax: (880-2) 8823542, 8823614 E-mail: public-affairs@brac.net . <i>Loans up to USD 200. Operates in the field of education, health and income generation under the umbrella of BRAC-Afghanistan since June 2002. In Afghanistan, there are eight branches of this agency currently providing loans to women, poor and disabled.</i>	AFSG: Ariana Financial Services Group operated by Mercy Corps Mercy Corps Afghanistan Fund, Dept. NR PO Box 2669 Portland, OR 97208 1-800-8522100, USA and Mercy Corps International, 10, Arab Karam Khan Road, P.O. Box 314, Quetta, Pakistan. Loans up to USD 1,000. <i>AFSG provides loans to groups of four to eight persons with a minimum of 16 years and six months of business experience</i>
Afghanistan Rural Microcredit Programme-AKDN, Bamyan Branch Sarasyab, Beside UNHCR Office, Bamyan city, Bamyan Branch Manager: Lutfulrahman Lutfi Thuraya: +88 216 211 348 13 Mobile: +93 (0)79 39 0800 Email: armp_bamyan@hotmail.com , lutfrahman_lutfi@hotmail.com . Loans up to USD 2,000. <i>Most assistance is focused on Kabul and a number of other larger cities. Aga Khan has plans to expand to more remote provinces.</i>	