



Afghan Innovative Consulting Bureau (AICB)

August 1, 2012

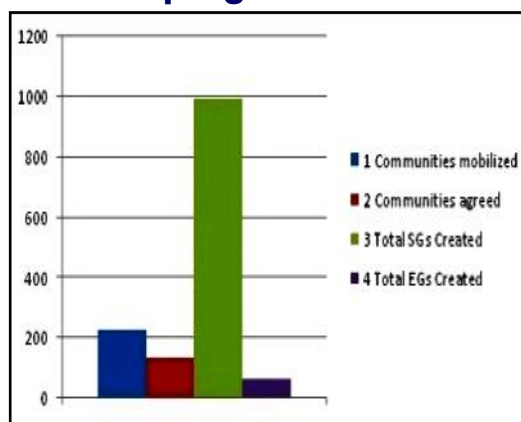
#### Inside this issue:

Program Overview	1
SGs formation	2
EGs formation	3
VSLAs	4
Inter loans	6
Challenges	7

#### Summary of Key achievements:

- ◆ The program has engaged 133 different communities in four districts of Kandahar by July 2012.
- ◆ 989 Saving Groups [male 624 and female 365] are established
- ◆ AFN 3,941,760 equivalent to 80000\$ deposited to the Saving boxes by the SGs members.
- ◆ 63 different Enterprise Groups developed in four districts
- ◆ 359 New jobs in 314 different SGs are created
- ◆ 375 small loans [male 240 & female 135] equivalent to 30,339\$ has been disbursed by the SGs

### Annual progress



Program Progress by chart

Community based Enterprise Development. The component A 'Community based Enterprise Development' of the programme is executed by Afghan Innovative Consulting Bureau (AICB) in Arghandab, Daman, Dand, and Spin Boldak districts of Kandahar Province.

#### Mobilization

During the twelve-month period, the project team continued efforts for attracting, encouraging and inspiring various communities in the aforementioned districts. Eventually, during the twelve-month period 225 different communities were mobilized where 133 of the mobilized accepted the programme through an effective mobilization process.

#### Programme Overview

Afghanistan Rural Enterprise Development Program (AREDP) is a national multi-donor funded, government-led Program to jump-start private sector growth in rural Afghanistan. The Program is strengthening the private sector through integrated, value chain; knowledge based interventions from top to bottom, community enterprise development from bottom to top, and by addressing credit and capital needs on all levels and in all locations through

#### Saving Groups (SGs) Development

Onwards, SGs formation process expanded to the targeted communities in aforementioned districts. as a result of the project team efforts and contribution of the communities' residents, 989 SGs [male 624 and female 365] developed along depositing AFN 3,941,760 equivalent to 80000\$ as the outcome of regular weekly meetings to the saving boxes in all targeted communities of the aforementioned districts.

### Mobilization and SGs Development process in a snapshot



Mobilization in Hanifya Qalacha, Daman district October 2, 2011



SG formation process in Deh-Ghulaman, Dand district Jan 25, 2012



SG formation process in Sor-daig, Arghandab district October 24, 2011

Developed along depositing AFN 3,941,760 equivalent to 80000\$ as the outcome of regular weekly meetings to the saving boxes in all targeted communities of the aforementioned districts during the twelve-month period.

### Enterprise Groups (EGs) Development

According to the 'Community based enterprise Development mechanism, EGs formation process preceded in the targeted communities and as a result 63 EGs of livestock raising, tailoring, retailing shops, small fuel businesses, embroidery, bi-

cycle and motor cycle workshops and transportation businesses developed in the targeted communities during the twelve-month period.

### Inter loan disbursement

The process of inter loan disbursement proceeded in the targeted communities since March 2012, and up to now 314 inter loans have been disbursed to various SGs members as to have small businesses launched in targeted communities.

As result of EGs formation and inter-loans of SGs many small businesses and income generation sources are established and more than

300 new jobs are crated in the target rural settings.

### VSLAs Development

The initial meeting and mobilizations are under way and soon the Village Saving and Loan Associations would be establish and reflected in upcoming reports.



*M&E officer during assessment and monitoring process in Haji Mawladad Qalacha,*



**Orientation, SG formation and book keeping training for fresh VFs November 10, 2011 AICB office**



**Loan paid to the SG members in Da Ghra kalai, Daman district and the borrower purchased lambs for raising.**



**Cloth retailing shop launched in Ba Ba sahib Langar, Arghandab districts on May 15, 2012 after the loan disbursement process.**

## Challenges

- ◆ Security and site visit limitations
- ◆ Budget constraints and delays
- ◆ Intensive paperwork in field and in office
- ◆ No/less physical incentives in the project activities implementation process as to have the residents encouraged and inspired for much more contribution.
- ◆ Poor economy of the villagers as to do saving especially women
- ◆ Illiteracy and strict cultural and social values for women to go out

**AICB Dedicated to support economic development through proving quality and innovative consulting services**

**Afghan Innovative Consulting Bureau (AICB):**

**Kabul office: Project Taimani, Street one, Kabul**

**Kandahar office: Office # 207, Ansari Business Center, Kandahar**

[www.aicb.org.af](http://www.aicb.org.af)

[info@aicb.org.af](mailto:info@aicb.org.af)  
**+93 700302021**