



*“AREDP made me realize that my hobby could turn into a business. Today I can financially support my family from my home.”*

#### Background:

The Afghanistan Rural Enterprise Development Program (AREDP) is geared towards “improving employment opportunities and income of the rural men and women and substantially of targeted local enterprises. AREDP aims to achieve these goals by enhancing participation of rural poor in economic activities; supporting them through business development services, access to finance, improving market linkages, product development and value chains. The support also includes establishing and strengthening enterprise groups, individual entrepreneurs and market driven rural entrepreneurs by facilitating their access to market, technical and financial services.

#### Objective:

The Community-Based Enterprise Development Unit (CED) facilitates and supports community-led rural enterprise development through organizing rural men and women around Saving Groups (SG), Enterprise Groups (EG) and mobilizing SGs to integrate themselves into village level organizations called Village Savings and Loans Associations. This component paves the way for AREDP’s entry into the villages, and facilitate community-level mobilization and capacity building targeted at EGs and SGs; thereby ascertaining men and women who engage in income generating activities can collectively access technical expertise, markets and eventually finance.

#### Facts and Figures:

Nasima received 5,000 AFs loan three times from her villages Savings Group with the coordination and guidance of AREDP. Today she has an income of 5,000 AFs monthly, a vibrant improvement compared to her 1,000 AFs income 2 years ago.

#### AREDP Contacts:

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**Context:** Nasima is a 24 years old girl from a village in Dahdadi district of Balkh province called Paghmanyaar. She is a high school graduate who was unable to further proceed her education due to family restrictions. She lives with her blind father, old mother and 2 brothers. Her brother’s income was the only income source to her family being only 6,000 AFs. Nasima herself did embroidery work through which she rarely managed to earn around 1,000 AFs. Two years ago, she attended trainings on Enterprise Development & Customer Care conducted by AREDP PEF in the Paghmanyaar Village of Dahdadi District. During the training she learnt the process of taking loans and how to improve her embroidery business. Afterwards she received 5,000 AFs loan from her villages Savings Group three times with the coordination of AREDP staff.

“I never even dreamt of becoming this successful in my business, I did embroidery as a hobby but AREDP made me realize that I can turn my skills into a business and receive a fair amount of money from it. I thank AREDP staff for encouraging me and providing skills development trainings.” Said Nasima during a survey of her enterprise by AREDP staff.

Nasima is one of the regular members of AREDP monthly meetings and takes part in AREDP activities. She thanks Paghmanyaar Village Facilitators and Provincial Enterprise Facilitators for encouraging and training her.



**Results:** The trainings and the financial support both helped Nasima in developing her business and improving her marketing approach. Today she earns more than 5,000 AFs monthly and is well capable of financially supporting her family.

**Way forward/Sustainability:** Nasima is also teaching embroidery work to her cousins, two of whom have each received 3,000 AFs loan from the village Savings Group and have started their own embroidery businesses.

*‘Commitment, conviction and optimism in achieving self-reliance through rural enterprise development.’*

*Together Towards a Competitive Afghanistan*