

SUPPORT FOR LIFE

Program Completion Report – Batch 1/2017



Income Generating Activities for Micro-Entrepreneurs
Mardan, Khyber Pakhtunkhwa, Pakistan



**Human Relief
Foundation**

Charity No.1126281 & SC038671

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BACKGROUND

Location: District Mardan

HRF has worked extensively in the District of Mardan (Province: Khyber Pakhtunkhwa) since 2009 through its disaster management programs, health services, food security programs, orphan sponsorship, WASH projects and seasonal programs. District Mardan falls very low under the Human Development Index. It's HDI Score is 0.38 which falls under the 'very low human development' category.

Occupation: Most of the people dwelling in rural areas of Mardan work in the agriculture sector; they are engaged in agriculture either directly or indirectly. Industrial labor has increased after the establishment of factories in different places of the district. Some people are engaged in-business and in Government service also.

Health and Education: For a population of 2.3 Million, the district has 503 beds. The district needs major health reforms in the long run to improve primary, secondary and tertiary health services in order to provide quality healthcare services. For severe medical issues, the residents of the district, either have to move to Peshawar (<100 kilometers) or Islamabad (>100 kilometers), the capital of the country. In terms of education, the literacy rate stands at 37%. 64% of the female population has not attended school in the district, in rural areas that figure goes up to 68% and reduces to 58% in urban areas.

Demographics: The district has a population of 2.3 Million as per the census conducted in 2017, with a population density of 1,500/square kilometer.

Union Council Hathian: The Support for Life program's first batch would be carried out in Union Council Hathian, estimated population of the area is estimated to be around 27,952 persons with 51% male population and 49% for females. The program would be working with the Village of Hajiabad Chato.

Needs Assessment of the Village: Hajiabad Chato

➤ Demographic Data:

- Total No. of Households: 200
- No. of Female Led Households: 15
- Total No. of Persons: 630
- Total No. of Males: 250
- Total No. of Females: 250

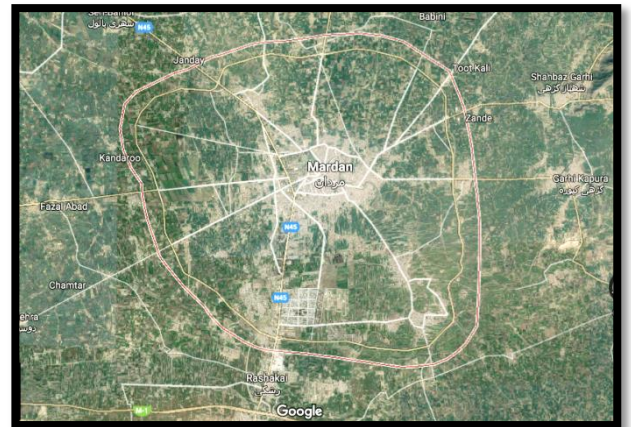


Figure 1: Mardan District, Khyber Pakhtunkhwa

- Total No. of Elderly Person (60+): 30
 - Total No. of Children (0-12): 80
 - Total No. of Teenagers (13-19): 120
- **Water Needs:** No challenges identified, clean drinking water is accessible through water hand pumps and submersible motors.
- **Food Security and Agriculture:**
- Types of Crops: Wheat, Sugarcane, Corn, Potatoes and vegetables.
 - The communities mentioned that in order to improve agriculture practices, yield and income it is important to provide farmers – especially small farmers – with training and financial support for seeds, fertilizers and pesticides.
- **Sanitation:** Open defecation is the norm in the area, there is a potential to work in this area through awareness campaigns.
- **Shelter Types:** Most of the structures are of temporary nature, the houses are made of mud, bricks and wood.
- **Health:**
- Three Major Health Problems: Diabetes, Hypertension, Hepatitis and Mother/Child Issues.
 - Government runs a Basic Health Unit nearby but the community is not unsatisfied with the facility due to insufficient provision of medicines. As per community, at least 50 mothers require Mother and Child Services immediately.
 - 15 cases of Hepatitis have been identified in the location.
- **Education:**
- Total No. of Govt. Primary School for Boys and Girls: 3
 - Total No. of Teachers: 13
 - Total No. of Students: 350
 - Total No. of Non-Teaching Staff: 4
 - Missing Facilities:
 - Essential Furniture: Not Available
 - Boundary Walls: Available at one school only, the other two need repairs or a new one needs to be built.
 - Water: Drinking water is not available for students.
 - Toilets: Only available at Girls School.
 - Total No. of Private Schools: None.

➤ Poverty Alleviation

- **Dynamics of the Market:**
 - Agriculture/Food Market: Not Available
 - Retail Businesses: 4 shops
 - Electrical and Mechanical Repair: None
 - Services: None
 - Other: None
- **Local Businesses (Present and Potential):**
 - Farming
 - Tailoring
 - Embroidery
 - Food and Non Food Retail
 - Mechanics for Household Issues and Car
 - Carpentry
 - Plumbing Works
- **Potential Training through a training program or apprenticeship:**
 - Carpentry
 - Plumbing Works
 - Electrical and Mechanical Repairs
 - New Farming Techniques
 - Tailoring and Embroidery
 - Beekeeping
 - Poultry Farming
 - Computer Skills Training
- **No. of Households earning:**
 - Less than US\$ 1.25/day: 4 households
 - Less than US\$ 2.50/day: 10 households
 - Less than US\$ 5/day: 50 Households
 - Less than US\$10/day: 80 Households
 - More than US\$10/day: 56 Households

Program Brief

'Support for Life' is a Small Grants Assistance program that enables poverty struck families to improve their monthly household income by providing the breadwinner of the household with business support in terms of goods, services and/or advisory. The grants start at around US\$ 150 and go up to US\$ 500, fluctuating on the basis of trade. Currently, under the program, the foundation provides 'Support for Life' for the following five trades:

- 1. Beekeeping:** HRF provides each case: 10 Bee Hives/Colonies, Honey Extractor, Nucleus Hives, Pollen Traps, Misc. Tools (smoker, tent, hive tool, veil, tables and cost of training by offering grant of Rs. 50,000/case.
No. of Grants Offered: 3 Cases
Income Generation: Up to US\$ 200/month for one individual in short term. Long term benefits increase if the individual invests increasing the number of bees.
- 2. Livestock:** 2 pregnant goats, vaccination and cost of training by offering grant of Rs. 30,000/case.
No. of Grants Offered: 4 Cases
Income Generation: US\$ 100-200/month in the long run i.e. after a period of 1-2 years, once the farmer has increase the size of the herd, the income can also increase further.
Income Saving: Milk worth US\$ 2.5/day i.e. an income saving of US\$ 75/month.
- 3. Poultry Farming:** 20 Vaccinated Egg Laying Hens, Poultry Farming Tools/Utensils, Fencing/Cage and cost of training by offering grant of Rs. 25,000/case.
No. of Grants Offered: 5 Cases
Income Generation: Up to US\$ 100/month for one individual in short term. Long term benefits increase if the individual invests increasing the number of hens.
Income Saving: Eggs for daily consumption valued at US\$ 1 minimum would be available for the consumption of the family, thus improving their diet i.e. a monthly saving of US\$ 30.
- 4. Organic Farming:** Seeds, Fertilizers, Pesticides, Basic Gardening Tools, cost of training, business development and creation of business linkages by offering grant of Rs. 15,000/case.
No. of Grants Offered: 8 Cases (6 opted for Potatoes and 2 cases opted for Spinach, Radish and Turnip)
Income Generation: Up to US\$ 250/harvest. The farmer has now capital to increase his household income to up to US\$ 1,000 every year, he would have to rotate the crops as per the season.

5. **Garment Making:** Sewing Machine, other miscellaneous tools and supplies by offering grant of Rs. 20,000/case.

No. of Grants Offered: 7 Cases

Income Generation: Up to US\$ 100/month for one individual. Income generation can further be increased in the long run since the individual is able to built reputation with clients.

Impact

- Out of 15 female-led households in the village, 13 females have received grants that have enabled them to start earning or to increase their existing household income.
- 27 families from the bottom three income tiers (earning less than US\$ 1.25, US\$ 2.5/day and US\$ 5/day), have been given grants that can increase their incomes up to US\$ 100/month.
- The dynamics of the market has been changed. Previously, there were 4 retail businesses in the village. 27 startups have been established in the village, out of which 10 (Garment Making and Honey Suppliers) will increase retail businesses to up to 11; the garment making businesses will also add more players in the Services Sector. Moreover, we have added 9 businesses in the supplier's market/wholesalers sector.
- The village has more local produce now in terms of livestock, eggs and milk and is less dependent on other markets than before.

Mode of Program Management

1. Village Assessment is completed by the Project Manager; moreover, with the help of focus discussion meetings and formation of local committee, the Project Manager makes the community aware of the program i.e. Distribution of Income Generating Assets to poverty struck households.
2. Potential Beneficiaries apply for the grant to the local committee of which the Project Manager is also a member. Approved Application Forms, Bill of Quantities and 3 Quotations are forwarded to the Country Management Team (Country Manager and Head of Programs) for approval.
3. Country Management Team approves quotations and distribution ceremony plan in close coordination with Project Manager.
4. Procurement is made and items provided by the vendors are inspected by Project Manager, Head of Programs and a technical expert, if needed.
5. HRF Country Management Team monitors the following processes:
 - a. Verifies applications to see if details provided by the beneficiary are true and fair;
 - b. Procurement and Distribution;
 - c. Collection of Feedback

ASSESSMENT OF PERFORMANCE

Assessment of Performance: Against Milestones and Timelines

Date	Action Points	Responsible Persons	Remarks by Head of Programs Pakistan
9 th September 2017	Completion of Village Assessment	Project Manager	Project initiated and task completed on time.
10-12 th September	Receiving of Applications and Preparation of Bill of Quantities.	Project Manager	The distribution ceremony had to be moved to 26 th September to accommodate the delivery of poultry. Moreover, the delivery of items to Beekeeping applicants was postponed to 31 st October 2017 since delayed procurement would have enabled the organization to provide ten colonies in the price of five colonies.
12-14 th September	Seeking Quotations and Verification of Approved Applications	Project Manager Verification: Country Management Team (CMT)	
15 th September	Submission of Applications, Bill of Quantities, Distribution Ceremony Plan and 3 Quotations to Country Management Team	Project Manager	
18 th September	Approval of Quotations and Issuance of Purchase Orders	Country Management Team	
21 st September	Delivery of Items	Project Management	
26 th September and 31 st October	Distribution Ceremony and Case Studies	Project Manager and Country Management Team	
23 rd December	1 st Feedback to be collected and submitted to Country Management Team	Project Manager	To be collected.
1 st April 2018	2 nd Feedback to be collected and submitted to Country Management Team	Project Manager	To be collected.

SWOT Analysis

<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • Availability of human resource to carry out different activities at current scale – to, 50 applicants/ batch. • Vendor network established for the district. • Local committees formed in order to ensure participatory approach. • Transparent Delivery of Items/Services Processes. 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • Need a dedicated officer for the program to ensure carrying out of activities throughout the year. • In order to keep the local committee effective it is important to keep them motivated by using their volunteer services regularly. • Paperwork is consuming time and resources, the processes need to be integrated to an IT solution to reduce time for documentation. • Due to registration issues, the organization is unable to collaborate with government effectively for the program.
<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • Further batches can be processed and the program can be effectively strengthened in Pakistan. • If UK Office can regularly process batches, over the years, the program has the potential to raise more funds through local resources in medium-long run, like the water hand pump program that is more funded by local resources. 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • Registration Issues have to be sorted by the Headquarters in order to provide an enabling environment to the local team. • Staff members work in medium-high risk situation due to the current security situation in the country and due to the nature of the project i.e. involves items that are perishable, living animals, etc. In medium-long run, HRF would have to devise policies to provide safety cover through effective polices.

Lessons Learned and Further Actions

1. **Increasing Automation:** In order to improve the processes, process batches faster and to reduce the runtime for the batch, it is important to automate the processes linked with the project to save resources, time and cost.
2. **Increase of Grants in the Batch for Bee-keeping:** The batch for bee-keeping should ideally be around 10 grants since the administrative costs enable the Project Management Team to hire trainers more conveniently. For this batch, all applicants were trained for the task already.
3. **Organic Farming:** To provide support for farmers, the team has learnt that they can be supported at certain times of the year, due to season. There are two types of crops in Pakistan: a) Kharif: Cotton, Maize, Sugarcane, Rice, Tobacco, Canola, Oil Seeds, Seasonal Fruits and Vegetables, etc, b) Rabbi: Wheat, Vegetables, Oil Seeds, Potatoes, Coriander, Citrus, Onions, Seasonal Fruits and Vegetables, etc.
4. **Income Generation and Income Saving:** Certain trades such as livestock and poultry farming provide income saving opportunities to the households. The household is able to save their income on the purchase of milk (livestock) and eggs (poultry).
5. **Capacity Building of Human Resource:** If we are able to process batches faster i.e. a batch of 40-50 grants every month or two months, it is important to hire a full time resource to administer the project.
6. **Potential of transforming the program into a PPP Model (Public-Private Partnership Model):** Human Relief Foundation can collaborate with relevant skill development departments and local government to provide grants to applicants that have received training from government run skill development facilities. If a strong project portfolio can be formed by HRF, there is a huge potential to receive grants through institutional donors or by the State in the long run.
7. **Following trades can also be added:**
 - a. Tire Repair Shop: US\$ 350/grant, will provide air compressor, tire repair kit and tire repair equipment.
 - b. Mobile Plumbing Unit: US\$ 450/grant, will provide motorcycle and plumbing kit.
 - c. Prayer Mat Unit: US\$ 400/grant, will provide sewing equipment, training and material.
 - d. Beauty Parlor: US\$ 400/grant, will provide equipment, cosmetics and salon chair.
8. **The model can be replicated at the following locations conveniently:**
 - a. Punjab: Mianwali, Rawalpindi, Lahore and Pakpattan.
 - b. Sindh: Tharparkar and Badin.
 - c. Khyber Pakhtunkhwa: Mardan and Bannu
 - d. Azad Jammu and Kashmir: Bagh, Muzaffarabad and Rawalakot.



Focus Discussion Meetings and Receiving of Applications.



Procurement: Sewing Machines and Hens.



Procurement: Potato Seeds and Livestock.



Procurement: Bee-keeping Equipment.



Distribution Ceremony