

As we got off the boat at the village of Husanni to visit communities in upper Hunza, (October 2012) we were met by a man who really wanted us to stop in the next village



(Gulmit) to visit his new business. We stopped in front of a roadside shop about the size of a single car garage that was packed full with a wide variety of trade goods; clothing, shoes, toiletry items, stationary, etc. The proprietor was someone we recognized from our training workshops. Here is his story.

“I took the course on economic and small business development (Book IV), and afterwards decided to start up my own store. At first all I could afford was rent and a small supply of stationary, but that was so successful that I was soon able to buy more and then more stock. Now my store is full of customers buying many different things.”

We learned that this man had received no financial help from the project. He was inspired by the training session to start a small business and that’s what he did. As we were visiting his store at least 20 customers came and went. We were about to leave, when the proprietor said, “Please come with me to visit my friend’s business. He was also in the Book IV workshop and he also started a business.”

We walked about five minutes through the village, much of which is situated on a large hillside interrupted by small terraced agricultural plots and high stone fences. We came to an abandoned school building, and were directed inside. One of the old classrooms was now being used by a wool-cording enterprise. This man, his wife and his wife’s sister work together to fluff up wool for use in new mattresses and comforters, or to refurbish old ones.



They had gotten their hands on an old hand-cranked machine, and because they had so little capital, they got the use of their workroom at no cost, and they were taking in other people’s wool on consignment to be corded.

“Soon we will be able to afford to buy our own wool, and then our profit margins will be



much higher,” they explained to us. They showed us quilts and mattresses they had made, and proudly displayed their account books, explaining that they had followed the simple model they had learned in the HiMaT course on business and economic development. This group also had received no financial help from the project.

These two tiny projects represent “quick-wins” for their households and for the whole community. Livelihood is improving and new services are available. Thanks to our generous donors we

have been able to provide some 90 very small “quick-win” awards of \$55-\$100-\$150. The purpose of these awards (to youth, women, and men’s groups) is to stimulate collective action. Each group has to submit a project idea that will benefit at least some others in the community in addition to themselves. The projects can be “business” or “social” in nature.

Here is one story we like very much.

A group of women in Nasirabad village (near the dry port town of Sost, close to the China border) proposed to start a women’s store. Their idea was to expand an existing store that was limping along in a rented building, but making little money. Their vision included building their own building (so all the profits wouldn’t be eaten up in rent) and greatly expanding their stock.

Some 40 women from the local women’s organization met and consulted. It soon became clear that the HiMaT \$100 award was nowhere near enough money. So they agreed that each member would become “shareholders”. Soon they had collected thousands of Rupee’s, but it still wasn’t enough. So they approached some local businesses, inviting them to “invest”. They soon had enough to build their building and generously stock their store. “It turns out we didn’t actually need the \$100 from HiMaT,” a women’s leader remarked. “Perhaps it should be given to someone who needs it more.”



After one year the business is so successful that the women entrepreneurs have expanded to a second business (a hair salon) operated out of the back of their new store building. In addition to making money, this successful enterprise is meeting a real community need for women’s products and services.

The “quick-win” awards don’t begin to pay for most of these successful projects that have been initiated. The seed money was only an attraction. Without the money, many of these groups would have never formed and they would not have discovered the power that was hidden within them to achieve great things.