

# *Pace Towards Prosperity*

*(A Better Chance for a Better Future)*



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SAFCO Support Foundation*

## ***About the book***

*“A chance for a better future” is a collection of short stories of those brave men and women who have broken the vicious chains of extreme poverty through their hard work, devotion and a strong will to survive. The leading characters of these stories such as Mohammad Nisar, Sahib Zadi and Jatti Fakir are, in fact, the authors of these stories who have drained away the last reserves of their energy to come out of slave-like conditions through the intervention of Safco Support Foundation.*

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## Message of CEO



“Poverty is the parent of revolution and crime,” said Aristotle (384-322 BC).

Safco is fighting for two features which are the hallmarks of our society in Pakistan particularly Sindh. These features are poverty and lack of human dignity.

We don't need a philosophy or a rocket science to understand the pain of poverty or human indignity. Some of us enjoy what may well be the highest standard of living in the world while the others are submerged in abject poverty and absolute misery.

This cruel divide is hurting the national fabric of social integration and coherence. Our campaign is to bridge the widening gap between the rich and poor by elevating the living standard of the lowest crest of the community living below the daily bread-line.

Climbing out of extreme poverty-- and staying there can be very difficult. A new report warns up to one billion people are at risk of extreme poverty by 2030 unless more is done to support them in

hard times.

Unemployment, poor health, high food prices, conflict and natural disasters – these are some of the things that can drive people below the poverty line of \$1.25 a day. Andrew Shapard, a US author on poverty has termed it as a 'revolving door'.

"People fall into poverty as well as escape it. And once they've escaped it they can fall back in again", he wrote.

People who are chronically poor, they're poor over their lifetimes for a number of reasons and those reasons can be quite hard to tackle. For example, the most frequent causes for falling back below the poverty line are ill health, poor education and skills and lack of opportunities.

"Pace Towards Prosperity" is a collection of short stories of the people who have broken the vicious chains of poverty through their hard work devotion and a strong will to survive. The characters of these stories such as Mohammad Nisar, Sahib Zadi and

Jatti Fakir are, in fact, the authors of these stories who have drained away their last reserves of energies to come out of their servile conditions through the intervention of Safco Support Foundation.

We are delighted to bring back the smiles on their faces. These stories are a source of great inspiration for others to follow their footsteps to elevate their lives.

**M. Suleman G. Abro**  
Chief Executive Officer  
Safco Support Foundation

# ESA DRIBBLE POVERTY

"Poverty devastates families, communities and nations. It causes instability and political unrest and fuels conflict."

- Kofi Annan, Former UN Secretary General

When Isa Son of Suleman passed out from his village primary school, he had a dream to go for further studies but the fear of poverty dominated his passionate plans for a better future. "Fear of hunger was preventing me to move forward to chase my dreams", he remembers. He ended up his academic career and started his professional career on the wheels of a rented Tonga to commute people. He had to pay half of the daily income to the Tonga owner in terms of a daily rent. At the end of the day, his net daily income was too meager to fetch him two meals a day. "Feeding a family from this self-employed work was beyond imagination", said Isa who is successfully running a kiryana shop thanks to Saeco Support Foundation's financial provisions.

Despite all odds, he started saving something from his daily income to rebuild his life. It was hard to manage but his vision was to spend a successful life. Awfully, his family was subsisting at the very basic needs. His vision and continuous struggle made him able to purchase his own Tonga. It gave him some better income prospects as there was no daily rent to pay now.

Life had started to get better but the worst was yet to come. One day the poor Isa met a massive road accident that shattered his life. The Tonga,





his main source of livelihood, was wrecked in the accident while his leg was fractured. As he had no money to bear his medical bills, he was compelled to go to a quack for treatment that put the broken ends of the leg together with traditional procedure and advised him six months rest until full recovery. His unavoidable family needs dictated him to restart work despite his injury regardless of medical advice. He started his Tonga rides with bandaged leg that led to misaligned joining. This unfortunate exercise turned him lame for the rest of his life.

When misfortunes come, they come in battalions. This happened with Isa as well. His health problems and semi unemployment triggered hardships in other aspects of his life. For instance, his kids were unable to study as there was no electricity in their house. Reading in the candle lights was so hard and embarrassing.

A sense of deprivation and inferiority complex was haunting

his children. His daily Tonga trips were drastically reduced due to the entry of Chinghai rickshaw as the faster means of public transport. Meanwhile, his 17 years old son died after brief illness and fever the reason being his inability to afford proper medical treatment. He was literally 'broken into pieces'.

Every cloud has a silver lining: He came to know about Safco Support Foundation's loan program that looked attractive. I was shown a ray of hope amidst the life of frustration. The scheme was not limited to giving loan but

was inspiring to manage life. It turned out to be a life changing opportunity.

During his meetings with Safco Support Foundation mobilizers he was motivated to restart his life from scratch and be happy again. "I was motivated to take a fresh start with a renewed hope and courage", said Isa in an optimistic tone. I quit smoking and was convinced by my friends at Safco Support Foundation to follow my dream of self-reliance. This was a turning point in my life, he remarked.



"I sold my Tonga at a price of Rs. 5,000/- and applied for Safco Support Foundation loan which granted me an amount of Rs. 8,000/-. I made a business plan to set up a kiriyana shop with this money. I was provided necessary training by Safco Support Foundation to manage the shop. It was a breakthrough as the response was good", he remembered.

After incurring his daily expenses, he was able to save some money from the daily sale. He was wise enough to re-invest his saving in terms of more stock in his shop. "This strategy proved successful and my business had registered a slow but sure growth", he disclosed confidently. "Today my son has completed the Hafiz course as well as matriculation and my daughter has done matriculation as well. We were living in our own house", he added.

I applied again for more loans. This time, I convinced the Safco Support Foundation officials who granted me a loan of Rs. 10,000/-, I invested it in my business; it gave me a good profit. I was able

to manage a bigger business. By this loan, I started an additional business opportunity. I started to purchase wheat from the farmers at from the field at the time of harvest and sold it to the traders with good profit margins. Although it was a short time seasonal activity but it gave me a satisfactory income to improve my life.

The story of Isa does not end here. Next season was of cotton, this time he took Rs. 15,000/- as loan and invested it into cotton dealing. This initiative also gave him a reasonable profit. "Hence, I was capable to analyses the on-going trends in the local market keeping in view the demand supply mechanism and its ups and downs. I also took the loan of Rs. 25000/- and Rs. 30000/- respectively. I have learnt to make purchases when the market is slow and sell the stock when the demand rises up. "Safco Support Foundation gave me Rs. 5000/- loan and I produced 500,000/- from it; similarly, if it gives me Rs. 500,000/- I would surely turn it into Rs. 50, 00,000/-", he

concluded.

"I am quite satisfied now and happy on what I have done. I can proudly speak about my struggle. I do not have to hear the harsh words from Saths. I am educating my son and daughter. Health and education are at my doorstep for my kids. I have learnt the importance of time and proper decision making. I have a comprehensive and sustainable future plan for the business promotion and for family survival in the society. Thank you Safco Support Foundation for changing my life".



# Sahib Zadi

## A new lease of life



“In a country well governed, poverty is something to be ashamed of. In a country badly governed, wealth is something to be ashamed of.” - Confucius

**D**isability in life is a matter of perception. If a person can do something despite his/her physical impairment, society always acknowledges his contribution. Ms. Sahibzadi is a bright example of a brave woman who refused to surrender before her disability. 24 years old Sahibzadi D/o Allah Bachayo Sehto resides at BhugioMohalla, Bhitshah town 55 Km away from Hyderabad.

She was born as normal child before she lost her both legs when she was stricken by a severe fever at the tender age of 6. Her family was poor and could not afford proper treatment. She was taken to local doctors for treatment but it was too late. The distraught parents paid countless visits to spiritual places for Divine help to heal disability to the left leg of their beloved child. “I spent through my childhood and grown with this disability as what cannot be cured must be endured. I accepted it as a decree of fate. But at the same time, I had unshakeable belief that the word disability is not synonymous with defeat in life”.

Giving details of her family background, she said, “I have four brothers all has individual families. I live with my father and elder brother. My father has grown too old and now unable to move

around due to knee disorder and advancing age." Praising the role of her father in her upbringing, she acknowledged that he had always been a strong pillar of support for her throughout her life. I hate the world Jaddi that means a female disabled in Sindhi language. It had become a world of scorn for me as people teased me by calling me Jaddi. It was my father, who helped me keep up my morale and courage amid these cutting remarks. He stood by me like a rock through all thick and thin of life.

"My community members often teased at my disability. In my subconscious the word symbolized insult and disgrace. I felt disappointed, hopeless and inferior to others. Despair always hovered around my life" she described her sentiments to the teasing remarks she has from others. One day a small incident that happened in my colony changed my life. A Safco Support Foundation team visited our area. I kept listening to the introduction of Safco Support Foundation, their loan program products and

policies with keen interest. That gave me a vision to stand up and start new life. It was not all about taking loans but also a plan to manage life in an organized way. It was a life changing opportunity for me. I started to join their meetings, listened to their talks and get motivated. It influenced me a lot." She recalls the awakening. "It was time for me to revisit myself.

I now concentrated more on what I can than what I cannot." Sahibzadi had taken a journey into her inner self and conceived a lot of new ideas and a degree of self-consciousness. "Two she-goats were my only asset that I piled up with the savings of family gratification I received on occasions. Besides, I had a rough idea of sewing. I easily stitched trousers but get little difficulty at belt-curving and stitching shirts.

To be exact I was imperfect in sewing." "I met with group leaders of Safco Support Foundation and shown my interest in learning tailoring as well as applying for a loan to purchase a buffalo as a source of regular income. They

approved my business plan. On one hand, I got admission in sewing Centre to master the art of stitch and tailoring. The Centre charged me Rs.300 per monthly fees which I paid from personal savings. On the other hand they approved an amount of Rs. 10,000/- as Buffalo Purchase Loan (BPL) on 2<sup>nd</sup> June 2005. I invested Rs 2,000 from my personal saving and purchased a buffalo from Rs. 12,000/-. It was the beginning of my multi-pronged strategy to excel in life.



As the time goes by, Sahibzadi graduated from the Centre in three months. For mastering this skill she sold one of her goats in Rs. 5000 and purchased a sewing machine. Hence, she started sewing at home. Gradually her customers increased and she became able to repay loan installments from her own earnings. She procured second loan of Rs. 15,000 from Safco Support Foundation on 19-9-2006. She invested this amount in purchase of 3 goats. She earned good profit from this business. Besides she continued sewing at home. Her cumulative savings for that year risen to Rs.20000. "The business atmosphere was favoring and I never look back. Now I was planning to take a Safco Support Foundation loan third time". This time she procured loan of Rs.18,000 on 21-11-2007. She invested her savings of Rs.20000 and purchased milking buffalo with Rs.38000. she sold milk in neighborhood this earned her good profit. She paid loan installment regularly. She is quite satisfied now and happy on what she has done. She has earned

equal treatment from her community member." Now nobody calls me Jaddi. I am Sahibzadi a Darziani- (female tailor) for all". Before Safco Support Foundation loan she had only two goats and was dependent on family gratifications.

Sahibzadi is now a dignified self-reliant woman who doesn't need any support from any quarter. Now within three years she has one milking buffalo, one calf and one goat to her own assets. She is

now earning Rs.120 from milk selling per day. She contributes in family. Sahibzadi is sewing one cloth suit daily this earns her Rs.150. keeping the sewing orders rose in her mind she had planned to purchase 5 more machines and opened sewing skill Centre for girls of colony. "I wish to see all my graduates employed in sewing". She envisions.



# Mohammad Nisar

## Mapping the Change



"Wars against nations are fought to change maps; wars against poverty are fought to map change."

- Muhammad Ali,

The former World Heavyweight Boxing champion

**M**ohammad Nisar S/O Ismail Jat resides in Jat colony Khipro, a place 145 km far in North-East of Hyderabad. He runs a spare parts store and an auto bike workshop along with his brother-in-law. The man who, once, worked on a daily wages of Rs.100/- has monthly income of Rs. 20,000/- per month thanks to Safco Support Foundation's loan program that helped him turn over a new leaf.

"Safco Support Foundation has always been a driving force behind my long struggle for a comfortable life", Nisar recorded his acknowledgment to Safco Support Foundation micro finance program. His father worked in a local biscuit bakery and earned nominal wages for their 11 member family. Owing to the shrinking business opportunities and following heavy losses, the bakery owner closed down the business pushing Nisar's father out of work.

Nisar's family migrated to Hyderabad to try their luck in a big city. In Hyderabad, his father started work in a restaurant while he joined as a trainee in a motor cycle mechanic shop while he was still studying at school. "I never thought of being placed in garage but it was a matter of survival of the family that forced me to work and study at the same time".

I had a strong sense of curiosity and interest to learn this trade because I wanted to start supporting my family as early as possible. My senior (Ustad) was also very cooperative; in two years I was able to assist him in most of the repair and maintenance services. It was on this particular time that his Ustad started paying him some stipends for his work. He had a dream to establish his own motor cycle repair shop one day.



Therefore, he started to save a small amount of hard earned money regularly to follow his dreams. With his savings he purchased a motor cycle repairing tool kit which he so far was unable to purchase due to domestic problems. Meanwhile, his father got a sudden attack of asthma that turned him unable to work for the rest of his life.

"All savings were spent away on his treatment", he said. He had become a skilled auto-mechanic by now. So, his Ustad fixed Rs. 100/- as his daily salary for his assistance at garage. But this wage was hardly enough to pay for the medical expenses of his ailing father let alone the house rent and electricity bills. After non-payment of the monthly rent, the owner evicted them from the house.

Nisar and his family decided to go back to Khipro to escape the high cost of living in Hyderabad. He recounted the peak of adversity with his family during the time of crisis. "In 2004 I started to work at local mechanic at Rs. 80/- per day. He worked in this position for one year and saved some earnings to purchase the tools as he was planning to open his own garage.

He purchased a tool-kit and started ambulatory mechanic services. "My daily income was Rs. 150 but it was so complicated to find regular customers. People didn't trust in

ambulatory services, they asked me about my garage but I was unable to provide my business address as I had none. I was desperate to open my own auto bike shop.

"At this critical juncture of my struggle for survival, I came to know about Safco Support Foundation and its micro credit program. It attracted me because Safco Support Foundation policy and procedure did not require collateral or guarantee or mortgage. I opted for this friendly loan as it was an innovative idea unlike the conventional system of banking that has very tough conditions.

I visited Safco Support Foundation and submitted my business plan to open my repair shop. I was happy to get a loan of Rs. 6,000/- only. From these funds, I rented a shop at

monthly rent of Rs. 1,000/- and purchased tools for my repair work from the remaining 5,000/- and started my outlet".

The response was quite encouraging as his daily income had more than doubled as his average work was giving me Rs. 250/- per day. He was able to manage his family needs efficiently after incurring the monthly rent and loan repayments. "I was even saving some amount at the end of every month.

By the year end, I had saved about RS. 20000/- which was a great achievement as I had not seen this much money in my hands before", remembered Nisar. But hard time had begun to fade away and he was looking forward to take another step forward to grow his business.



With this savings he purchased a second hand motorbike for rent-a-bike business. Here people frequently travel in poor ways and there were not many vehicles for public use. Speaking about the need assessment of his rent-a-bike venture, he said that taxis are very expensive to afford and motor cycle rickshaws are not suitable for remote village journey, therefore, the people preferred motor bikes for economy and convenience.

So, the motor bike was in great demand and many of my customers advised me to launch this scheme. The results later proved that they were right. Another avenue of regular income in terms of daily rent was opened before him bringing him Rs. 300-350/- in addition to his motor cycle repair revenue. He invested his Second loan of RS. 14,000 in 2007 and purchased another bike. Now his total monthly income rose to RS. 12000.

He regularly paid loan installments and kept saving at home. That year, he saved enough to meet dowry expenses of his sister's marriage which cost him RS. 120,000. Latter he married himself and renovated his family house which also cost him RS. 20,000. But it was not a big deal due to the regular flow of saving.

Nisar didn't stop thinking about new business expansion plans. Once

again, it was time to open new windows of opportunity. This time he planned to open a spare parts shop adjacent to his auto repair shop. He was more concerned about customers' satisfaction "My repair and maintenance customers would complain about the sub-standard and unbranded spare parts from the local markets which were complicating for their bikes.

It was damaging my own good will and customer's trust. There was a need to open a genuine spare parts shop. He got third loan of RS. 20,000 in 2008 and added another Rs. 20,000 from his personal savings and purchased genuine spare parts of Honda-CD 70 worth Rs. 40,000/- which was a substantial amount.

The supply of genuine spare parts brought an end to the customers' complaints. By the time, he had saved enough to rent an adjacent shop to set up spare parts store. He employed his jobless brother-in-law at that shop. "Allah had showered his uncountable blessing upon me", he remarked.

I financed the wedding arrangements of my younger sister. Moreover, I replenished the spare parts shop with new stock worth Rs. 30,000/- at the same time. Nisar shared the recollections of his successful business journey with pride. The story continues as he

bought two more second hand bikes from the fourth time loan provided by Safco Support Foundation. He has now steady income of Rs. 20,000 per month and regularly pays his installments.

Now he is doing the business of sale and purchase of motor-bikes and planned to scale up this expansion to other towns. I'm the guarantor of motor-bike that I sell; people happily stick to my words about the reconditioned bikes. I offer subsidized maintenance and service for all the bikes sold by me. Soon I will offer this service to other towns in the vicinity. I was penniless when I came here from Hyderabad.

I was fighting for a livelihood; and today my monthly income exceeds RS. 20,000. I have honorably married myself and my two sisters with my savings from this business' and I am able to look after my family specially my aged parents. I am supporting my brother-in-law also. Supports of Safco Support Foundation helped me to establish my garage as you see today. Safco Support Foundation sown a seed of success through its funds in 2004 and that tiny seed has grown into a big tree today. I am indebted to Safco Support Foundation that is a new hope to many like me.



# Mohammad Naeem

## An icon of Struggle

"There was never a war on poverty. Maybe there was a skirmish on poverty" - Andrew Cuomo

**T**he story of a laborer turned entrepreneur Mohammad Naeem Son of Jamil Rajput is a precedent to those who want to come out of poverty with hard work and dedication. The 36 years old wholesaler lives in Sheikh Mohalla Bhitshah town, about 55 km away from Hyderabad. Naeem, who had two elder and one younger brother, could not continue his studies after matric due to his parents' vulnerable financial condition.

His elder brothers separated him after his marriage, while he along with his younger brother stayed with their aged parents. He would do labor work on construction sites and earned daily wages of Rs.80 for his labor works. His survival seems to be much endangered amid uncertainties of life. Muhammad Naeem, the fifth time borrower of Safco Support Foundation credit program is no longer a daily wage worker. He has a comfortable life with own house, along with his loving wife and two kids. His whole sale business in Pan material supplies has earned him everything he once used to dream about. Back in 2004, he had only few days' apprenticeship on his father's 'Paan' cabin, when he applied for first Safco Support Foundation loan in 2004. "A decade ago, I

used to sit outside a small shop in the vicinity after returning back from my daily labor work", he recalls the time when he was dreaming to start his own business.

"During this time around, Safco Support Foundation credit program representatives visited our area and introduced micro credit program, products and policies. Safco Support Foundation's concept of issuing a credit amount without collateral or pledging property was a novel scheme that looked incredibly attractive to me. Unlike banks, it was a sincere effort in helping people to get rid of poverty". He saw a ray of hope in Safco Support Foundation credit program and convinced himself about his inherited skills of Paan-selling. Finally, he applied for Regular Monthly Loan (RML) to establish a Paan cabin.

He got first loan of Rs. 6,000 in 2004 and contributed Rs.3, 600 from his savings and rented a Paan-cabin for Rs.1600 at Mela Ground Bhitshah. He opened his business by investing Rs.8, 000 in purchasing Paan ingredients like katha, metha masala, and chalia.

The response was very positive. His business got footing and he started to reap a good income of his investment and regularly paid his loan installments. He started contributing Rs. 100 in a local saving committee. "I have learnt through hard labor days that austerity is the only way of life that suits me".

Muhammad Naeem told about his early lessons of practical life. Second time, in year 2005, he again applied for a loan amount of Rs. 8000 to boost up his business. From this cash injection of Rs. 8000/-, he added confectionary and bakery items to his existing stock. His business plan worked very well as per his expectations. He earned good income from his business and returned all loan amounts within prescribed period of time.

Within a short span of two years, Naeem's Paans become famous in the town and his customer increased to three folds. It became essential to expand the size of his cabin to accommodate his growing clientele. He purchased a larger cabin for Rs. 6,000 in the same area and turned his existing cabin into a go-down. 'I was so happy with the very thought of ownership. Yesterday's laborer had become today's property owner', he recalled. There was no limit to his excitement as he had become an owner of a commercial property. Muhammad Naeem had now

clear business expansion plan in his mind. A number of cabin holders of the town had demanded him to sell them raw katha which was used in Paans. "Keeping that demand in view, I planned to invest in katha and other pan-masalas" he outlined his expansion plans. This expansion brought him good profit and he saved enough amounts to meet expenses for his marriage that year. He also purchased a two room house for Rs. 80, 000/- from his regular savings. It was for the third time in the year 2006 that

he got another loan amount of Rs. 10, 000 from Safco Support Foundation. This time he purchased a shipment of raw-katha and chalia at a wholesale rate from Hyderabad. He offered it to local cabin holders on nominal profit margins. His sales increased day by day along with the number of customers. Now he needed an assistant to cope up with the growing volume of trade. He employed his younger brother with him on cabin.

He was looking forward to take



new steps to promote his business now. But the misfortune was waiting to strike at Naeem. In September 2006, his go-down flooded was flooded with rainwater following heavy rains. The valuable stock of 6.5 Munds of pan paper; 5 bags of Chalia and 2 bags of raw-katha was reduced into a heap of rubble overnight. He hardly had recovered from that loss, when in the Holy month of Ramadan same year his wife got seriously ill after giving birth to a dead child. Her medical treatment cost him Rs.5, 000. It was a double blow to his business activity. For the fourth time in the year 2007, he got a loan amount of Rs.14000. Having a good knowledge and experience of market rates, he found Karachi Market more competitive in terms of rates and quality of stock. "This purchase saved me Rs. 25 per kg in chalia, Rs.350 per Mund on pan paper and Rs.10 per kg on raw-kathah. The quality of chalia was better than that good and soft in chewing" he remarked after calculating the net gains of his successful bargain. This increased his profit margin

considerably. He extended his supplying of raw-katha, pan-chalia and pan-paper to other cabins in the town and the surrounding areas. Fifth time, in year 2008, he got a loan amount of Rs.18000. He once again invested in the same business and attracted considerable profits.

The story of Muhammad Naeem does not end here he now has purchased a shop to set up a flour mill for his younger brother. He has flourished his business with proper planning, commitment and hard work. He plans to expand his business in other villages and towns now. "I am a self-made person having seen the rise and falls of time. Whatever I have earned is fruit of my hard work. I can recover the loss with the same spirit and commitment to my business" Muhammad Naeem reacted to the losses he bore during the painful year of 2006. Naeem has re-organized himself altogether. When he first applied for loan, back in 2004, and his monthly income was Rs. 3000. There is a seven times growth in that income within a period of

five years. His current income has now risen to Rs.22000."

I have always dreamed to stand on my own feet. Safco Support Foundation supported me at right time. It was Safco Support Foundation that kept my dream alive and today I earned a good business reputation in town. My business is expanding day by day. I must say Safco Support Foundation has made me prosperous and self-reliant. Thanks Safco Support Foundation for supporting me.

# Jatti Fakir

## A Neglected Member of Society



"The combined efforts of millions of concerned citizens could do wonders to help the impoverished"

-Barbara Boxer

**S**afco, being an equal opportunity organization for all sexes, has always given respect and dignity to men women and transgender (Hijras) a neglected chapter of our society).

I am a she-male named Jatti Fakir born in Indian state of Uttar Pradesh, India. At the independence of Pakistan on 14<sup>th</sup> August 1947, I was too young to remember my train journey from Rohtak to Pakistan accompanied by my mentor (Guru) Mumtaz who was also a she-male. My guru used to tell me our story of escape from the massacre of Muslims at the time of partition. We were fortunate to enter Pakistan and were settled in Tando Adam, Sindh. My guru brought me up under his protection and we used to sing and dance in a group (biraderi) at wedding parties and functions to make a living. My guru often educated me about popular perceptions about she-males.

"When a transgender baby is born, in many cases, the she-male is abandoned by the family and given to the eunuch community where life is spent in the shadows of poverty and prostitution. You don't study, you can't do what the society deems "respectable" jobs, rather you go out on functions, dance for people, sell yourself as a prostitute and earn your livelihood", said my guru Mumtaz. Jatti Fakir's life was shattered when his guru Mumtaz died in 2002. After that, I was the controller of all disciples of Guruji. In 2006 the group revolted against me to end my leadership. They all got united and termed me as an outcast and kicked I out of their

Hujra (shelter) confiscated my music instruments. "During the life-time of my guru Mumtaz, I had adopted an abandoned baby boy whom we sheltered in our Hujra and cared him like our own child". By the time he had become a musician got married and had two children and family. After being shut out from the group, I started living with my son and his family.

Here is another side of the story.

In 2006 Wasnabad colony Tando Adam a credit officer of Safco Support Foundation met a she male who was a child on 14 August 1947's train journey. The credit officer showed him a probable way to mitigate the poverty along with other participants of introductory meeting of microfinance by Safco Support Foundation. At the end of the session, the child of 14 August 1947 Jatti Faqeer had decided to change his life like other human beings. Jatti Faqeer claimed that the third sex are like other humans and have a right to dream about a comfortable life and their fundamental rights.

After the ouster from Hujra, I lost

my source of survival; my disciple banned me to participate in wedding events for a living. They also confiscated musical instrument from my son. Hence, both of us become vulnerable and were not able to find any way-out; Jatti described the account of bereavements.

I am a Jaddi pushti fakir and I hate beggary, I don't go in the streets for my livelihood. We fakirs have honor of being with Nobel families who observe strict (Pardah) because we are considered as holy birth. But at the same time I knew it was a big problem for us as we had no other option of wining our bread" said

Jatti.

I requested a number of people to lend me some money so that I may buy musical instruments to make a living but no one paid attention to my plight. Finally, I came to know about Safco Support Foundation and I applied for first loan. I was given Rs. 8,000/- and we purchased musical instruments to restart our work. I saw a big change in my life as I was earning enough to make some saving after paying my loan installments. This loan proved to be very fruitful because it made me conscious about savings. I have almost spent my life and was unaware of the saving





mechanism. I have now realized that if I had saved in my early life, I might have become a rich person today.

The conscious Jatti decided to secure the future of his family.

I put my grandson in a mobile phone shop and he has become financially independent now. Our ouster from Hujra was a blessing in disguise for me and my son. He and his family have now integrated into mainstream community. Jatti then got another loan from Safco Support

Foundation amounting Rs. 15,000/- and expanded the mobile shop adding computers and CDs in the shop. She continued to pay regular installments. When she applied for the third time loan, she was granted Rs. 20,000 due to her good track record.

Today, this shop earns Rs. 500 per day which is more than enough for the survival of his family. Her grandson is married now and living happily. "I rarely attend events in biraderi on special requests. I'm quite old now but my

grandson's shop is earning enough for us. I am not frightened anymore of my remaining life and the future of my family". Safco Support Foundation has recognized the potentials of a she-male and I hope that our other institutions should also give a due respect to our community.





# Nazia

## Moving on the wheels of change



"This is not about charity, it's about justice...  
The war against terror is bound up in the war  
against poverty" -Colin Powell

A dream doesn't become reality through magic; it takes sweat, determination and hard work. Nazia D/o Hidayat Maseeh, 30, resides in Christian colony Sanghar, about 129 km from the North of Hyderabad City. She got education up to matriculation but could not go for higher studies as her elderly parents needed her support. Her two elder brothers had left the joint family after getting married and she had three younger sisters and a brother to take care of. My father was proud to call me 'son' due to my fighting spirit and determination. Her father was a mason supporting the large family through his meager income.

Due to an accident on a work site my father fell down from height and broke both his wrist bones. All our savings were spent on his treatment. He was no more able to work with crippled wrists. My younger brother was too young to work. The family was gripped under a financial crunch. After her matriculation she applied for teaching job in a local private school but she was turned down due to poor educational background.

The family conditions continued to deteriorate with every passing day. At one stage, we were living on the generosity of church that provided us meals every evening. We used to eat once a day. "We were surviving at the cost of our honor, dignity and self-esteem", Nazia sobbed while recalling her nightmares. With the consent of her father she left

for Karachi to take up some work as her uncle was also living there.

"I became a street-vendor selling detergents with a daily earning of Rs. 200/-. I was desperate to save every penny to send it to my family back home. But soon I realized that I was vulnerable to attack from vagabonds. It was scary when wanton youth were often stalking me during my work. I quit this work due to insecure environment".

She started to learn stitching and tailoring as a trainee at She joined a reputed garments manufacturing company as a trainee to learn stitching and tailoring. She mastered the tailoring skills in short time and started earnings between Rs 200-350 per day. She was paid Rs. 7 per component and she was able to stitch 30-50 components per day.

I worked there for 3 years. It was a regular work and I kept sending my savings at home". She told about first regular income. Meanwhile, her elder sister returned home after serious disputes with her husband and in-laws. Her family needs money to hire the services of a lawyer to get divorce. She was compelled to take an advance

payment from the factory to be deducted from her salary.

She had to pay extra in terms of interest they called commission. Sometimes, there was nothing left after paying the monthly installment. "I was turned into a machine. It pushed me to nervous complications adversely affecting my performance", she remembered. "I fell ill and the company sacked me from the job. It was painful to be jobless again and I returned back home in deep frustration", she recounted.

Courageous Nazia didn't lose much time in getting re-started. There had been a flower nursery in her locality. She purchased 40- 50 tiny flower plants for Rs 2/ each and planted them in her courtyard. After three weeks the plants grew and she sold them in the market for Rs. 20 each. It was good return if one is able to do it on large scale with large amount of money. "I preferred tailoring but I had no sewing machine to work on.

I wanted loan but there was no one around to understand my problem. Our community, instead of helping people in distress, prefer to send their charities to church for onward distribution in terms of

food items only", she protested. "One day Safco Support Foundation representatively visited our colony to brief about their loan schemes on offer to women without collateral. It was time for me to think about the feasibility of a self-employment business. I shared my vision with Safco Support Foundation representative and shown my willingness to become a member of micro credit program".

First time she was given a loan of RS. 7,000. It fulfilled her long-time dream to purchase a sewing machine to start a home-based tailoring job. The response was excellent as the orders were pouring in from many customers. It brought a sufficient increase in her income. She enabled to manage her expenses and saved some amount at home. She paid all loan installments at due time.

She trained her younger sister in tailoring and purchased another sewing machine for her from her savings. "Safco Support Foundation was a source of my professional recognition as it proved to be a showcase of my skills". I had mastered the art of tailoring at a reputed garments factory in Karachi but my quality of

work was hidden from others as I had no machine to demonstrate my skills".

She had a plan now to purchase her own material to produce fancy dresses as they were in great demand. Second time she took loan of Rs 12,000/- to purchase garments material of ribbons, steel and glass buttons, zari and buckram from Hyderabad. "I wanted to offer a good value for their money to my valued customers", she revealed. With this amount she purchased the state of the art material to fit the new fashion trends to win more customers.

Her strategy worked very well. Her monthly income increased to a good amount of Rs. 10,000. She replaced her machine with an advance model of Zigzag brand sewing machine for efficiency. She managed repayments of all installments of loan. Her diabetic mother fell ill and the four months treatment cost her Rs 10,000 which she managed from her regular savings.

Meanwhile, another business opportunity was knocking her door. She was contacted by a local

private school to stitch 250 children uniform order. The school offered stitching charges of Rs. 110 per uniform but in case she use her own cloth she was offered Rs 225/- per unit. The second offer was much attractive but it required huge money to purchase the material.

She requested Safco Support Foundation for a higher amount of loan. Keeping her past records and business innovation in mind, she was given Rs. 18,000 loan. She added Rs. 7,000 of her saving and purchased Rs. 25,000 cloths and other material from Karachi market and started working on that uniform order.

"It was first bigger opportunity for me but I was unable to complete the order alone. I hired few girls for assistance. We worked day and night and completed that order in 25 days. The owner was so happy with the workmanship that he paid us extra Rs 5/- per unit. We saved Rs. 30,000 from this order" she said. The journey of Nazia continues as she is now visiting other private schools of Sanghar and surrounding towns for similar orders.

I was referred to few schools of Tando Adam and Nawabshah and have got orders of 700 school's uniforms. Now I have a small garment factory inside my home. I can undertake bulk orders of uniform. I have a workforce of 3 skilled tailors and 6 trainees Nazia described with glowing face.

Nazia's current income is RS. 15,000. She is providing proper medical treatment to her mother and has saved enough to re-marry her divorced sister. She has trained her two sisters and 6 other community girls in quality stitching. She is planning to set up a display Centre where she can exhibit her designs and work. She is planning to introduce children's clothes and baby garments in her line of production.

"After going through a lot of hardships in life, I'm very happy and can see bright future of my family and community with the flourishing of my business", she said triumphantly. "Safco Support Foundation's timely support made me able to stand where I stand today. Safco Support Foundation provided us a chance to prosper. It is really the bank of poor people" she thanked Safco Support Foundation.

# Jam Zadi

## Paying Price of Success



"Poverty is everyone's problem. It cuts across any line you can name: age, race, social, geographic or religious. Whether you are black or white; rich, middle-class or poor, we are ALL touched by poverty" - Kathleen Blanco

**H**ard work is the price of success. This is evident from the story of 35 years old Jam Zadi, the widow of Khameeso Khan. She is a resident of village "Bhaji Khan Rind" located some 20 kilo meters from Taluka Shahdad Pur on Sanghar road, about 80 kilometers away from Hyderabad. Born in the family of a poor share cropper, she always assisted her family in harvesting and picking cotton.

Ironically, Jam Zadi was given in marriage to an aged man when she was only 12. She was given two goats and one buffalo calf in dowry by her parents. Like most of the rural women, she gave a great helping hand to her husband at field work and continued making handicrafts at home in leisure times as an income supplement.

Her husband, who was 'Munshi' (caretaker) with a local landlord, was in bad health and was off-sick most of the time. Owing to his illness she had to work alone for longer hours but she was boldly coping with the circumstances. Life is a blend of joys and sorrows. Jam Zadi was blessed with a baby boy 14 years after their marriage which brought the hope of spring in their tough life. But unfortunately, after seven month of his birth, her husband fell seriously ill and died leaving her along to face the stone hard realities of miserable life.

She came back to live with her parent again. As she was still young, her parents advised her to remarry but she refused for the sake of her little son. The death of her

spouse and subsequent miseries and overwork caused her cardiac problems. She remained under treatment for her heart disease but once she got well she resumed her work to support her parents and son.

Although she was uneducated, yet she was extremely conscious regarding the importance of education and had enrolled her son in school. She was determined to arrange higher education for her son to light up his future.

When Safco Support Foundation carried out an intervention in "Bhaji Khan Rind" for community organization, she started to attend meetings on regular basis. In the credit program of Safco Support Foundation she took a loan of Rs 5000 and purchased two goats. In a period of one year, both her goats reared one baby-goat each. But unfortunately one of them died to the frustration of Jam Zadi. She remained optimistic and did not give up her struggle. However, misfortune continued to haunt Jam Zadi as she felt pain again in heart. She

had no money to bear the treatment cost. Therefore, she sold one of her goats for Rs 4000, and the money spent on her treatment.

After some time, she applied for a second loan from Safco Support Foundation and was granted Rs 8000 to restart her livestock business. She purchased two goats, one for Rs 3000 and other for Rs 2200 respectively and kept the remaining money for domestic expenses and payment of first installment on due date. Furthermore she spent 6800 from her saving on the repairing of her household, while paid all her installments at the due dates.

However, after completing her third loan, she decided to take Rs 15000. Keeping in mind her repayment credentials, she was granted Rs 15,000/-. This time she purchased five heads of goats. She worked very hard on their look after. This flock of goats brought her a profit beyond imagination and she kept on the rolling in her business which resulted in unimaginable profit.

Now she has a net saving of Rs 4,000 earmarked for making a new purchase of goats in order to further strengthen her running business. Apart from that her total livestock assets are amounting to Rs 40,000/-. She beamed with confidence and said that if I would not have worked hard and kept up my courage I would never have got such huge assets.

She now earns Rs. 3000 per month from her business to meet her daily needs. "Without the intervention of Safco Support Foundation, I would never have been able to educate my son who is a bright ray of hope during my twilight days", she acknowledged. "I and my son are no more a burden to my parents and I wish to continue this business with the support of Safco Support Foundation", she hoped.



# Shazia

## Feeding Her Family Through Handiwork



"Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor."

- James A. Baldwin

Miss Shazia, she is living in Kaheri Colony (Taluka Tando Adam & district Sanghar), she firstly borrowed loan of RS. 10,000 from Saeco Support Foundation meant for the intensification of trade of handicraft "JHALAR". She has asserted her inferior and destitute position in the society, she expressed her past despondent from every side and spoken her bygone by own.

My name is Shazia Gull Hassan. My father died when I was thirteen years old. I, my younger brother and three sisters live with our blind mother. We are sharing this house with our uncle who is also blind. Following my father's death, my mother was in extreme distress as there was no way to make a living. My mother started begging in the streets to feed us. Later on, she turned to some witchcraft to make easy money but quit the practice at the call of her conscience as she wanted to bring up her kids with fair play and honesty.

Once again, she returned to begging - her old profession as there was no other option. She used to go out on short begging trips after finishing the household work. After few hours, she would come back and learn the art of making 'Jhalar' a decorating cloth line used as a border for ladies shirts and scarf. It is because she had made up her mind to find a dignified way of living.

My mother was a blind lady but she learnt the needlework despite the visual disability. She was capable to start a home-based manufacturing of Jhalar but the major problem was that she had no money to buy the raw material to start production. We were in desperate need to find a support to ward off poverty and take up a sustainable livelihood.

One day a lady from the neighborhood disclosed to their family that there is a program which gives small loans to the poor to change their lives for the sustainability and for the alleviation of poverty. This good news was a ray of hope for



all of them to start a new life of self-sufficiency

As she heard the details of Safco Support Foundation, she felt as if a beam of light had entered in a dark tunnel of despair and despondence. The words of that lady were a source of inspiration for all the family. Shazia was curious to have first-hand knowledge of the Safco Support Foundation loan scheme. She immediately went to Safco Support Foundation office. "I was furnished all necessary information including formal requirements and repayment procedure", she said. There was no limit to my joy when they told me that was entitled for this scheme. When she formally applied for the loan, she was advised to form a group as a pre-condition to get through. After consultation with her family and friends, they organized a group. Following a process of scrutiny and formal verifications, she was granted Rs 10,000/- loan on July 6, 2010.

Her mother was familiar with wholesale dealers of Jhalar material in Hyderabad city. She took a trip to Hyderabad accompanied by her mother to purchase the raw material. She gradually mastered the art of making Jhalar from her mother.

It was like an on the job training", she remembered. The business was slow but it was giving them three meals a day plus clean clothes to wear. "It

was not a less achievement for our family", she exclaimed. They continued to pay their installments apart from saving a small amount at the end of each month.

After paying off their first loan, she was eager to go for the second to stabilize their business. This time she got approval to get Rs 15,000/- on 27 July 2011. In addition to this amount, she had a significant amount of saving. She purchased a bigger quantity of Jhalar making material to ensure the smooth running of her production. I had an edge because my mother and my elder sister were contributing their labor in this joint business.

"The trickle down effects of our hard work had started appearing in our house", she confirmed. Our younger siblings were able to go to school for education as wished by me late father. Although I was deprived of education during my childhood, yet I had pledged to please our father's soul by giving a good education to the younger siblings.

My trade was generating adequate earnings and with the saving I progressively paid all installments on due times. Ultimately, the trade was going well and we were earning enough for livelihood. I conceived an expansion plan to grow our trade as the time was ripe to take big steps in life. Therefore, I applied for third loan. After some assessments of my

trade by Safco Support Foundation officials, I got an amount of RS. 17,000 on 27 October 2012. Once again I added my own savings into this amount and bought extra paraphernalia for further production of "JHALAR" (handiwork) at a larger scale.

With the patronage of Safco Support Foundation, I'm capable to generate around 15,000 to 20,000 rupees per month. My house is now full of primary and secondary stuff of embroidery material. I'm comfortably meeting my house expenditures and my younger siblings are also getting education in a very good institution. I used to pay the outstanding installments of Safco Support Foundation at due dates and our family life is going very smooth. My mother is so glad with my achievements.

Now she always stays at home in her own room and we sisters are doing everything she wishes. With the blessing of Almighty Allah we have improved over standard of life. Our friends and neighbors are wondering about our enhanced social status. As long as Safco Support Foundation is around I hope to grow my business at the new heights of success. I shall remain indebted to Safco Support Foundation for giving me freedom and confidence.

*“Behind every small business, there's a story worth knowing. All the corner shops in our towns and cities, the restaurants, cleaners, gyms, hair salons, hardware stores - these didn't come out of nowhere”.*

**Paul Ryan** - US Congressman and former Republican candidate for US Vice President



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