

Case Study:

Small Rural Enterprise in Mari Muhammad Khan

In March 2014, under the Small Rural Enterprises Project, OSDI conducted a one-day training workshop in the focus village of Mari Mohammad Khan, district Matiari in the province of Sindh. Financial Literacy Training was organized to impart basic calculation skills, which included an understanding of budgets, savings, investments, ideas and general knowledge of business.

Small Rural Enterprise helps budding entrepreneurs with affordable loans to establish business and contribute in household income.



Rab Dino, a 30 year-old married father of three, attended OSDI's training in village Mari Mohammad Khan. He was unemployed and had no skills in keeping livestock or managing land. After Financial Literacy Training, he wanted to set-up a business but he had no finances for initial start-up costs so he decided to utilize the refrigerator at home. He started putting water in the bowls to freeze it creating ice, which he then sold at shops.

Rab Dino's wife was expecting and there were merely eight days remaining in the birth of their fourth child when he started selling ice. On his first day of work, he got PKR 300. Mr Dino continued freezing water to make ice and selling it to shops. In eight days, he earned PKR 2,500 which he utilized for his wife's delivery at the Taulka hospital.

Being able to pay for his wife delivery at the Taulka hospital boosted his confidence and he started to expand his business further branching out and selling Gola Ganda. It has been three month since the resident of district Matiari initiated his ice-shop and he is making PKR 600-800 per day.

Mr. Dino's monthly income has reached to PKR 24000, his children are now enrolled in school and his wife is happy to see Rab Dino's earning after six years of married life.



Rab Dino is grateful on OSDI's effort and he believes if trainings like FLT will continue to be conducted in the rural areas, people like him will greatly benefit. OSDI has finally brought sustainability in the life of Rab Dino s/o Kuda Dino and he has started earning a decent living.