

Name: Gul Jamil Shah

Project: Small Enterprises Project

Program: Livelihood Assistance Program

Age: 32

Household size: 9



Gul Jamil Shah of village Badam in district Mardan is no stranger to adversity. During the last few years he has battled cancer due to which he also lost his right leg. He remained defiantly strong and emerged victorious. During his affliction even a simple visit to the local market proved to be excruciatingly difficult. His modest income of PKR 4000 was woefully inadequate of supporting a household of 9 and he had no means to pay for his cancer treatment.

With failing health and no reliable source of income, Gul Jamil Shah was on the verge of abject poverty. Gul Jamil's reduced circumstances did not deter him from earning a dignified living. Sensing an opportunity brought forward by OSDI's Small Rural Enterprises Project, through which enterprising individuals like him are provided financial assistance and training to start their own businesses, Gul Jamil applied for a loan to extend his grocery shop. He was provided with microcredit worth PKR 50,000 with which he stocked up daily household items in his shop. The convenience and proximity of Gul Jamil's store saves the whole community valuable time and money. In absence of Gul Jamil's shop, the community would have to travel 8-10 km to the nearest market in Rustam city.

The shop has increased revenue and is generating him a stable livelihood. His monthly income has increased from a mere PKR 4,000 to PKR 10,000. Under the Small Rural Enterprises Project, OSDI allows a 3 month waiver on loan repayments. Gul Jamil Shah started repaying his loan in the fourth month with the revenue generated by the shop. A portion of his income goes into the OSDI initiated Community Development Fund in which all members who receive financial assistance from OSDI pool in 10% of their loan to finance education, health, clean drinking water, and sanitation projects for whole community in future.

This income is also helping him send 3 children who are of school-going age to school. Gul Jamil Shah's changing fortunes prove that OSDI's Livelihood Assistance Program is guiding individuals to unlock their potential, pull families out of poverty, and uplift whole communities.