

Name: Mukhtyar Ahmad

Project: Small Rural Enterprises Project

Program: Livelihood Assistance Program

Household size: 8

Age: 56



A year ago Mukhtyar Ahmad was mason depending on daily wages in village Saeedabad in district Mardan. On good days he would earn PKR 700 for a day's work but the seasonal nature of his work rendered him redundant for extended periods of time with serious consequences for his livelihood. *"Sometimes for a whole month I did not get work so I had to ask for loans from friends and relatives. If need be I had to ask for a second loan from the same people which was very disgraceful for me,"* said Mukhtyar.

To make matters worse, Mukhtyar suffered a serious concussion during work which rendered him unfit for the physical intensiveness of his line of work. *"I could not properly seek treatment because I did not have the money,"* tells Mukhtyar. Only when a nephew of his based in Karachi sent money for his treatment was he able to seek medical assistance. He is yet to make a full recovery.

Not content on sitting idle and bowing down to his circumstances, Mukhtyar got to hear of OSDI's Small Rural Enterprises Project and applied for financial assistance in setting up a grocery shop. Through the project enterprising individuals like Mukhtyar are provided finance and technical training to establish



their own small businesses in their communities. With the small loan of PKR 10,000, he set up a shop and purchased his first stock of inventory. In 8 months, he managed to return his loan and also increase the scale of his business, stocking up to PKR 45,000 worth of items. He has given up occasional booms in cash as a mason, but he is satisfied now that he has a steady his income. *"As a mason I never had the luxury of clean clothes, now I can proudly visit people and go to the mosque with clean attire and offer my prayers,"* he commented on the simple pleasures of life afforded to

him by his new occupation. With the income made from his new business, he is not only supporting his family but he is also paying the electricity bill of the local mosque.

As for the future, he only aims to increase the size of his business and stock more grocery items to serve his local market. Mukhtyar's story illustrates a microcredit with personal financial guidance can make a huge positive impact in rural communities.