

GBTI



Ghazi Barotha Taraqiati Idara

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LACIP-KfW - PPAF

Case Study

Small and Medium Infrastructure

Livelihood Support & Promotion of Small Community Infrastructure Project

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Livelihood Support & Promotion of Small Community Infrastructure Project

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Monitoring, Evaluation and Research (MER)

September, 2017

Case Study

Name of Beneficiary:	Rafaqat H/O Najma Bibi
Name of CO:	FCO Roshni
Village:	Kotehra
Union Council:	Kotehra
Tehsil:	Ghazi
District:	Harripur
Province:	Khyber Pakhtunkha
Type of asset:	Sewing machine
Amount of asset:	Rs.25,000/-
Date of asset transfer:	23 rd Oct, 2014



Rafaqat "A Disabled Tailor, Recipient of Sewing Machine and some accessories under LEP-Asset Transfer Programme only for income generating activities funded by LACIP-KfW-PPAF"

Najma Bibi lives in “Chabee Chay” muhalla of village Kotehra with her disabled husband, Razaqat Ali, and four daughters. Razaqat is a polio victim. According to village traditional myths, Razaqat suffered from typhoid which resulted in shrinking of his legs and also paralyzed his lower body movement.

Razaqat thought that many people of the village with such a condition are left to beg by families as they are no longer a source of proper income, but he will not let his weakness become a reason for their impoverished condition at home. Instead, he planned for the future based on using his hands. Since then he has been walking from his house to the main market in Ghazi for working as a tailor at someone’s shop. Total walking time was four hours per day. During the rainy season, he suffered much as did his family for he could not walk to the market to work. On such occasions his family had less food to eat.

Within the community, CO members encouraged Najma to join the CO, which she did. At this time, the only money he received at the end of every month was BISP money allocated to his family. A total of Rs. 1,500 per month was received and was used to settle small debts with local shopkeepers. In addition to this, none of his children went to school. When the opportunity arose, CO members asked Razaqat if he wanted to pursue any micro business which he thought would help him generate income. Razaqat, a tailor since 24 years, opted for a Joki machine (special tailoring machine) worth Rs 25,000 as an asset under the component of LEP- Asset Transfer of LACIP-KfW project funded by Pakistan Poverty



Razaqat with his family

Alleviation Fund (PPAF) to be placed at his own premises.

Najma also supports her husband in his work and after two years with day and night hard work, they had not only repaid all his debts and their children had also started going to school regularly with all the dues paid on time and expenses taken care by their father.

Working from his home, he earns about Rs 500-600 per day and is able to meet all the needs of his family. He has also created external linkages with the shops in the market to give him orders at his house while the material is transported to them by his nephew. They had also built a new room cum shop outside their home with the saving amount. Then they applied for the loan of Rs.20,000 from GBTI's programme of Rural Credit and Enterprises Development (RCED) to expand their business of tailoring and bought accessories and fabric, which also have been paid off.

Rafaqat continues to save Rs. 10-15 per month with CO, for as he says, "CO made me strong, and I have to play my role in making CO strong". Najma and Rafaqat are very happy and thankful to GBTI and LACIP-KfW-PPAF on this type of help which improved their livelihood.



Najma also helps her husband in his work



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