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POVERTY  
TARGETING  
FUND

A LITTLE LIFT CAN TURN INTO SOMETHING  
MUCH BIGGER...



**"Asset Transfer" for income generating activities**

Harnessing People's Potential | Monitoring, Evaluation & Research (MER)

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## 1. Poverty Targeting Fund/Asset Transfer:

Since 1995 GBTI is working for Livelihood enhancement through its trainings for income generating activities and micro-credit for agriculture, livestock and enterprises development. But as per the feedback given by community and GBTI's situation analysis the ultra-poor segment are exclusively asset-less and cannot invest anything in any income generating venture. As a result, poor households remain unemployed causing a severe degree of food insecurity and their subsistence is at stake. So this programme is designed for particularly for this ignored segment in which any sort of asset is transferred for income generating activities after developing of MIP/LIP (Micro/Livelihood investment Plan) of household with the consultation of family and members of community organization (CO/VO).

This programme was initiated on the advice of GBTI-BoD in 2012 and is entirely aimed at the poorest of women. The total budget was Rs. 2 million over 12 months. Currently the PTF component is being implemented in 22 union councils of three districts, i.e. Attock, Swabi and Harripur. GBTI have been transferred asset to 56 female CO's members during FY-2012-13. The assessment thus consisted of all 56 PTF beneficiaries to whom assets transferred considering the comparatively small magnitude of programme.

The Poverty Targeting Fund (PTF) is an asset transfer programme fund which provided to community organisations, specifically to poorest women who are provided with micro asset for income-generating activities only. However what is unique in PTF is the fact that not only does it provides access to much-needed asset for income generating activities; it also builds the confidence and capabilities of poor rural women. The reason for this is because in PTF it is women who make the decisions and not external agencies. Therefore decisions such as who to provide asset to, what type of plan are all decided by these organised women themselves. These decisions take place in their own community organisations, which are formed at the neighbourhood level and then federated at the village level. The only restriction that is put on the members is that: a) the asset should only be provided to the poorest of women (identified by using the poverty scorecard of which the results are verified by the community) and b) the asset should be used but not spent.

## 2. Methodology for Poverty Targeting Fund/Asset Transfer

Following are the major steps under taken for conducting PTF;

- Selection of beneficiaries through need assessment form.
- Identification through poverty scoring (PSC) in targeted population
- Finalization of beneficiaries with recommendation of Community Organization (CO).
- Development of Micro Investment Plan (MIP)
- Recommendation of Village Development Organization (VDO)
- Formation of purchase committee
- Opening/assuring of CO bank account
- Transfer of grant through cheque
- Purchase of required asset
- Transfer of asset
- Monitoring and supervision
- Utilisation

### 3. Social Mobilisation;

Before any actual asset transfer to communities takes place, social mobilisation has to be carried out. Social mobilisation is the act of organising communities into their own grassroots organisations. It instils a sense of unity and ownership within the village and brings about a change in attitude regarding development. In the social mobilisation approach being followed by GBTI, communities are made aware about their own strength and the opportunities that are available to them in their surroundings. They are taught that when they are organised and act as a single unit, they are better able to access resources and plan their own development according to their needs and not according to the needs of outsiders. In the case of GBTI, in each village, field staff made contact at the village level first; addressing the entire village and introducing them about GBTI Programme and also to ascertain whether the village was ready and willing to be organised. Next, COs were made at the neighbourhood level; members constituting of one woman each from willing households in the area. At this stage, the poverty scorecard proves very handy as the GBTI staff was able to guarantee that the poorest households were not being sidelined due to their status. In each CO, a President and Manager were chosen according to the wishes of the members of the CO. The purpose of forming COs is so that women in a neighbourhood have the opportunity to save and make a development plan for their own household, i.e. the things that they can do, want to do and what they will need in order to carry it out. The CO meetings provide an avenue and outlet for women to discuss their problems, be it personal or at the neighbourhood level and to obtain support and advice from fellow-members.

At the last stage, GBTI federated these COs into one village-level organisation called a VO. The VO constitutes of representatives from all COs in that particular village; in most cases two nominees from each CO are voted into the VO. From within those VO members, a President/Chairperson and Treasurer are selected according to the wishes of the VO members. The purpose of having a VO is to carry out development activities at the village level, i.e. activities which run across neighbourhoods and which singular COs find hard to implement.

### 4. Assessment Findings;

In the assessment findings, 73% beneficiaries were found improved because of one major reason is that the most of the people were provided with livestock which have sudden impact on poverty score card with the improvement of score 1-4 while 26% beneficiaries were found on the same status or we may say negative because of several different reasons.

*(The detail of beneficiaries and poverty score cards is given at tables 1 and 1a)*

**Table 1: Poverty Levels of Beneficiaries Before and After PTF**

Poverty Bands	No. of Beneficiaries before PTF (During FY-2012-13)	Current No. of Beneficiaries (As of Aug, 2014)
Extremely Poor/Destitute (0-11)	18	12
Chronically Poor (12-18)	35	33
Transitory Poor (19-23)	3	11
Non-Poor (24-100)	-	-
<b>Total</b>	<b>56</b>	<b>56</b>

The asset transfer programme is entirely for the poorest households through female community organizations only but in utilization of assets it was seen that only 9 out 56 developed planned for their males and 3 households worked jointly for the improvement of their households as seen in Table 2.

**Table 2: Utilisation of Assets**

Category	Men	Women	Jointly	Total
Enterprises	9	11	3	23
Livestock	0	33	0	33
<b>Total</b>	<b>9</b>	<b>44</b>	<b>3</b>	<b>56</b>

The gender wise status for the “improved” and “not improved” cases asset transfers is given in following tables;

**Table 3: Gender wise status for Improved cases**

Category	Improved							
	Men		Women		Jointly		Total	
	No.	%age	No.	%age	No.	%age	No.	%age
Enterprises	8	88.89%	6	54.55%	3	100.00%	17	73.91%
Livestock			24	72.73%			24	72.73%
<b>Total</b>	<b>8</b>	<b>88.89%</b>	<b>30</b>	<b>68.18%</b>	<b>3</b>	<b>100.00%</b>	<b>41</b>	<b>73.21%</b>

**Table 3a: Gender wise status for Not-Improved cases**

Category	Not Improved					
	Men		Women		Total	
	No.	%age	No.	%age	No.	%age
Enterprises	1	11.11%	5	45.45%	6	26.09%
Livestock			9	27.27%	9	27.27%
<b>Total</b>	<b>1</b>	<b>11.11%</b>	<b>14</b>	<b>31.82%</b>	<b>15</b>	<b>26.79%</b>

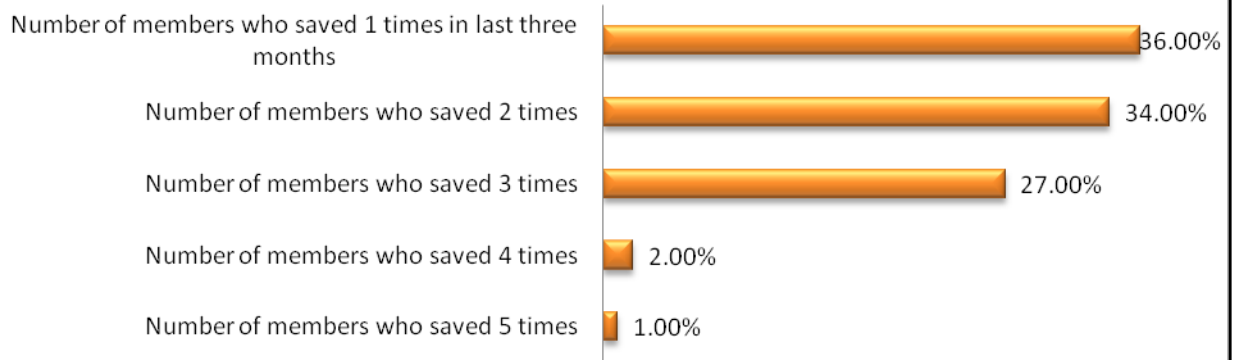
In the assessment findings, some aspects of the workings of the CO and VO were also included, such as frequency of meetings, attendance and frequency of savings by beneficiaries. In terms of the frequency of VO meetings in the last six months and attendance of VO members, the average number of meetings that the 19 VOs have had is 5.05; with an average attendance of 85%. A VO is meant to have one meeting per month, i.e. a total of six meetings in six months. The VOs in the assessment have done very well as only three VOs had less than six meeting.

As for the **frequency of CO meetings** and members’ attendance, the average number of meetings in the last three months was 3.2, with an average attendance of 79%. Most COs are meant to have meetings every three weeks; however it is up to the COs whether they choose to meet twice a month or once in a month. In the assessment, most COs chose to meet once a month rather than twice.

#### **FREQUENCY OF SAVINGS**

The assessment found that 36% of beneficiaries had saved some money with COs in the last three months. As in the COs members are advised to save in every meeting. However what is encouraging is that out of those that did save in the last three months, 34% and 27% of beneficiaries had saved twice and thrice respectively.

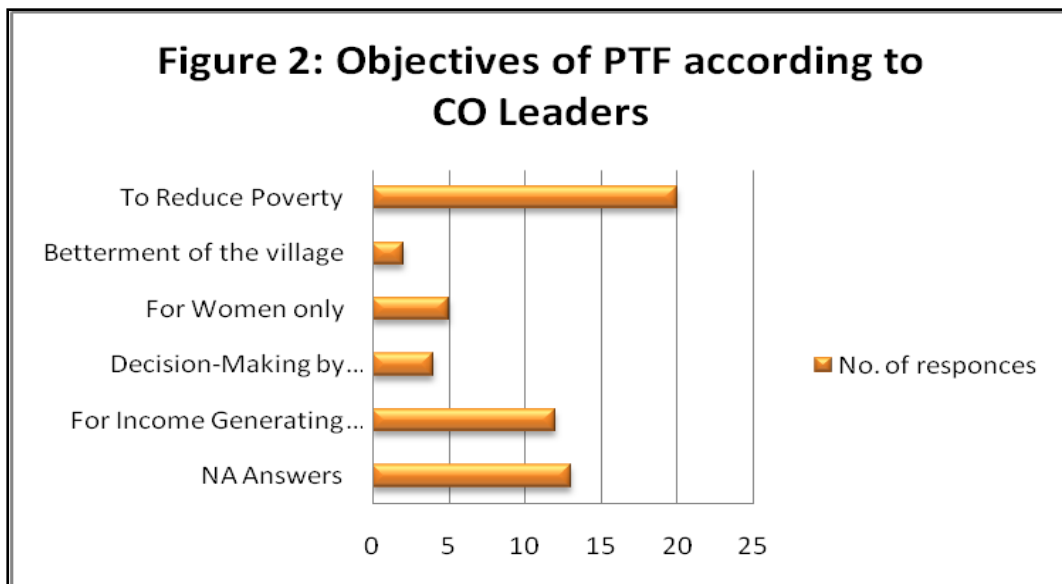
**Figure 1: Frequency of Savings by beneficiaries**



**OBJECTIVES OF PTF ACCORDING TO CO LEADERS**

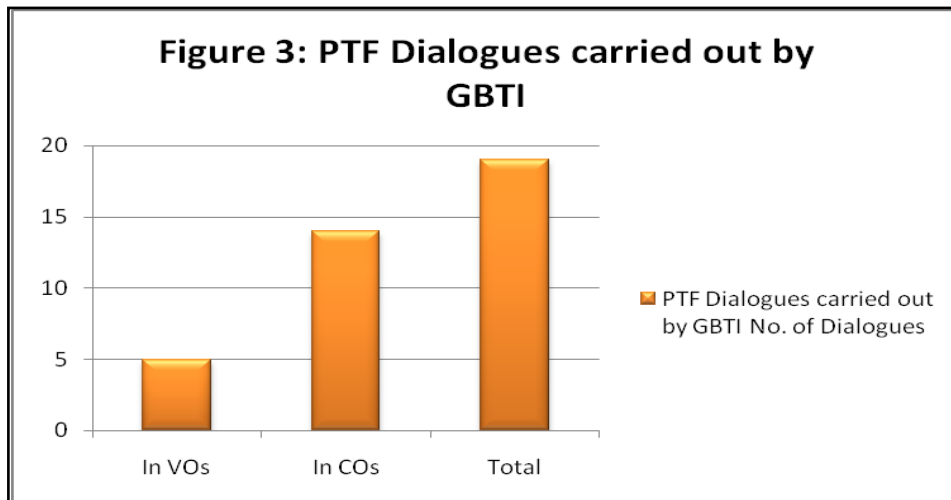
The assessment also wanted to gauge the understanding of the beneficiaries, CO leaders and the VO regarding PTF and its objectives. The assessment asked CO leaders randomly to mention three objectives of PTF according to them. Their answers came roughly in six categories as shown in Figure. The most frequent objective given was that PTF is to reduce poverty. Secondly, the CO leaders also knew that the PTF was for income-generating activities only.

**Figure 2: Objectives of PTF according to CO Leaders**



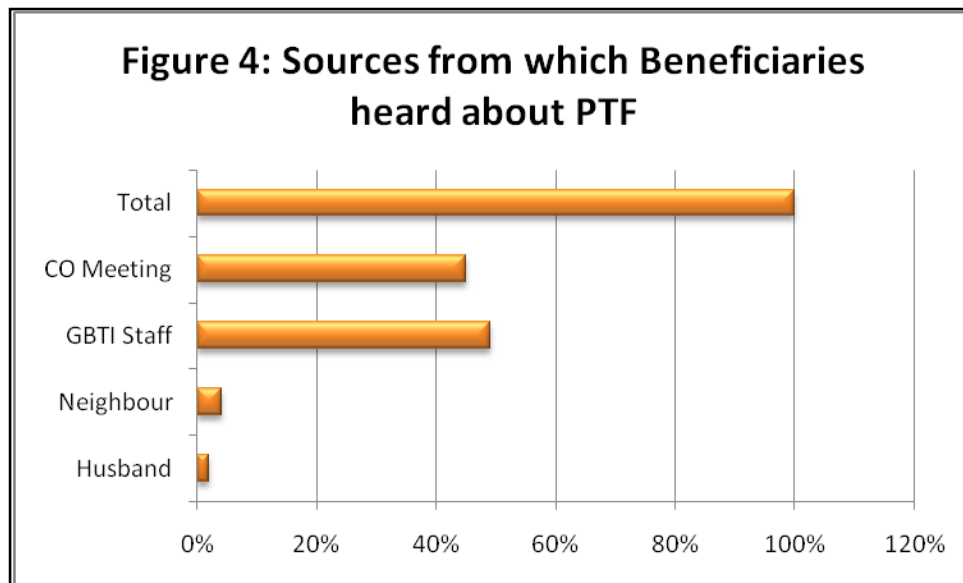
**DISSEMINATION OF PTF INFORMATION**

When starting the PTF programme in any village, GBTI staff is meant to have dialogues with communities at the village-level in order to inform them about the PTF programme, its purpose, objectives and criteria. In this dialogue, they ask the village and specifically the women in COs and VOs whether they are ready to take on the responsibility of transferring fund which is meant for the deserving poor women of their village.



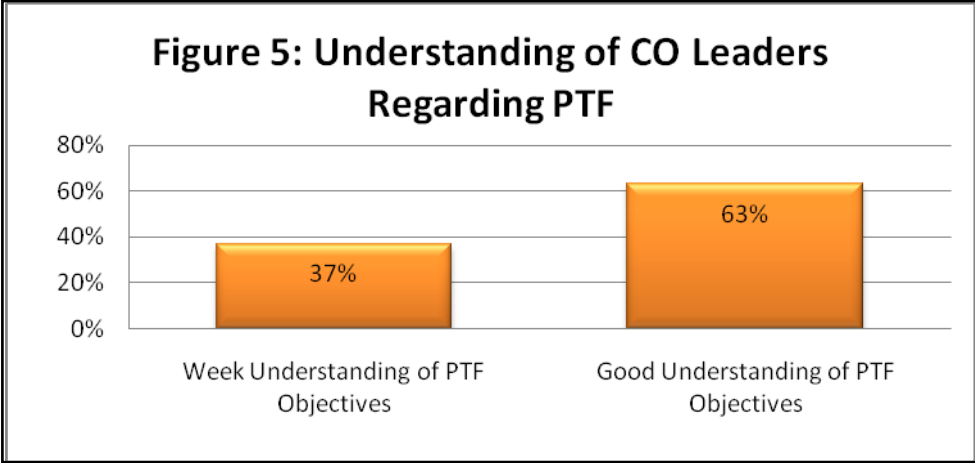
**SOURCES FROM WHICH BENEFICIARIES HEARD ABOUT PTF**

In order to confirm this, the assessment also asked beneficiaries about where they had heard about PTF for the first time. Figure 4 shows that the majority of beneficiaries, i.e. 49% heard about it from GBTI staff while 45% heard about it in their CO meeting. It is encouraging to see that the majority of beneficiaries relied on either GBTI or their own CO for information regarding PTF; showing their interest in the entire CO, VO and PTF process rather than on a husband or neighbour telling them about it.



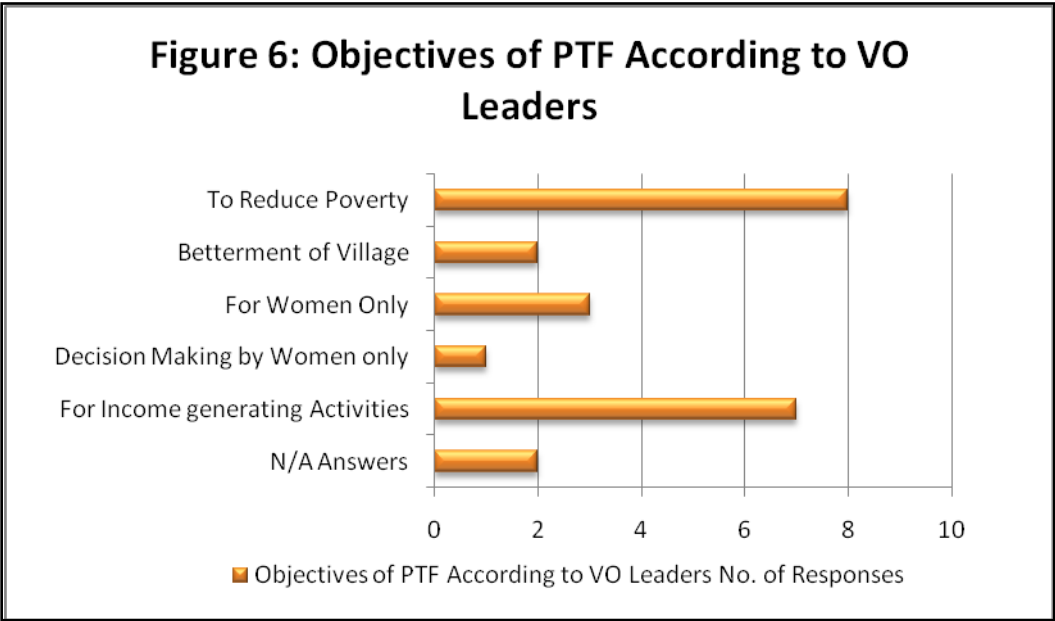
**UNDERSTANDING OF CO LEADERS REGARDING PTF**

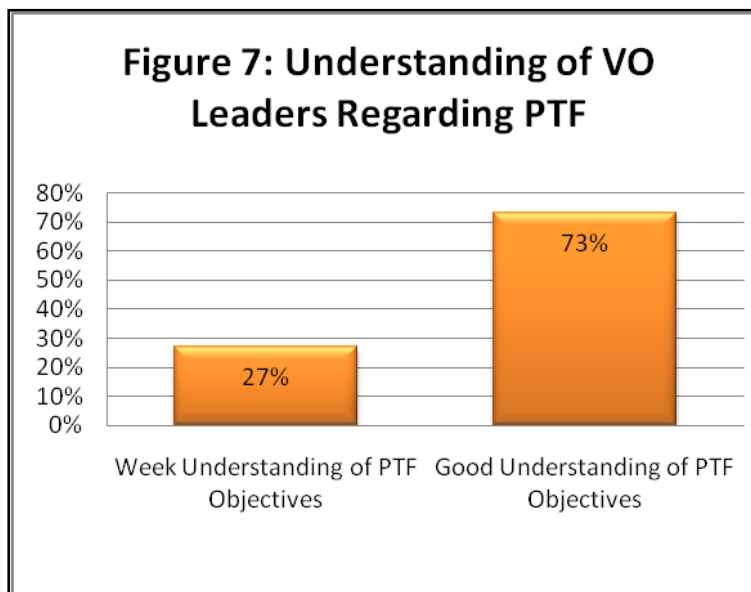
The assessment also wanted to gauge the understanding of the beneficiaries, CO leaders and the VO regarding PTF and its objectives. The assessment asked CO leaders randomly to mention three objectives of PTF according to them. Their answers came roughly in six categories as shown in Figure 5. Although the majority of answers were not applicable (these were answers such as providing details of what they did with these assets, etc), the most frequent objective given was that PTF is to reduce poverty. Secondly, the CO leaders also knew that the PTF was for income-generating activities only.



**UNDERSTANDING OF VO LEADERS REGARDING PTF**

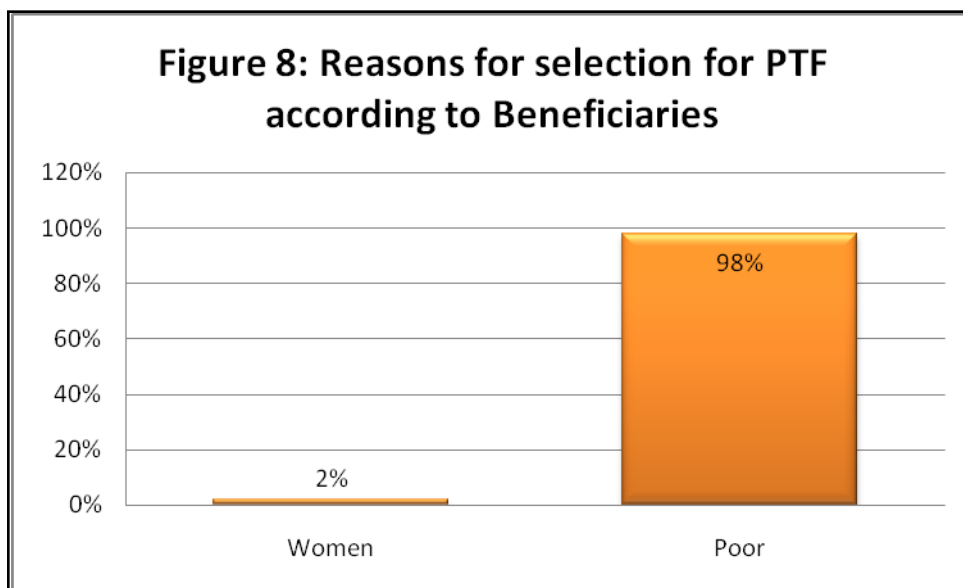
As for the understanding of VO leaders; they fared much better with the majority mentioning that the objective of PTF was to reduce poverty and that it was for income-generating activities only, as seen in Figure 7. The increased understanding level can also be seen in Figure 7, which ironically shows that the responses of VO leaders showed equal understanding of PTF, i.e. that it was strong. This can be put down to the fact that the VO leaders were providing answers to these questions in the presence of the entire VO membership; thus making them feel more comfortable. A second explanation for this finding could be that the interaction of GBTI is much higher with VO members than with CO members (since the PTF lies at the village level with the VO). This has also resulted in the fact that the language barrier was somewhat less with VO members than with CO members.





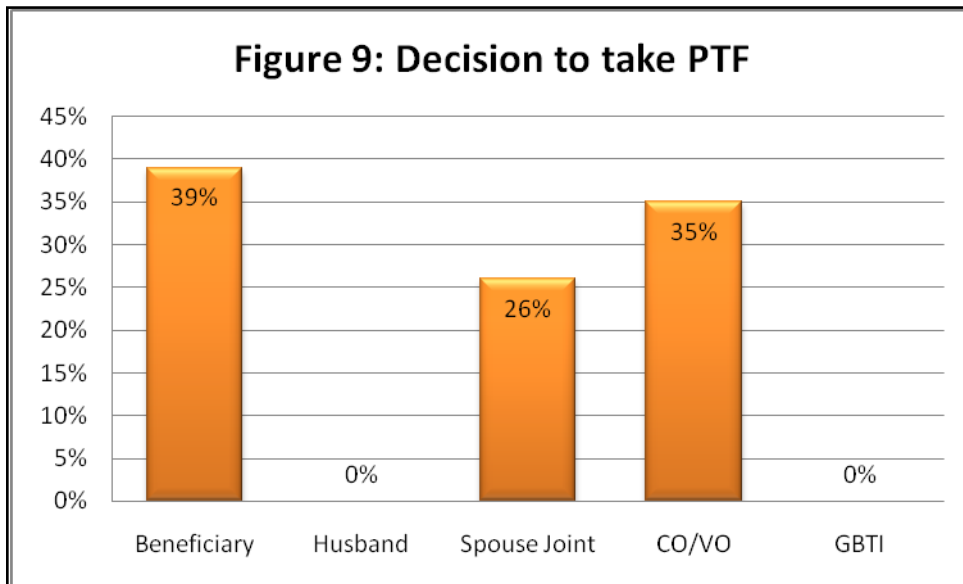
#### REASONS FOR SELECTION FOR PTF ACCORDING TO BENEFICIARIES

In addition to this, the assessment also looked at what the beneficiaries thought the reason for them being selected for a PTF loan was. As expected, the majority of responses matched the responses of the COs and VOs. The majority of beneficiaries (98%) thought that they had been selected for loans because they were poor, as shown by Figure 8.



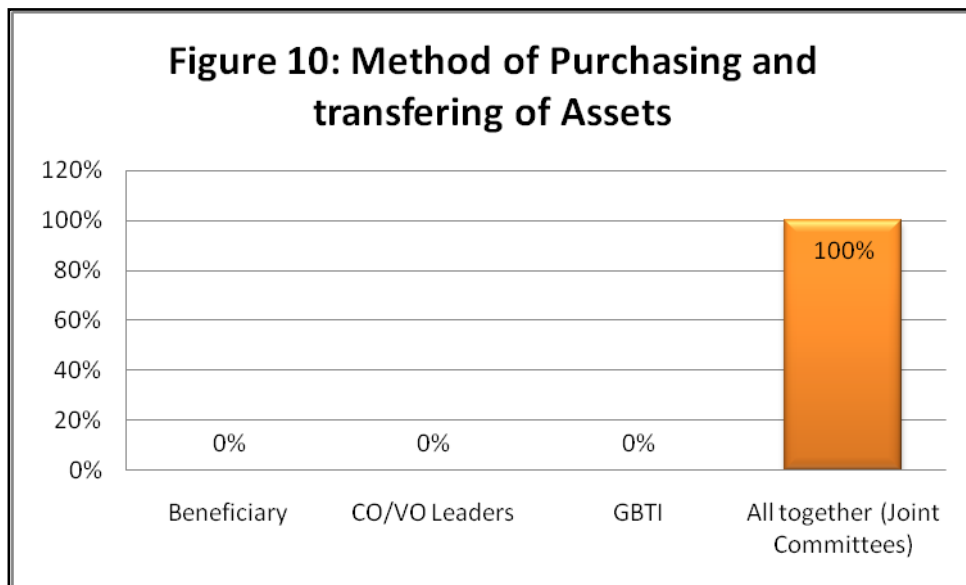
#### DECISION TO TAKE PTF

The assessment found that regarding what amount to take out, the majority of beneficiaries (39%) decided themselves about how much to take out as shown in Figure 9. 35% said that the amount was decided in their CO/VO. The reason for this is because in some villages, the fund was not enough to meet the demand of all the potential PTF beneficiaries. Therefore in those cases, the VO decided that asset transfer for more women to be able to take benefit from the PTF fund.



**METHOD OF PURCHASING**

The assessment found that all assets were purchased jointly by the committee members comprise of CO/VO member, beneficiary and GBTI staff member to make it more transparent.

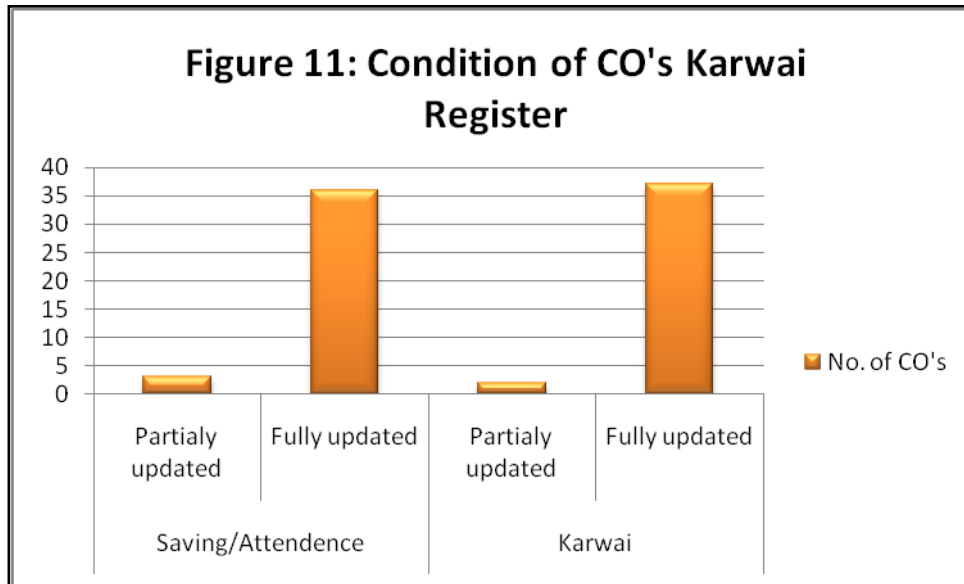


**CO RECORD**

A CO maintains primarily two types of records; the first of which is the Saving/Attendance register. The Savings/Attendance register contains the attendance of the members in each meeting and also the details of any saving they deposited or withdrew. The assessment found that in all the COs, the condition of the Savings/Attendance register was fully up to date.

The Karwai register is the record which maintains the minutes of each and every meeting that the CO holds. In it are details such as the date, attendance, what the major agenda points were, what the key decisions taken during the meeting were and also the signatures of present members. The assessment found that 37 COs had

fully updated records while two COs had partially updated records, as seen in Figure 11.



**Table 1: PSC status of Beneficiaries under PTF**

Sr No.	Name	Village	BISP Card (Y/N)	PSC Before			PSC After			Remarks
				0-11	12-18	19-24	0-11	12-18	19-24	
1	Yasmeen Bibi	Surg	N	11				15		Improved
2	Riaz Bibi	Surg	N		12			14		Improved
3	Ghabi	Mungiwali	N			24			24	Not Improved
4	Parveen Begum	Surg	N		12			16		Improved
5	Zareena Bibi	Barotha	N		13			16		Improved
6	Parveen Bibi	Barotha	N	9			9			Not Improved
7	Gulfreen Bibi	Thekrian	Y	4			8			Improved
8	Fuqraj Bibi	Dheer	Y	10			10			Not Improved
9	Shah Jahan	Dheer	N	5			10			Improved
10	Naeem Akhter	Dheer	N		13				21	Improved
11	Tahmina Bibi	Pindwal	N		18				22	Improved
12	Nighat Bibi	Pindwal	N	10				12		Improved
13	Yasmeen	Surg	N			19			19	Not Improved
14	Mukhtar	Surg	N		14			16		Improved
15	Shaib Zadi	Surg	N		15			15		Not Improved
16	Sardar Bano	Surg	N		15			17		Improved
17	Jan Begum	Surg	N		15			17		Improved
18	Hameeda Begum	Surg	Y		14			16		Improved
19	Shaheen	Salar	N			19			19	Not Improved
20	Balqees	Baghneelab	N	6				13		Improved
21	Makoom Bibi	Dheer	Y		18				18	Not Improved
22	Raj Bibi	Dheer	Y		12			12		Not Improved
23	Shms un Nisa	Dheer	N	5			8			Improved
24	Rehmat Jan	Dheer	Y		13			15		Improved
25	Khalida	Dheer	N	11				13		Improved
26	Muhammad Jan	Dheer	N		14			15		Improved
27	Shakeela Bibi	Dheer	N		13			16		Improved
28	Aasia Bibi	Sherani	N	3			10			Improved
29	Niaz Parveen	Sherani	N	8			10			Improved
30	Azra Bibi	Qiblabandi	N	7			8			Improved
31	Nasreen	Qiblabandi	N	11				13		Improved
32	Saima	Chaichian	N		14			16		Improved
33	Gulnaz	Chaichian	N		18				20	Improved
34	Salma	Shamsabad	Y		15			17		Improved
35	Yasmeen	Shamsabad	N		11			13		Improved
36	Imtiaz Bibi	Chaichian	N		10			18		Improved
37	Muslim Bibi	Essa	N		16			16		Not Improved
38	Faheem Begum	Tamrai	N		13			15		Improved
39	Sabreen	Tamrai	Y		16			18		Improved
40	Sadiq Jan	Chamyari	N		16			18		Improved
41	Khadeeja	Chamyari	N	10				15		Improved
42	Sadia	Daira Dostam	N		15			15		Not Improved
43	Suriyya	Daira Dostam	N	9			10			Improved
44	Irshad Begum	Kotaira	N		17				19	Improved
45	Khatoon Bibi	Pakiban	N		18				20	Improved
46	Samina	Pakiban	N	11			11			Not Improved
47	Gulshan	Piplalan	N		14			15		Improved
48	Zahida Bano	Sheikhchoor	Y	11			11			Not Improved
49	Shaista Bibi	Kotha	N		16			18		Improved
50	Tahira	Kotha	N		15			15		Not Improved
51	Shah Irum	Batakara	N		15			15		Not Improved
52	Naseem Akhter	Batakara	N		18				21	Improved
53	Misri	Gala	N		13			14		Improved
54	Amria	Gala	N		17				19	Improved
55	Rameem	Gala	N	5			7			Improved
56	Rafaqat	Gala	N		14			18		Improved

**Table 1: List of Beneficiaries under PTF**

Sr. No	Name	Parentage	CO Name	UC	Village	Nature of Business	Type	Other sources	GBTI grant	Total investment
1	Yasmeen Bibi	Sher Afzal	Dhok Jalal	Surgsalar	Surg	Enterprise	Pakora and Samosa shop	9,000	11,250	20,250
2	Riaz Bibi	Fateh Muhammad	Dhok Jalal	Surgsalar	Surg	Enterprise	Cobbler/shoe making	6,000	19,340	25,340
3	Ghabi	Kala Khan	Mungiwali	Surgsalar	Mungiwali	Livestock	House hold level poultry - 02 sets (12 hens) egg sale	0	5,000	5,000
4	Parveen Begum	Rafaqat	Surg-1	Surgsalar	Surg	Enterprise	Fruit/Veg Cart	8,000	9,000	17,000
5	Zareena Bibi	Muhammad Afzal	Barotha Purani Abadi	Dakhnair	Barotha	Enterprise	Goats – 4	0	20,000	20,000
6	Parveen Bibi	Niaz	Barotha Model Colony	Dakhnair	Barotha	Enterprise	Household goods	0	11,000	11,000
7	Gulfreen Bibi	Muhammad Riaz	Thekrian	Kamra	Thekrian	Enterprise	Moulds for ceilings	0	25,000	25,000
8	Fuqraj Bibi	Umer Ellahi	Gul Dheer	Dakhnair	Dheer	Enterprise	Fruit Cart	0	10,000	10,000
9	Shah Jahan	Bakhsheesh	Gul Dheer	Dakhnair	Dheer	Enterprise	Fruit Cart	0	10,000	10,000
10	Naeem Akhter	Muhammad Saleem	Shamsa Dheer	Dakhnair	Dheer	Enterprise	Fruit Cart	0	10,000	10,000
11	Tahmina Bibi	Muhammad Irfan	Ayesana	Sarwala	Pindwal	Transportation	Donkey Cart	0	19,000	19,000
12	Nighat Bibi	Muhammad Ghafoor	Moh Jelani	Sarwala	Pindwal	Enterprise	General grocery items	0	15,000	15,000
13	Yasmeen	Naeem	Dhok Ghulab Khan	Surgsalar	Surg	Livestock	Goats - 4	0	20,000	20,000
14	Mukhtar	Ghulam Khan	Dhok Ghulab Khan	Surgsalar	Surg	Livestock	Goats - 4	0	20,000	20,000
15	Shaib Zadi	Fazal Baksh	Seerat Fatima	Surgsalar	Surg	Livestock	Goats - 4	0	15,000	15,000
16	Sardar Bano	Muhammad Khan	Seerat Fatima	Surgsalar	Surg	Livestock	Goats - 4	0	15,000	15,000
17	Jan Begum	Jhandad	Dhok Malikan	Surgsalar	Surg	Livestock	Goats - 4	0	15,000	15,000
18	Hameeda Begum	Muhammad Aslam	Dhok Jalal	Surgsalar	Surg	Enterprise	fabric selling	0	25,000	25,000
19	Shaheen	Amanat Khan	Sadatabad	Surgsalar	Salar	Livestock	Goats - 3	0	20,000	20,000
20	Balqees	Muhammad Imran	Masjid Usmania	Surgsalar	Baghnilab	Livestock	Goats - 3	0	25,000	25,000
21	Makoom Bibi	Nabi Baksh	Shamsa Dheer	Dakhnair	Dheer	Livestock	Goats - 4	0	20,000	20,000
22	Raj Bibi	Nusrat Khan	Shamsa Dheer	Dakhnair	Dheer	Livestock	Goats – 4	0	20,000	20,000
23	Shms un Nisa	Aashiq Hussain	Shamsa Dheer	Dakhnair	Dheer	Livestock	Goats - 4	0	20,000	20,000
24	Rehmat Jan	Peer Baksh	Shamsa Dheer	Dakhnair	Dheer	Livestock	Goats - 3	0	20,000	20,000
25	Khalida	Muhammad Azam	Shamsa Dheer	Dakhnair	Dheer	Enterprise	Fruit Cart	0	20,000	20,000
26	Muhammad Jan	Fazal Rehman	Gul Dheer	Dakhnair	Dheer	Livestock	Goats - 3	0	20,000	20,000
27	Shakeela Bibi	Shukar Ellahi	Bahar	Dakhnair	Dheer	Livestock	Goats - 3	0	25,000	25,000
28	Aasia Bibi	Imdad Hussain	Sherani-3	B.Khan	Sherani	Enterprise	Stitching clothes	0	7,000	7,000
29	Niaz Parveen	Muhammad Saleem	Mariyam Sheerani	B.Khan	Sherani	Enterprise	Fruit Cart	0	9,000	9,000
30	Azra Bibi	Muhammad Akram	Rehnomai Qiblabandi	Malik Mala	Qiblabandi	Livestock	Goat- 6	0	30,000	30,000
31	Nasreen	Masood	Dhok Ghari	Malik Mala	Qiblabandi	Livestock	Goat- 6	0	30,000	30,000
32	Saima	Muhammad Riaz	Chaichee-2	B.Khan	Chaichian	Livestock	Goats - 3	0	20,000	20,000
33	Gulnaz	Muhammad Ilyas	Chaichee-2	B.Khan	Chaichian	Livestock	Goats - 3	0	20,000	20,000
34	Salma	Rafique	Moh Gheeranwala	Shamsabad	Shamsabad	Enterprise	Rice Cart	0	18,000	18,000
	Yasmeen	Muhammad Saeed	Moh Gheeranwala	Shamsabad	Shamsabad	Livestock	Goats - 2	0	20,000	20,000
36	Imtiaz Bibi	Sheer Afzal	Mariyam Chaichee	B.Khan	Chaichian	Livestock	Cow	20,000	25,000	45,000
37	Muslim Bibi	Muhammad	Minial Essa	Ghazi	Essa	Enterprise	General	0	13,000	13,000

		Iqbal					Grocery Items			
38	Faheem Begum	Sajawal	Al-Khidmat	Kotaira	Tamrai	Livestock	Goats - 3	0	20,000	20,000
39	Sabreen	Abdul Rehman	Al-Khidmat	Kotaira	Tamrai	Livestock	Goats - 3	0	20,000	20,000
40	Sadiq Jan	Abdul Khaliq	Saweera	Khairbara	Chamyari	Livestock	Goats - 3	0	20,000	20,000
41	Khadeeja	Noor Beg	Saweera	Khairbara	Chamyari	Livestock	Goats - 5	0	20,000	20,000
42	Sadia	Zamurd Shah	Nai Roshni	Qazi Pur	Daira Dostam	Livestock	Goats - 4	0	20,000	20,000
43	Suriyya	Irshad	Nai Roshni	Qazi Pur	Daira Dostam	Enterprise	General Grocery Items	0	25,000	25,000
44	Irshad Begum	Makeen	Eman	Kotaira	Kotaira	Livestock	Goats - 3	0	20,000	20,000
45	Khatoon Bibi	Abdul Razaq	Arrah Pakiban	Qazi Pur	Pakiban	Livestock	Goats - 3	0	20,000	20,000
46	Samina	Sheer Jang	Tubwell Pakiban	Qazi Pur	Pakiban	Livestock	Goats - 3	0	20,000	20,000
47	Gulshan	Janat Beg	Phoolnagar	Khairbara	Piplalan	Livestock	Goats - 3	0	20,000	20,000
48	Zahida Bano	Faqeer M	Uzma	Qazi Pur	Sheikhchoor	Enterprise	Fabric selling	0	25,000	25,000
49	Shaista Bibi	Bakht Taj	Tikon Falahiquwat	Kotha	Kotha	Livestock	Goats - 4	0	22,500	22,500
50	Tahira	Taj Muhammad	Bad-e-Naseem	Kotha	Kotha	Enterprise	General Grocery Items	0	18,000	18,000
51	Shah Irum	Muhammad Naeem	Ali Zai	Batakara	Batakara	Enterprise	General Grocery Items	0	15,000	15,000
52	Naseem Akhter	Shahbaz Ali	Ali Zai	Batakara	Batakara	Transportation	Rickshaw	25,000	24,500	49,500
53	Misri	Mir Ajab Khan	Gala-8	Batakara	Gala	Livestock	Goats - 3	0	20,000	20,000
54	Amria	Noor Shah	Gala-8	Batakara	Gala	Livestock	Goats - 3	0	20,000	20,000
55	Rameem	Khanzeb	Gala-8	Batakara	Gala	Livestock	Goats - 3	0	20,000	20,000
56	Rafaqat	Abul Rasheed	Gala-8	Batakara	Gala	Enterprise	fabric selling	0	25,000	25,000

# SUCCESS STORIES

The following case studies are the stories of some of the women. What it demonstrated is the wide range of benefits that real women have obtained due PTF.

## a. Empowering Women

**Imtiaz Bibi** is a poor widow from VDO-Chechi, FCO-Chechi # 1. Before asset transfer her PSC (Poverty Score Card) score was 10. She has one son and two daughters who work as house-maids but unable to cope up basic expences. The villagers support her by giving "Usher or Zakat" but her self-respect does not allow her to take this type of help from people. When she was given introduction regarding PTF (Poverty Targeting Fund) She



*Imtiaz Bibi is the recipient of livestock under GBTI's LEP-PTF Programme*

requested GBTI and CO members to support and help her in purchasing of a cow and told that she is capable enough to nourish cow and by selling milk could able to earn enough amount to meet her family expences. Considering this scenario the villagers and CO members supported her and collected an amount of Rs.20,000/- while GBTI under its PTF programme has given Rs.30,000/- for buying cow. Now she is earning Rs.250-300 daily by selling milk and soon expecting offspring which would be another jump in improving livelihood of this household, they are very happy and thankful on this uplift of family.

**PSC Before asset transfer: 10**

**PSC After asset transfer: 18**

## b. Increasing Source of income

**Fuqraj** is a poor widow from VDO-Dhair, FCO-Shamsa. Her PSC (Poverty Score Card) is at 10. There are nine family members in the house and children are too young for any job except one elder son who remains sick and tired unable to do hard work and resultantly there is no regular source of income. After detail discussion they proposed a plan of setting a small stall of fruits which is comparatively easy to handle instead of heavy works. GBTI approved an amount of Rs.20,000/- for this business and after discussion with VDO that he has not previous experience of fruit shop/stall, so initially it was decided to give Rs.10,000/- as a first installment to take start and after some time the remaining amount would be disbursed, now they are earning Rs.300-400 per day and meeting their routine expences.



*Fuqraj is the recipient of fruit stall GBTI's LEP-PTF Programme*

**PSC Before asset transfer: 10**  
**PSC After asset transfer: 10**

## c. Support in livelihood

**Aasiya Bibi** from “Village-Dakhnair” is the recipient of livestock asset comprising of two goats under “Poverty Targeting Fund Programme”. She is very poor and her poverty score falls at 3. Her father is disabled cobbler and mother is a house-mate works in three-four houses, it is very difficult for them to meet their basic expenses of a big family. She has four sisters and one younger brother, they all are uneducated that they can’t afford to send them school. As she is the member of community organization named “FCO-Muhalla Janazagah”, so on her request and CO recommendations GBTI transferred livestock and net for catching fish costing of Rs.20,000/-. Now after one year her father is catching fish besides shoe repairing and earning Rs. 300/- daily on average and goats are multiplied with three offspring which they sold. Now Aasiya got married and left assets for her sisters.



*Aasiya Bibi is the recipient of Livestock GBTI's LEP-PTF Programme*

**PSC Before asset transfer: 03**  
**PSC After asset transfer: 10**

#### d. Providing livelihood to her husband

**Niaz Parween** is a poor woman from CO "Haq Welfare Sherani". Her PSC falls at 8 score. Her children do their labour work from early childhood but the amount that they earn is so little that not possible to cope up even basic needs and they could not even found this cheap labour job regularly. She has two daughters who stitch/lock jackets given by local tailor who only pay Rs.2/per jacket and daily they could able to



*Saleem H/O Niaz Parveen is the recipient of Handcart GBTI's LEP-PTF Programme*

lock 20 jackets and earn Rs.40/ which is insufficient to meet expences. Her husband Mr. Saleem was doing work on land of near about people who pay him very little amount off and on and because of deep depression and tension he usually remained sick. When the team of GBTI discussed with this family while preparing their MIP and asked Mr.Saleem that what he want to do? He told that if he had a cart he could sale fruits and vegetables, so GBTI bought him a new cart (amounting of Rs.14000/) and also assured all other items needed. Now he is able to earn Rs.300/ daily and very happy in receiving of this great opportunity.

PSC Before asset transfer: 03  
PSC After asset transfer: 10



## e. It is better to have own business

**Gulfareen** w/o Riaz Ahmed is a poor woman from CO Thikriyan #3. Her PSC falls at 4. Her husband is an old man and heart patient. Her daughters do stitching work at their home and sons do labour work. It's very difficult for them to meet their basic expences. During developing of their MIP, one of his son Adnan told that he has a skill of making ceilings of Plaster of Paris but has not enough money/resources to start his own work and if he would provided with materials and moulds he could earn enough amount of approx Rs.6,000-7,000 per month to meet his basic house expences.. So on the recommendation of VO committee GBTI provided moulds and materials with the amount of Rs.25,000/- . Now he is taking orders of ceilings and working at his own house and earning more than his expectations and this savings also helped them in marrying her daughter.

**PSC Before asset transfer: 04**  
**PSC After asset transfer: 08**



*Gulfareen M/O Adnan is the recipient of Moulds GBTI's LEP-PTF Programme*



## f. Adding up Livestock

Riaz Bibi W/o Fateh Muhammad is a needy person from “Dhok Jalal Surg” who requested GBTI that she want such a loan or grant by which they could able to start a small point for shoe repairing and making. When a team of GBTI discussed the planning for the utilization of loan then Mr. Fateh told that he is basically a cobbler and had worked for about 10 years but after the death of his father they got separated from family and have nothing to do except working on fields as a laborer and because of lack of resources he was unable to start his own business. He has a son who is Imam at near mosque and two daughters who are uneducated because they cannot afford expences to send them school and they care for the animals at home. He has no regular source of income they borrow daily grocery and after some time pay back by selling goats and day by day his debt amount is increasing. And due to swear back pain he is unable to do hard work. He wanted that if some resources are given to him he could take start to prepare local traditional shoes (Like; Khairdi & Chappal). Then the committee of VDO with the help of GBTI team developed a plan to bring him goods required with an amount of Rs.19,340.

Now he is earning Rs.200-300 (approx) daily and from saving amount increased their livestock by adding some new goats. He is very happy and hopeful about his work and very much thankful to GBTI who supported him for this initiative.

**PSC Before asset transfer: 12**

**PSC After asset transfer: 14**



*Riaz Bibi W/O Fateh is the recipient of Tools and Shoemaking materials GBTI's LEP-PTF Programme*



## g. New source of income

**Yasmeen Bibi** W/o Sher Afzal belongs to a very poor family and requested GBTI to help them. When GBTI team discussed with her family for developing MIP then Sher Afzal told that he knows how to prepare “Samosa & Pakoras” and wanted to make a stall of “Samosa & Pakoras” outside his home but he has not enough money to start. The committee of VDO approved the plan and also verified the list items required and bought him all necessary items with an amount of Rs.11,250. Sher Afzal started his new stall and getting earning of Rs.300 daily, he told that he is spending Rs.200 for his family and also saving Rs.100 daily and wanted to convert his stall into a shop in future might take credit from GBTI. He also bought a goat from saving amount and his daughter enrolled in near girl’s primary school

He is very happy, satisfied and thankful to GBTI who supported him in starting of new earning activity.

**PSC Before asset transfer: 12**  
**PSC After asset transfer: 14**



Sher Afzal H/O Yasmeen is the recipient of Samosa-making asset & materials GBTI's LEP-PTF Programme



# Ghazi Barotha Taraqiati Idara

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