



**Mohsin & Fauzia Jaffer**  
**FOUNDATION**  
UPLIFTING HUMANITY  
WESTON, FLORIDA USA



**WF-AID**  
ECONOMIC EMPOWERMENT & DISASTER RELIEF

REPORT FOR  
MOHSIN AND FAUZIA JAFFER FOUNDATION

# Uplifting Humanity

## Income Generation Scheme

FEBRUARY 2021

**Registered Charity (UK), No. 282303**

The World Federation of Khoja Shia Ithna-Asheri Muslim Communities,  
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## **PUNJAB, PAKISTAN**

Punjab is a geopolitical, cultural, and historical region in South Asia, specifically in the northern part of the Indian subcontinent, comprising areas of eastern Pakistan and northern India.

Punjab state has 22 districts and its population in 2020 is estimated to be 30 Million; Muslims constitute just under 2% of the total population in Punjab.

## **ANJUMAN SAMAJI BEHBOOD**

Anjuman Samaji Behbood (ASB) which means social welfare organisation was established in 1964 as a non-profit Non-Government Organization (NGO) and registered in 1975 under the Directorate of Social Welfare, government of Punjab. The charity started its activities with a profile of general welfare activities and currently is also helping communities living in low income settlements install underground piping to channel sewage to the main municipal sewage line. ASB wants to make people self-reliant instead of dependent on projects and has opened a way to build sustainable co-ordination, cohesiveness and create a sense of ownership in communities and at all levels of government.

## **THE NEED**

Inflation and prices are increasing daily in Punjab and Pakistan as a whole and this is resulting in the poor becoming poorer. Unemployment is very high and in the villages there are many young people who do not have work and are therefore unable to support their families.

## **INCOME GENERATION SCHEME**

This scheme, which is already running, aims to give those who are struggling financially the seeds to earn a livelihood of their own, thereby empowering them with the tools for their own success. ASB focus on very remote and deprived areas of Pakistan where the Shia population is dense; the scheme enables beneficiaries to grow and start a new life.

The scheme is operating under strict terms and condition and loans will only be provided to those people who are able to follow ASB's rules and regulations.

The scheme provides loans so that beneficiaries can buy items to start small businesses such as book shops, fruit shops, tuck shops and other small shops for women at home.

## CASE STUDIES

*Names have been changed to protect beneficiary dignity.*

Mustafa is a resident of Hasoo Bulail village. He has four children, 3 daughters and one son. His one daughter is crippled. He was a labourer in his early life but with the passage of time and age he is now unable to do hard labour. His family were extremely concerned about the financial risk and where money will come from.

He had applied to Anjuman Samaji Behbood for some financial assistance. Now this time, after approval from WF-AID and with thanks to the generous donor, he is provided with assistance. Now has got a hand driven cart for his earning and daily works. He goes to the vegetable and fruit market every day and brings some crates of fresh produce to sell on the road. He is earning and his family now feel comfortable knowing there is an income.



# WHO HAVE YOU HELPED?



Aid provided	Category	Cost per item in dollars	City/ region/ locality	No of beneficiaries	Of which Sadat	Of which Khojas	Position before aid	Detail how exactly the aid will be utilised	How will the aid change the beneficiary and his/her family's life?
1	Vegetables Seller	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase Hand Cart & Vegetables	Reasonable Income started from business.
2	Carpeting	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Low Self esteem	Purchase equipment & wood	Reasonable Income started from business.
3	Chingchi Rikshaw	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Chingchi Rakshaw	Reasonable Income started from business.
4	Small Shop	\$314	District Khushab Punjab (Pakistan)	1 Family	1	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
5	Chingchi Rikshaw	\$314	District Multan Punjab (Pakistan)	1 Family	1	0	Low Self esteem	Purchase of Chingchi Rakshaw	Reasonable Income started.
6	Shuttering Material	\$314	District Mianwali Punjab (Pakistan)	1 Family	1	0	Low Self esteem	Purchase of Shuttering Material	Reasonable Income started from business.
7	Small Shop	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
8	House Shop	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
9	Barber Shop	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Low Self esteem	Purchase of Furniture	Reasonable Income started from business.
10	Small Shop	\$314	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
		TOTAL \$3140		TOTAL 10	TOTAL 03	TOTAL 00			

## FUNDS

<b>Total loans</b>	<b>\$3,140</b>
<b>Operational Cost</b>	<b>\$30</b>
<b>Total Funds</b>	<b>\$3,170</b>

**Imam Ja'far Sadiq (a.s.) says:  
“An act of charity given openly  
prevents seventy types of  
mishaps, and a secretly given  
charity cools the anger of our  
Lord Allah (S.w.T.)”**

*Bihar ul Anwar v93, p130r*