



## Supporting Sustainable Livelihoods - Case Studies

*Voices of Older People*

**HelpAge  
International**

*age helps*



## **Our Vision**

Our vision is a world in which all older people fulfil their potential to lead dignified, active, healthy and secure lives.

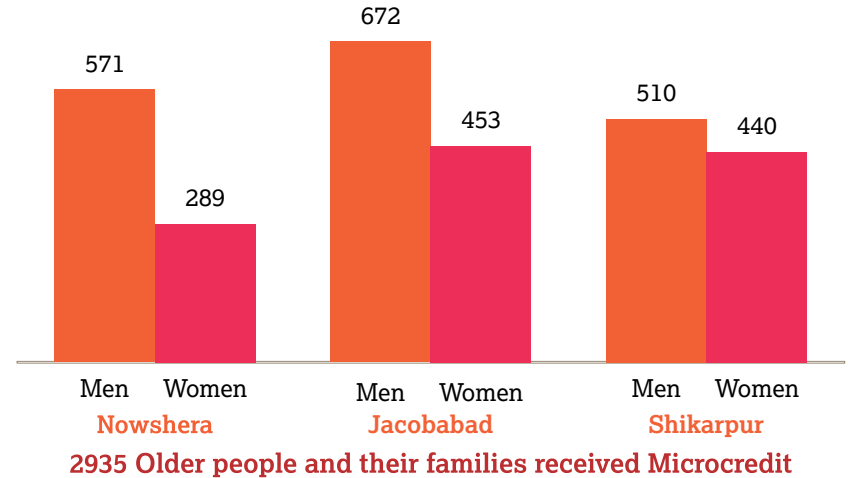
## **Our Mission**

We work with our partners to ensure that people everywhere understand how much older people contribute to society, and that they must enjoy their right to healthcare, social services and economic and physical security.

HelpAge International is working to improve the lives of older people by promoting a regular and predictable income and for their workers' rights to be recognized.

In Pakistan a Community Revolving Fund project was initiated by HelpAge International in 2011 to provide microcredit for improving the livelihoods of older people in Nowshera (KPK), Shikarpur and Jacobabad (Sindh).

Our OPAs actively supported in launching Community Revolving Fund by managing disbursement and recovery of the revolving funds. Through this project older people received interest free loan of PKR 10,000 - 15,000 on easy payback installments decided by the OPAs. More than 2900 older people and their families have benefitted from this micro credit project, 40 percent of the beneficiaries being women.



We also imparted livelihood training among older people especially older women so that they can generate their own income. We also supported them for initiating home-based non-labor intensive livelihood activities such as home-based poultry, kitchen gardening, mushroom farming and bee-keeping, etc.

**Here are some of the voices of older people on how microcredit has changed their lives**

# An Enterprising Livestock Entrepreneur

**Name:** Bebul Bibi; **Age:** 65 years;  
**Location:** M.Hayat Bulhro,  
Mirpur NattanShah, Jacobabad, Sindh

Bebul belongs to a very remote area of Pakistan. Her village M. Hayat Bulhro is located 10 KM from Mirpur NattanShah near Thull which is about an hour drive from Jacobabad City.

All her life, Bebul along with her husband worked at large agriculture farms as daily wage labor. At night she prepared Rilli (a traditional patch work craft from Sindh). She worked really hard for the upbringing of six (6) children. Bebul suffered from kidney stones for several years and then finally had a surgery. It was becoming impossible for her to carry out hard labor work in the fields.

After the floods in 2010, a team from HelpAge international provided emergency relief. The team also had a dialog with the older people in the village to form an Older People Association



(OPA). When the OPA was formed in the village, HelpAge International supported Older People through many interventions. They setup medical camps, carried out cataract eye surgeries after screening in the eye camps, lend out cash grants on conditional and unconditional basis for the wellbeing of older people and disbursed microcredit from Community Revolving Funds (CRF) etc.

In 2012, Bebul applied for microcredit through CRF at the OPA. Just in matter of days her application was approved. She had already planned a livelihoods activity with the loan. When she received an amount of PKR 10, 000, she immediately bought a goat. She sells the goat milk and also used it for breeding. Just about a week back she has sold a baby goat and made good profit of PKR 7000.

**“ Raising goat is one of the most enjoyable experiences of my life. It takes less effort to make good money. I am very happy, I own goat. Now, I will save to buy a cow and make more profit and contribute more in my family's economy.”**

She has returned 6 installments and will fill in the remaining in the coming months. She saves and also spends on her grandchildren. Her monthly household income has increased from PKR 3000 to PKR 8000.





**“ I don't have to worry about survival. I took a chance and HelpAge has rendered my life beautiful. I am also saving up to open a shop where I can sell my home grown herbs and vegetables. ”**

**Name: Mai Kori; Age: 56 years; Location: Saadullah Napar, Shikarpur, Sindh**

# Mai Kori took a Chance to Change

Mai Kori has been agriculture labor ever since she was a young girl. Agriculture labors are hired on daily wedges and are paid on the amount of work they do in the field. After the death of her husband, Kori, her son and daughter in law worked in the fields. But still their household income, PKR 3000/month, altogether wasn't sufficient for a family of (7) seven members. As years passed by Kori was becoming weak and was not able to perform well in the fields. She had to give up her job. It was becoming difficult for her family to survive.

When the OPA was formed in the Village Saadullah Napar, Kori also became its member. OPA members were supported by HelpAge international; they received conditional and unconditional cash grants, emergency kits and training on health, etc.

In an OPA meeting it was discussed that OPA is offering microcredit from its Community Revolving Fund (CRF) which is interest free loans for better livelihoods opportunities for older people. She immediately applied for CRF and in a week's time she received an amount of PKR 10,000 for a period of 12 months. She took a chance to change her life and invested the amount in livestock business of her trusted nephew in Karachi.

Every two months Kori's nephew visits the village and shares the profit with her, which is PKR 4500 per month. Her monthly household income has increased from PKR 3000 to PKR 7500. Now, she has ample to keep her family happy. Now, she also maintains a small kitchen garden where she has planted herbs and vegetable.



“ **HelpAge transformed my dream into reality. I feel proud when customers walk in and shop.** ”

**Name: Ali Muhammad; Age: 56 years; Location: Chaholabano, Shikarpur, Sindh**



# Once A Dream Now A Reality

Ali worked as an agriculture labor. He is suffering from asthma. He has a family of 14. He is the sole bread earner and his monthly income was approximately PKR 3500 per month. During threshing season it becomes difficult for him to work in the fields. It was frustrating for him for not able to meet his household expenses. He banked on others to lend him money. His friends and relatives avoided him.

All his life, Ali carried a dream. He wanted to become a businessman, in an economic situation like his it was barely possible.

HelpAge International supported in uplifting the lives of many older people in the village and their family during and after floods in his Village. They advised to unite all the older people in village and form Older People Association (OPA). After the OPA was formed, regular meetings were arranged. In the meeting all the older people along with some youngsters sit together to discuss the necessary issues and try to find possible solutions.

Just about a year back before the OPA formation, Ali suffered an asthma attack, he wasn't able to work. In an OPA meeting he discussed his ill health and consistently poor financial condition. He was advised to take loan from Community Revolving Fund (CRF) and start up an income generating activity.

He received an amount of PKR 10,000 immediately after his application was approved. He has set up a grocery store where he sells spices, vegetables and bakery and confectionary items. Availability of fresh products at reasonable rates has made Ali's store is a huge success. Now, he earns about PKR 6000 per month. He has returned all the loan installments. His friends and relatives seek advice from him. He plans to extend his shop in the near future.

# Helplessness to Self-sufficiency ...

Hazoor khatoon lives in a small village with her family of eight, near Shikarpur. Her husband is an Agriculture labor and her son drives a rented donkey cart. Their monthly household income was PKR 3500 on average, which was not sufficient to feed the family. She is a housewife and was never involved in any income generating activity.

For the past 2 years Hazoor has been suffering from Hepatitis. The treatment is very expensive. Her family could never afford it. She never complained about the pain she was going through.

She attends the Older People Association (OPA) meetings regularly, where issues faced by older people were discussed and solutions were proposed. Once in an OPA meeting the general secretary oriented about HelpAge International's livelihoods intervention of Community Revolving Fund (CRF) for income generating for older people.

Hazoor showed interest to her family for opening up a shop to contribute in household income. At first her husband didn't agree saying that shop is a full time job and it will affect her home. After a lot of discussions she was able to convince him. She assured him that she will not let the shop come in way of her responsibilities.

She applied for microcredit through CRF. After her loan was approved she was finally able to set her own shop of fresh fruits, vegetables and candies etc. Initially the profit was low. But gradually it increased. She is now contributing in her household income, which is now PKR 8000.

She had set aside half the income of the shop after the loan return installment. In a year's time her shop has flourished and she has returned the loan. She uses the saving on her treatment and also plans to extend her shop.

“

**Earlier I was so helpless,  
I couldn't afford my  
treatment, I had to bear  
the pain. HelpAge  
International has made  
me self-sufficient.  
I buy my own medicines;  
I visit the doctor at the  
big hospital. I even pay  
my own bus fare.**

”



**Name: Hazoor Khatoon; Age: 56 years;  
Location: Chaholabano, Shikarpur, Sindh**



Name: Wahabul; Age: 50 years; Location: Saadullah Napar, Shikarpur, Sindh

# Saving for Rainy Days

Wahabul and Ghulam Nabi are married and they have five children. Ghulam Nabi is an agriculture labor and Wahabul takes care of cattle of other villagers. They earn about PKR 2500 in a month. This altogether isn't enough to feed her family of seven.

After floods 2012, an Older People Association (OPA) for the wellbeing of older people was formed. Many older people in the village benefitted from various interventions of HelpAge International. Wahabul along with her husband attended the meetings of the OPA. During a meeting they requested for microcredit through Community Revolving Fund (CRF) for generating income for their family.

In March 2012, Wahabul received CRF of PKR 10,000 on easy pay pack installments. Wahabul and Ghulam Nabi bought a calf. They took care of it along with the cattle of other villagers.

**“ CRF is interest free and easy payback installments have made life easy. I used to worry about feeding my children. Now I don't! I enough money for rainy days. I plan to reinvest on cattle in future. ”**

The calf is now grown in to a cow. Keeping their own cow have been rewarding for them. They now have ample milk, cream, butter and cheese for their family. Their monthly earning has increased, which is about PKR 7500 per month.

They have returned the loan. The family is getting good offers for the cow.

Name: Kaka Habibullah; Age: 54 years; Location: Mudh Khoso, Shikarpur, Sindh



# Aroma of interest free Harvest

Kaka Habibullah is a 54 years old agriculture farmer. He doesn't own any land. Ever since he was a young bloke he has tenanted out land of big landlord of the area for cultivation.

Being the only bread earner it was not easy for Habibullah to support his family of 20. Earlier he borrowed seeds and fertilizer from a local dealer on extremely high interest. The dealer charges PKR 6,000 for seeds and fertilizer worth PKR 4,000; an interest of about 50% which is extremely high. After harvesting the crops he was always left hand to mouth.

After floods Older People Association (OPA) was formed in his village. Various issues are discussed and solutions are recommended by the members. Many older people have benefited from it.

Habibullah discussed the matter in the Older People Association (OPA) meeting. He was advised to take loan from microcredit through OPA. His application was approved and he received PKR 10,000 immediately from the Community Revolving Fund (CRF).

For the time in his life, Habibullah bought seeds and fertilizer for cultivation on cash payment. After the harvest, he returned complete loan to the OPA. He was also able to save PKR 20,000 which was enough to feed his family for the next six months and to reinvest in his future cultivation.

**“Growing my own interest free crops has its own aroma; increased security, better health and bundle of joys for the whole family.”**



**“There was a time when no one bothered about my needs. I was a burden on my family. I could not even ask for medicines. Now things are different, I contribute in my household economy. My children respect me and also involve me while taking decisions. I can take care of myself and also my family.”**



# From being Burden to a successful business lady

**Name: Salma Bibi; Age: 70 years; Location: Mudh Khoso, Shikarpur, Sindh**

Salma Bibi is a widow; the only source of income to her was through taking care of livestock of other villagers. In a family of 11, it was nearly impossible for her to spend on her individual wellbeing.

When Older People Association (OPA) was formed in her village, she also became a member of the OPA.

During meetings issues of older people are discussed and solutions were proposed. Salma applied for microcredit from the OPA's Community Revolving Fund (CRF). Within two weeks her loan was approved and she received PKR 10,000/-.

She has used the cash to set up a small grocery store. She has spices, pulses, biscuits, candies and other groceries items available in her store.

Salma's hearing and eyesight is also decreasing with age, she is not able to run the store all on her own. Her grandson supports her.

Salma's life has been uplifted. Her business is successful. She has returned all the installments of CRF. She has been saving as well. She plans to extend her store by bringing more quality products from the big market.



# Age makes a difference

The experience. The expertise. With age comes a deep understanding of the way things were, the way they are, and the way they could be. The contribution older people make to society is invaluable.

Of course, growing older is not without its problems, which can prevent people from reaching their potential. We're experts in age and the issues it can bring.

Driven by the desire to find solutions to the problems older people face worldwide, we campaign tirelessly to put these issues on the agenda of governments and the public the world over.

We work with and for older people to help them achieve good healthcare, financial security and inclusion in their communities.

We're proud of our achievements to date, and the growing strength of our international network is helping us reach out to more people than ever before. We are helping age to make a difference to the world.

**HelpAge International helps  
older people claim their rights, challenge discrimination and overcome poverty,  
so that they can lead dignified, secure, active and healthy lives.**



***Include Older People***

***increase opportunities for development***

### **Credits**

Any parts of this publication may be reproduced without permission for non-profit and educational purposes unless indicated otherwise. Please clearly credit HelpAge International and send us a copy of the reprinted

Copyright © HelpAge International 2012

Registered charity no. 288180

Company limited by guarantee registered in England no. 1762840

Prepared and Developed by **Amina Nasim Khan**

Reviewed by **Syed Moeez-ud-Din**

Designed by **Amina Nasim Khan**

Photography by **Amina Nasim Khan**

Printed by: **Mirror Graphics**

### **Find out more**

Please visit our website

**[www.helpage.org](http://www.helpage.org)**

or contact our Pakistan country office

Tel: +92 51 835 64 76

Fax: +92 51 835 64 86

Email: [info@helpagesa.org.pk](mailto:info@helpagesa.org.pk)