

ISSUE 2 COVERS

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MOJAZ FOUNDATION

E - NEWSLETTER

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MOJAZ WINS CITI-PPAF AWARDS 2013

June 27, 2013: As an innovative Micro entrepreneur, playing an important role in the local economy



of Narowal, Rana Shahid from MOJAZ Microfinance Program received the Prestigious Citi Award. The Citi Micro entrepreneurship Program is sponsored by the Citi Foundation to raise awareness of

the important role that micro entrepreneurs play in their local economies and the significance of Microfinance as a poverty alleviation tool.

The ceremony was held in Serena Hotel, Islamabad and was attended by Microfinance Institutions, Professionals, Micro entrepreneurs from all over Pakistan. Mr. Ahsan Iqbal, Federal Minister for Planning and Development was the Chief Guest of the ceremony.

Mr. Naveed Ahmad, the

“Rana Shahid Hanif won the National Level Category Award and received a Shield and token of appreciation from Mr. Ahsan Iqbal” while Mr. Naveed received the Award as his loan Officer.

loan officer from MOJAZ also received an award for his hard work and wonderful performance in the field of Microfinance.

IOM ONE ROOM SHELTER PROGRAM - Badin

MOJAZ implemented One Room Shelter (ORS) funded by International Organization on Migration (IOM) in District Badin, Sindh. The project was a response to 2012 flood devastations. MOJAZ designed this project to support the most vulnerable flood affectees who were not in a position to rebuild their

houses. The ORS were designed according to local culture, climate and available materials keeping in view DRR and SPHERE Standards.

The project awarded to construct 520 ORS in UC Pero Lashari of District Badin, Sindh Province. The strategy was to empower the communities to have

full control over the purchases and construction of their ORS with technical support from MOJAZ. The project completion is planned in July 2013.





Microsoft Coordination Conference

Microsoft continues to focus on making technology more affordable, relevant and accessible for underserved communities. Microsoft is currently working with governmental, non-governmental, intergovernmental and industry partners in order to meet its first major milestone which is to reach the next 1 billion people who are not yet realizing the benefits of

Technology by 2015. Keeping this initiative and goal in view, MOJAZ Foundation successfully participated in the Microsoft Coordination conference in Islamabad Hotel Islamabad. In this conference the representatives from MOJAZ Foundation not only enhanced their learning on the IT in the developing nations but also discussed the role of IT development in detail.

Currently, MOJAZ Foundation is working on taking this learning to a new level by joining hands with Microsoft in Pakistan.

Role of IT in Development



MOJAZ IN COLLABORATION WITH UNDP & ECP

MOJAZ Foundation successfully organized and managed a training of lead trainers for mitigation of violence in upcoming electoral process. It was a three day training workshop starting from 30th March, 2013 to 1st April, 2013. The workshop was of

national level and the participants included high ranked security officers from different divisions of Pakistan. The specific objective was to equip Provincial, Regional, and District level security officials and staff with the skills and knowledge they

need to effectively prevent and mitigate Election Day electoral violence at polling stations in Punjab, Khyber-Pakhtunkhwa (KPK), Sindh, Baluchistan and Federally Administered Tribal Areas (FATA) in collaboration with UNDP and ECP.

One Room Shelter (ORS) in Kashmore “Concern Rapid Fund”

Sindh: District Kashmore is one of the worst affected districts hit by flood due to monsoon rain fall in September 2012. Flood caused damages on large scale, destroyed shelters, community infra-structure and agriculture. MF in response to flood had already distributed food

packages and winter kits with the support of WFP & Concern Rapid fund in 3 UC of Kashmore. MOJAZ started the ORS project in the same UC (Gehalpur) with an objective to provide transitional shelter support to the most vulnerable flood affected people with the financial and

technical support of Concern Rapid Fund. The project is expected to be complete in September 2013.



Case Study: From Traditional Cropping to Agribusiness

Rana Shahid is a local farmer of Qila Ahmedabad in District Narowal. He has a household size of 11 with 5 daughters, 3 sons and 2 wives. Rana Shahid has 4 acres of land and used to cultivate wheat and rice and would earn only rupees 10,000 per acre per season which was not sufficient for his big family. It's entrepreneur's dream to scale up the agricultural cultivation. Rana Shahid wanted to excel in agriculture industry but the agri inputs would come through the middle man who used to exploit him by offering low rates for his agriculture produce and charging high rates for agri-inputs. He knew that if anything can work to change his life, it would be through bringing innovation in agriculture. But how, he didn't know. The turning point was his participation in one of the meeting organized by MOJAZ in his area for program introduction. He had never thought that he could get loan from



any source other than Arti (the middle man). He approached MOJAZ for financial support and was also able to benefit from the technical training on how to set up tunnel farm offered by MOJAZ. He started tunnel farming with the loan of rupees 160,000 to grow off season vegetables in 2011. During the peak season he was able to make a profit of rupees 470,000. The business went so well and he applied for another loan of bigger size of rupees 120,000.

The micro entrepreneur wants to take his agricultural cultivation on to a next level. As recorded he was successful in cultivating 2 acres of land for offseason vegetables and his future plan at the moment is to double it. He also wants to start the training sessions for other people in his community on tunnel farming who have small land holdings in order to introduce skills that helped him made profits. He says that people need to know that it is important for them to focus on the economic activities practiced by their forefathers but with innovations. All they need to do is to adapt to new practices that are more profitable. This will not only open up opportunities for him but also for the people of his community, **ensuring food security at household level.**

As agriculture has always been a risky investment, Shahid had to face some serious problems when the pest attacked on his crops. The crops which were attacked by the pests and farm worms were almost ready and Shahid was scared that all his hard work and investment might go to complete waste. In order to save his crop and his future he requested MOJAZ to provide him with the proper guidance. MOJAZ Foundation provided extension services through its technical team for inspection and spraying pesticide chemicals on time. The support of technical team was the key point as sufficient timely spray not only saved the crops but also the investment.

As per the records, Shahid was able to make himself financially strong and sustainable as compared to what he was in the past. His economic condition improved and so was his confidence to reinvest his earnings for future expansion of cultivated land. Not only was that, with his savings, Shahid was able to send one of his sons abroad for further studies. This is something that gives him contentment and pride. The community folks consult him for their problems and have trust in his advice.

Shahid claims that he has earned a lot of respect in his community due to his hard work and progress. Even the women have developed their interest for cultivation because it has opened up more employment opportunities for them, particularly during the harvesting season. He is engaging almost 10 to 12 women from his village for chilies picking. It has also helped in generating more employment opportunities for others in his community. Those who were reluctant to practice tunnel farming are now visiting him and requesting him to help them set up one. He has engaged a Rikshaw driver who transports his produce to the market on and earns almost rupees 500 per day. Shahid claims that his long term goals are to increase the area of cultivation with improved and better facilities for better agricultural growth for more productivity. What else could give him more satisfaction than to have the satisfaction that other are following him and improving their lives too.



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