



**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**

DECEMBER 2020

**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 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 operates under strict terms and condition and loans are only provided to those people who are able to could 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.

## **THANK YOU**

Your kind donation of \$3,300 has been used to give ten highly deserving individuals aid, further details below, and has enabled them to come out of absolute poverty and earn a reasonable living for their and their family's survival. We, at WF-Aid, ASB and the beneficiaries thank you for your contribution and may Allah (swt) bless you abundantly.

# HOW WERE YOUR FUNDS USED?

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	Books Seller	\$325	District Mianwali Punjab (Pakistan)	1 Family	0	0	Low Self esteem	Purchase of Books	Reasonable Income started from business.
2	Pottery Shop	\$325	District D.I.Khan, KPK (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
3	Chingchi Rikshaw	\$325	District Mianwali Punjab (Pakistan)	1 Family	1	0	Absolute Poverty	Purchase of Chingchi Rakshaw	Reasonable Income started from business.
4	Small Shop	\$325	District Muzaffar Garh Punjab (Pakistan)	1 Family	1	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
5	Small Clinic	\$325	District Mianwali Punjab	1 Family	1	0	Low Self esteem	Purchase of Medicines	Reasonable Income started.
6	Goats Farm	\$325	District Mianwali Punjab (Pakistan)	1 Family	0	0	Low Self esteem	Purchase of Goats	Reasonable Income started from business.
7	House Shop	\$325	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
8	Small Shop	\$325	District Sargodha Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
9	Vegetables Shop	\$325	District Mianwali Punjab (Pakistan)	1 Family	0	0	Low Self esteem	Purchase of Stock	Reasonable Income started from business.
10	Hose Shop	\$325	District Mianwali Punjab (Pakistan)	1 Family	0	0	Absolute Poverty	Purchase of Stock	Reasonable Income started from business.
		TOTAL \$3250		TOTAL 10	TOTAL 03	TOTAL 00			

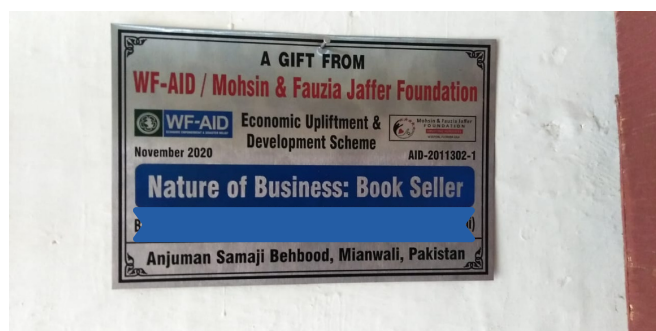


# CASE STUDIES AND PICTURES

NAMES BLOCKED TO PROTECT BENEFICIARY DIGNITY

## CASE ONE

The beneficiary is an elderly citizen. He goes all over Pakistan on the occasions of Majalis and other related Islamic events/gathering where he sells Islamic Books and other useful printed Islamic literature. He was hand to mouth due to high inflation. He is the sole supporter of his family. He did not have a variety of books to sell as he did not have the financial resources to buy and sell more books. He was also struggling with the cost of travel. He applied for financial assistance so that he can expand his book selling activities and on receiving funds through this scheme he has purchased books for selling. He prays for the donors and all members of WF-AID for this assistance and is contented that now he can expand his business and earn more to support his family easily.



## CASE TWO





## CASE THREE

The beneficiary is a poor syed of Wandi Syedan Wali of Kalabagh. He has 7 children. He was a Cycle Rickshaw driver, but customers now prefer auto Rickshaws and his old manual and human pulled Cycle Rikshaw became idle. He used to look for customers all day but only a few people used his service. In the evening he was coming home with only few rupees in his pocket. Then he started working as a labourer in a salt mine with a very low salary and when salt mines closed due to flooding he lost his job. He had taken a one thousand-rupee loan, but could not pay it back. He was very sad and disappointed. He applied for help through this scheme and assistance in his earning activity with which he purchased an auto Rickshaw and now he is very happy. Now he can stand in the line of Auto Rickshaws for service. His whole family is very glad, praying for those who helped them in this difficult time.



## CASE FOUR



## CASE FIVE





CASE SIX



CASE SEVEN



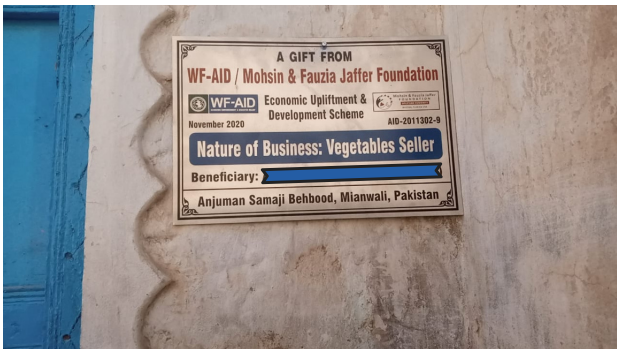
CASE EIGHT





## CASE NINE

The beneficiary's father died when he was infant. He stopped his education unwillingly and became a laborer to support his widowed mother and sisters. Before receiving the support of this scheme he would purchase vegetables, put them in a big pot and go to other side of the river Indus to sell them from door to door. In the evening he would return home with whatever money he had earnt and that is how he was supporting his family. He was hard working but due to a lack of enough money, he was only making a tiny profit. Now, with the help of this scheme he is very happy, he takes a large quantity of vegetables to the other side of river. He earns from there and come back to his village. Then he sells vegetable the remaining vegetables in his village so that he gets some extra money. Now his family is very happy and prays for the donor and members of WF-AID for their help and kindness.



## CASE TEN





**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*