

### **Shameer Marejo: Towards Greener Pastures.**

For the better part of his life, Shameer Marejo now aged 46 has been waking up at the break of dawn tending to his cattle and goats ensuring they are in good health. Livestock rearing is the only trade that he knows. Despite a life time spent in toil, he has been mired in abject poverty barely being able to support a substantial family of ten which includes a wife, four sons, three daughters and a mother. As a norm, a few of his cattle are for the families own dairy consumption, while most of them are reared only to be sold off at a profit. Paucity of funds forbade him to be the full owners of his animals and he was forced to take expensive loans under the traditional *aadhi* system, a form of repressive financial arrangement between the financier and the borrower in which the borrower is only entitled to fifty percent of the profit.

Selling off the live stock under the *aadhi* system only generated him Rs 1,000 per month on average which was supplemented by his two working sons combined monthly stipend of Rs 2,500. The households combined income of Rs 3,500 was totally inadequate to cover their Rs 4,500 monthly expenditures. Shameer Marejo recalls that he often had to ask friends and family for financial support.



His plight has been alleviated ever since he has come under OSDI's Livestock Development project in which deserving cattle grazers like him are financed through interest free loans in the procurement of farm animals which they can later sell at a hefty profit and use them for livestock breeding.

Through OSDI's financial assistance he purchased a female goat valued at Rs 4,500 in the first phase. In Phase II, he was given another loan of Rs 59,700 for which he purchased two oxen for Rs 27,500 each and another female goat valued at Rs 4,500.

Shameer Marejo estimates if all goes well he would be able to sell the oxen for at least Rs 85,000 and make a significant profit of Rs 30,000 which brings his average monthly income in Phase II to Rs 5,000 which is an astronomical 500% increase from the Rs 1,000 he was previously earning before OSDI's Livestock Development project. Moreover, his two female goats would be used to breed and increase the size of the herd while also supplying the household's dairy consumption. The milk from the goats presently saves them an estimated Rs 750 per month in expenses.

Shameer Marejo through OSD's livestock development project has been given a steady boost in his living standards through the increase in his income and savings as well as asset creation. In due time, he hopes to fulfill his obligations as a father by marrying off his daughters from the proceeds of his livestock business.