

**Name: Abdul Rehman**

**Project: Livestock Development Project**

**Program: Livelihood Assistance Program**

**Household size: 7**

**Age: 42**

Abdul Rehman belonging to the village Pir Bux Bhambro of Khairpur district is faced prohibitive economic conditions with no hope of escaping poverty. Possessing no farm land, he did not have a stable income stream like most crop farmers have. To make a living he engaged in livestock farming and masonry jobs that provided him and his kin with some level of sustenance. A modest monthly income of PKR 2500-3000 left the household economically insecure and unable to plan ahead for the future. Despite being skilled at live stock rearing, scarcity of finance forbade him to increase his livestock herd or income.



Ever since becoming a part of OSDI's Livestock Development Project in February 2012, Abdul Rehman has radically improved his standard of living. Livestock comprises a significant portion of the farmers wealth in agrarian economies, through the Livestock Development Project aspiring livestock farmers like Abdul Rehman are provided financial and technical assistance in the procurement and breeding of livestock animals for asset creation. During the project Abdul Rehman like the other livestock farmers was instructed on best livestock rearing practices such as administration of fat fattening livestock feed, preparation of feed, importance of vaccination and other important aspects of livestock rearing by an OSDI appointed livestock expert.

Under the project, he was initially provided financing of PKR 42,000 to purchase 4 male goats and 1 female goat for herd increase and asset creation. 3 of the male goats he sold for PKR 70,000 and one goat he saved to be sold later.

In the following year, he was refinanced to purchase 4 more male goats for fat-fattening and one more female goat for herd increase. On October 2013, he managed to sell another 4 goats he had purchased in this phase for PKR 54,000 for a hefty PKR 90,000. His most noteworthy accomplishment was the sale of his goat he had reserved for sale for a hefty PKR 105,000. By delaying the goat's sale for 9 months and tending to it he had managed to sell it for 10 times its purchase price. Additionally, the two she goats worth PKR 20,000 have produced 4 kids. These assets can be sold off for a profit in times of socio-economic shocks or can be reared for further herd increase.

Through the financial assistance and technical training Abdul Rehman has received from OSDI, he has managed to triple his monthly income to PKR 9,400 per month within 2 loan cycles. Optimistic about his future prospects after a very long time, Abdul Rehman plans to increase his herd and employ the best practices in animal livestock husbandry. His story is a powerful reminder that providing microcredit combined with training and assistance can help rural communities pull themselves out of poverty.

