

## “Complete my Dreams “Zareena a Happier women after CIF at district Shikarpur

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CIF : Rs. 12,000  
Time of Period: One Year  
Purpose : Enterprise

Zareena is a 45 year old woman living in Maroo Kakepota Union Council Gaheeja , Talluka Garhi Yasin, District Shikarpur. She is married to Anwer Ali Kakepoto, together they have 7 children; five sons and two daughters. All live together and related jobs as a farmers, work done another land lord field. Zareena became a president of her CO, Roshani, and three years ago. As she belonged to a poor family, she never took out a loan from any organization / Microfinance bank realizing that she would not be able to repay it easily. She has never had to go to a bank or go through any complicated procedures; everything regarding her loan has been accessible to her within her very own neighborhood.

However in May of 2009 UCBPR field team reached in her Village and conduct meeting introduce SRSO, UCBPRP and CIF, she along with other members learnt about CIF. Having learnt about CIF's procedures and flexibility in terms of providing loans easily and with a repayment plan developed according to her requirements, Zareena started thinking about what she could do with a loan. She consulted with one of her fellow-members, Naheed who told her that poor women in the surrounding villages were already taking CIF loans and were gaining a lot of benefit. All doubts were finished, when Zareena went back home

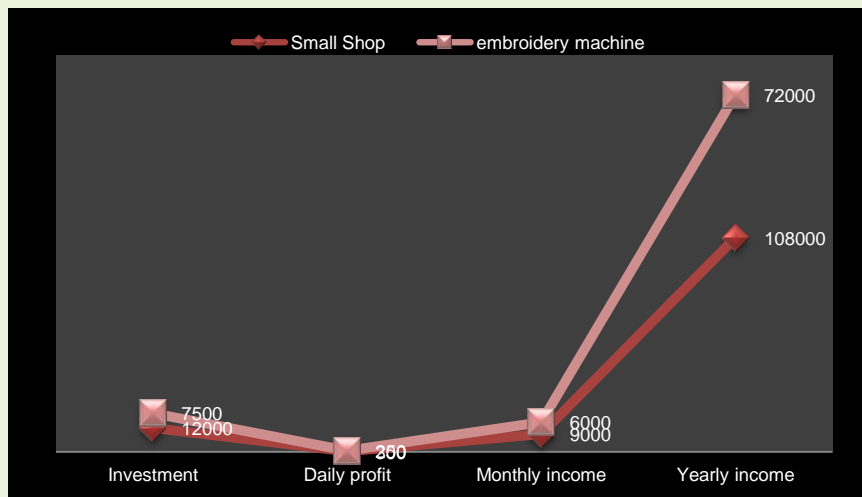


and told her husband about the new initiative. Anwer Ali thought that the idea of taking a flexible loan was what their household needed as they had no land of their own so want an open small enterprise shop. They realized that this would be the best option for them. In Zareena's next CO meeting, she along with other hopeful candidates filled out a resolution for obtaining CIF loans with the help of their CO's members. Zareena requested for a loan of Rs. 12,000 with a repayment plan which would allow her to repay her loan back in one year, in one lumpsum. 15 days later, Zareena along with other members found out that they had been approved their loans



by their CO and that their VO was in the process of sending the loan amount to their CO. In their next CO meeting, Zareena received her loan. With her loan, Zareena and her husband bought, thread, needles and cloth and embroidery-design magazines

**button, Moti, rabeeno, and bhart bharan** material in our home and open a small shop for supplies to all need able ladies and stocked it with essential household items which were required by residents of their village. Business went well monthly income generate 9000, after completion of home expenses Zareena was able to repay her loan a week before her repayment date; all made possible from the



profit that they obtained from the small shop. As a result of her successful repayment, Zareena gained more confidence in her ability to repay and decided on taking out a second CIF loan. She again took a Rs. 12,000 loan with the same terms and purchased an embroidery machine worth Rs. 7,500 while the remaining money was used to purchase raw materials such as thread, needles and cloth and embroidery-design magazines for encourage our small shop. Zareena has also circumstances and the fact that she had a trained skill embroidery machine.

Today Zareena is carrying out beautiful embroidery work on clothes, bed-sheets, pillow-cases, table cloths and on dupattas. Her work results in a monthly income of Rs. 6,000 due to her talent and the fact that she can embroider in bulk because of her machine. She proudly states that just in the week building up to Eid, she usually earns Rs. 5,000 as there is a pronounced increase in demand for her embroidery work from the women in her village.

Source of Income	Investment	Daily profit	Monthly income	Yearly income
Small Shop	12000	300	9000	108000
Embroidery machine	7500	250	6000	72000

Through her vision, determination and hard work, Zareena has repaid her entire loan with ease. In addition to this, because of her income, she has been able to purchase essential household items such as a washing machine, a water-pump and has built a latrine in her house. MS Zareena says CIF loan has not only provided her and her family with material benefit and completion of basic essential house hold needs but all family members and villagers has also seen a respectively and calls in ethics it's a change in completely attitude towards. The future seems hopeful to Zareena, a woman who is now secure in the fact that her household is doing much better as compared to two years ago, and complete my dreams through CIF.