



WISE –WOMEN INVESTING IN SOCIALLY EMPOWERING NANO BUSINESSES

WISE

W – Women **I – Inspiring** **S – Sustainable** **E – Enterprises**



2026



Our Phone
+927156271820



More Information
<https://srso.org.pk>



ABOUT

WISE –WOMEN INVESTING IN SOCIALLY EMPOWERING NANO BUSINESSES

EMPHASIZES SUSTAINABLE ENTERPRISES THAT EMPOWER WOMEN AND COMMUNITIES.
SMALL SKILLS, BIG IMPACT: STORIES OF WOMEN-LED NANO BUSINESSES IN RURAL SINDH

W – WOMEN | I – INSPIRING | S – SUSTAINABLE | E – ENTERPRISES

WISE showcases the remarkable journeys of rural women in Sindh who, with skill, courage, and support, have transformed small ideas into thriving nano-enterprises. Under the GET-AHEAD training program, these women received hands-on business development guidance and a PKR 35,000 individual investment fund, enabling them to start their own micro-businesses.

The book highlights **15** inspiring nano-businesses spanning various sectors: handicrafts, beauty, poultry, mobile sales, stationery, small-scale manufacturing, agriculture-related services, and more. Each story demonstrates how small-scale entrepreneurship can:

- Generate sustainable income
- Empower women socially and economically
- Preserve cultural heritage or introduce innovative solutions
- Strengthen household and community resilience

These women prove that nano-businesses, though small in scale, can deliver big impact—building confidence, leadership, and financial independence in communities where opportunities are limited. When women are trusted with opportunity, small businesses become engines of dignity, resilience, and community prosperity. And Sustainability, empowerment, and social capital.



| <https://srsso.org.pk>

02



Malteser
International

Assoziation
Deutschland e.V.



میریپورخاص جي مقامي ڪاروباري برادري کي موسمياتي خطرن
کان بچائڻ لاءِ جلدنار روزگار جا موقعا فراهم ڪرڻ ۽ انهن کي
بااختيار بنائڻ جا قدم کڻڻ.

رلي سڀڻ جو ڪم

انفرادي فنڊساز ڪندڙ وڌيڪ صنفن تي تعلق رک ڀر ڪاروبار ڪرڻ

سنڌ رورل سپورٽ آرگنائيزيشن

(SRSO) صنل ميريپورخاص سنڌ



FOREWORD



For over a decade, the Sindh Rural Support Organization (SRSO), together with Malteser International and the German Federal Ministry of Economic Cooperation and Development (BMZ), has worked to unlock the potential of rural women across Sindh. WISE is built on a simple truth: when women are organised, trained, and supported, they transform families, communities, and economies.

The stories in this booklet show that transformation in action. These women faced poverty, social restrictions, climate shocks, and limited opportunities—and yet, through courage, skill, and persistence, they turned challenges into sustainable livelihoods. From tailoring and beauty services to food stalls and creative crafts, each journey reflects how training, mentorship, and capital can turn talent into income and confidence into leadership.

WISE demonstrates that lasting change requires more than resources—it thrives on trust, structured support, and long-term commitment. Through province-wide networks of women-led enterprises, these programs have created platforms for skills, income, and empowerment to grow together.

As you read these stories, remember they are not just success narratives—they are proof that when women are given a chance, they redefine what's possible, strengthen communities, and inspire others to follow. On behalf of SRSO, I thank Malteser International and the German Ministry of Economic Cooperation and Development, our partners, and—most importantly—the women whose determination lights the path to a more inclusive and resilient Sindh.





About Project

Empowering Local Stakeholders and Communities for Diversified and Sustainable Livelihoods and Climate Resilience in Mirpurkhas, Sindh

“Rebuilding after floods is not about restoring what was lost—it is about building safer, stronger, and more resilient futures.”

Funded by: German Ministry of Economic Cooperation and Development (BMZ) & Malteser International (MI)

Project Duration: 36 Months. Geographical Focus: Jhuddo Tehsil, District Mirpurkhas, Sindh

Target Union Councils: Ahori, Bakhur, Roshanabad, Mir Allah Bachayuo, Khuda Bux 2

About Project

The 2022 floods exposed deep structural vulnerabilities in rural Sindh, particularly in Jhuddo Tehsil, where fragile infrastructure, limited livelihood options, weak disaster preparedness, and gender inequalities amplified the scale of loss and delayed recovery. For flood-affected communities, resilience is not only about physical reconstruction—it is about restoring livelihoods, strengthening institutions, and empowering women and local actors to lead recovery and risk reduction efforts.

This BMZ-funded project responds to these challenges through an integrated, community-driven approach that combines climate-resilient infrastructure, disaster risk reduction (DRR), sustainable livelihoods, and women’s leadership, ensuring long-term recovery and protection against future climate shocks.

Overall Objective

To increase the resilience of flood-affected communities by restoring essential infrastructure, strengthening disaster preparedness, promoting diversified and sustainable livelihoods, & empowering women as leaders of recovery & resilience.

Key Interventions and Results

Under Subgoal 1, the project restores essential infrastructure using Build Back Better principles. **A total of 24 climate-resilient infrastructure schemes—including roads and irrigation systems—are being rehabilitated, directly and indirectly benefiting 7,869 families (approximately 43,164 people).**

Through Subgoal 2, the project strengthens local disaster preparedness by building institutional capacity. Local Support Organizations (LSOs), Village Organizations (VOs), and government officials are trained in participatory planning, DRR techniques, early warning systems, evacuation planning, and project management. Community awareness campaigns and disaster simulations foster a culture of preparedness, while DRR integration into local development plans ensures sustainability beyond the project lifecycle.

Subgoal 3 focuses on economic recovery and livelihood diversification. Through market analysis, business development training, and start-up support, **407 individuals (204 women and 203 men)** are supported to establish or strengthen micro-enterprises in climate-adaptive sectors such as micro-gardening, poultry rearing, handicrafts, and small trade. In addition, **24 group-based small businesses for** collective income generation and resilience to climate variability.

Women’s empowerment is central to the project under Subgoal 4. **Twenty women are trained as Community-Based Disaster Risk Management (CBDRM) master trainers**, positioning them as local leaders in disaster preparedness and response. Gender-inclusive approaches across all project components ensure women’s participation in training, enterprise development, and decision-making, strengthening both household resilience and community governance.

To ensure sustainability, Subgoal 5 establishes strong coordination and ownership mechanisms. **A Joint Development Committee (JDC) facilitates collaboration among LSOs, VOs, government institutions, and other stakeholders.**

Impact at a Glance

By the end of 36 months, the project will have strengthened resilience for over 43,000 people, restored critical infrastructure, diversified income sources for hundreds of households, embedded disaster risk reduction into local systems, and positioned women as agents of change. Through integrated planning, climate-smart investments, and community ownership, the project delivers high value for money, long-term sustainability, and scalable lessons for flood-affected regions across Sindh.

“Resilience is built when communities are not just supported—but trusted, equipped, and empowered to lead.”

EMPOWERING INDIVIDUALS, BUILDING **NANO** BUSINESSES: GET AHEAD INDIVIDUAL FUND

The GET Ahead Individual Fund is a structured livelihood intervention designed to support vulnerable individuals in establishing and strengthening nano businesses through a combination of capacity building, financial support, and guided enterprise development.

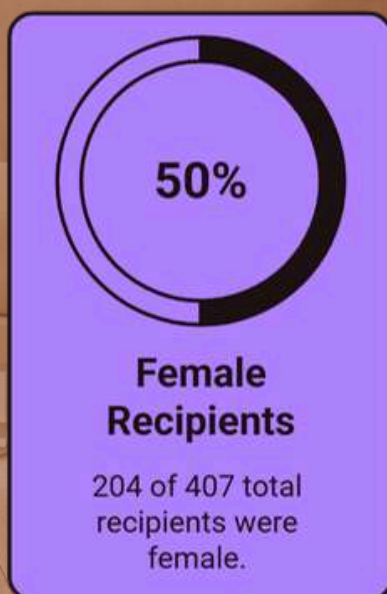
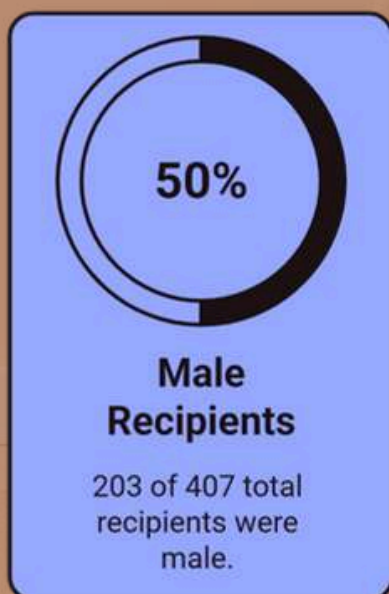
Under the MI BMZ 2680 Mirpurkhas Project, a total of 407 beneficiaries (203 male, 204 female) received PKR 35,000 each, achieving 100% target completion. The intervention followed the GET Ahead approach, focusing on entrepreneurship development, financial literacy, and sustainable income generation.

The process begins with beneficiary identification through community institutions, followed by mandatory participation in GET Ahead training to build basic business and financial skills. Beneficiaries then develop a Livelihood Investment Plan (LIP), which is reviewed through social appraisal and finalized after field verification and approval.

Funds are disbursed through a Cash for Business (CoC) mechanism, enabling beneficiaries to procure inputs as per their approved plans. Participants establish their businesses with continued support in business management and record keeping, ensuring proper tracking of income and expenses. Regular follow-ups strengthen operations and address challenges.

A feasible recovery mechanism is incorporated to promote ownership and sustainability, allowing partial repayment to support a revolving fund model.

Overall, the initiative enhances self-employment, household income, and economic resilience, particularly empowering women and marginalized groups in Mirpurkhas.



The fund achieved 100% target achievement, with a balanced distribution between male and female recipients.

BETA – BREAKING ECONOMIC TRADE BARRIERS

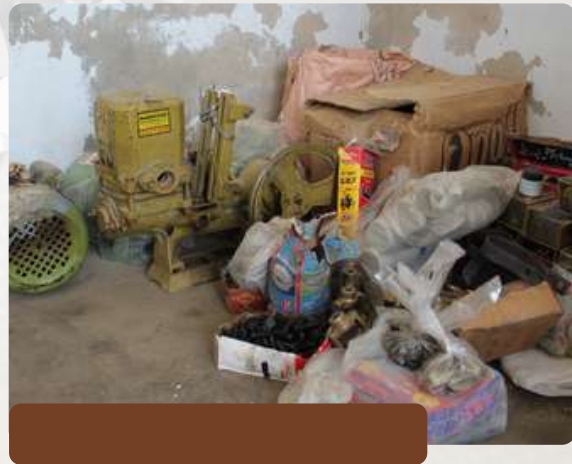
From Unpaid Labor to Skilled Enterprise

Ali Nawaz's journey is a reminder that poverty is not only about lack of income, but about lack of choice. For years, her labor sustained his household, yet his contribution remained invisible. What changed his life was not luck or charity, but the moment he was given the tools, trust, and opportunity to invest in himself.

He grew up in a low-income household in rural Sindh, where survival depended on irregular daily wages and informal labor. This labor kept the household running but carried no economic value or recognition. Despite working relentlessly, Ali Nawaz had no role in financial decision-making. His work as a casual laborer was unpredictable, and during lean periods the family faced food shortages, mounting debt at local shops, and constant anxiety over emergencies such as illness or school expenses. Planning beyond the next few days felt impossible.

Although Ali Nawaz had exposure to plumbing and hardware materials through relatives, Yet Ali Nawaz could clearly see the unmet demand in his village—broken water connections, leaking pipes, and sanitation problems were common and urgent. Formal financial institutions considered his unbankable, while informal lenders charged exploitative interest. Without training, certification, or startup capital, entrepreneurship remained a distant and unrealistic idea. His experience reflected a deeper structural reality: skills without opportunity, labor without income, and ambition constrained by poverty.

Ali Nawaz's turning point came when he was identified by WISE – Women Investing in Socially Empowering Businesses, which also extended opportunities to motivated young men in his community through the GET Ahead program. For the first time, he received structured guidance to transform awareness and knowledge into a viable business.



BETA – BREAKING ECONOMIC TRADE BARRIERS

From Unpaid Labor to Skilled Enterprise

The GET Ahead training taught him that success was not about Plumbing and Material existing shops but understanding market gaps, serving underserved customers, and planning carefully. He learned how to plan a business step by step, calculate costs and profits, manage customers, maintain records, build savings habits, and assess risk. More importantly, the training rebuilt his confidence. Through peer discussions, Entrepreneurship was no longer presented as a gamble, but as a structured and achievable process.

After completing the training, Ali Nawaz received a WISE investment of PKR 35,000, linked to a clear and practical business plan. With mentor guidance, He carefully planned the use of each rupee, prioritizing fast-moving plumbing items such as pipes, taps, connectors, valves, and basic tools. Mentorship continued well beyond the financial support. Regular follow-ups helped his refine pricing, improve product display, manage inventory, and gain confidence in dealing with customers.

Within months of opening his small plumbing and hardware outlet near his home, visible change followed. Local households, masons, and laborers began purchasing from his due to fair pricing, convenience, and reliable availability of essential items. What started as cautious transactions gradually evolved into trust-based relationships. Economically, the shift was profound. Ali Nawaz moved from having no personal income to earning a stable monthly income, enabling his to contribute directly to household expenses.

The social impact was even deeper. Operating a business in a male-dominated trade challenged long-standing norms. Initial resistance slowly gave way to acceptance as consistency and professionalism reshaped perceptions. Ali Nawaz was no longer seen as a dependent man, but as a service provider and entrepreneur. Within his household, decision-making dynamics shifted. He now participates in financial planning, supports his children's education, and contributes to long-term goals.

Reflecting on his journey, Ali Nawaz says, "Before WISE, I worked all day but earned nothing. Today, I work with purpose and earn with dignity. The biggest change is not money—it is belief in myself." he adds that learning how to plan, save, and negotiate taught his that small steps, when taken with discipline, lead to lasting change.

Ali Nawaz 's story embodies the spirit of WISE. It shows that when men receive structured training, modest investment, and consistent mentorship, they do more than earn income. They break barriers, reshape norms, and transform not only their own lives, but the social and economic fabric of their communities.



PRIDE – POULTRY RESILIENCE, INDEPENDENCE, & DEVELOPMENT ENTERPRISE

Turning Climate Challenges into Income, Confidence, and Community Impact



Sabran's life was defined by uncertainty long before she became an entrepreneur. Living in a flood- and drought-prone region of interior Sindh, her household survived on seasonal agricultural labor and small livestock—both highly vulnerable to climate shocks. Extended dry spells, sudden rains, and disease outbreaks meant that food and income could vanish overnight. For Sabran, the struggle was compounded by the relentless burden of unpaid care: long hours tending to children, elderly family members, and household chores left her no time to pursue stable work or income-generating activities.

Her earliest attempts at poultry rearing ended in disappointment. Birds fell sick, eggs were lost, and poor-quality feed and inaccessible vaccinations drained her limited resources. Local middlemen took advantage, paying minimal prices for eggs and birds, while her family viewed poultry as survival work rather than a viable business. With each failure, Sabran's confidence eroded. The cycle of loss, fear, and hesitation made the idea of investing again feel almost impossible.

Sabran's turning point came with WISE – Women Investing in Socially Empowering Businesses. Recognizing her experience and determination, WISE enrolled her in the GET Ahead training, transforming her understanding of poultry from a risky coping mechanism into a structured, resilient enterprise. She learned to assess risks, manage costs, prevent disease, optimize feed using local resources, and maintain simple records to track gains and losses. Group sessions helped her confront her fears, share struggles, and learn from other women facing similar challenges. Gradually, poultry became a planned business rather than a gamble.



PRIDE – POULTRY RESILIENCE, INDEPENDENCE, & DEVELOPMENT ENTERPRISE

Turning Climate Challenges into Income, Confidence, and Community Impact



With a PKR 35,000 investment from WISE, Sabran began her enterprise strategically. Mentors advised her to first improve shelters, vaccinate birds, and secure quality feed before purchasing stock. Phased planning minimized mortality risk and allowed her to grow confidence alongside her flock. Regular guidance through mentorship helped her respond to heat stress, market fluctuations, and disease outbreaks. Peer learning sessions became a source of encouragement and collective wisdom, reinforcing both her practical skills and her social confidence.

Within a single production cycle, Sabran experienced transformation. Improved management sharply reduced bird mortality, egg production stabilized, and mature birds brought consistent sales. For the first time, her household enjoyed predictable income, improved nutrition for children, and resources for health and education. Sabran began saving systematically, earmarking funds for restocking and vaccinations—a breakthrough in planning and financial agency.

Her growth extended beyond finance. Sabran's family began recognizing her poultry as a legitimate business requiring planning and discipline. She negotiated prices confidently, engaged directly with buyers, and reduced reliance on exploitative middlemen. She now envisions diversifying into chick rearing and bulk egg supply, and mentoring other women navigating climate risks. Sabran's empowerment reshaped her household dynamics, giving her a voice in decisions and a sense of agency previously unimaginable.

Reflecting on her journey, Sabran says: "Before WISE, I feared losing everything again. Now I understand my business, I can protect it, and I can plan for the future."

Her message to other women resonates with courage and clarity: "Do not let fear, poverty, or climate shocks stop you. Learn, plan carefully, and take small steps. You can build a resilient livelihood that earns respect and empowers your family."

Sabran's story embodies the spirit of WISE. It shows that with structured training, mentorship, and modest investment, women can turn survival-focused activities into sustainable, income-generating enterprises—achieving financial independence, social recognition, and lasting empowerment in the face of adversity.



| <https://srsso.org.pk>

11

DIGI – DIGITAL INNOVATION FOR GROWTH & INDEPENDENCE

Turning Knowledge into Income, Skills into Respect

Waqar's journey illustrates that education and digital literacy alone are not enough—without guidance, capital, and strategy, even skilled youth can remain economically invisible. Growing up in a small town of Sindh, Waqar completed secondary education and gained proficiency in basic digital skills. He understood the growing importance of mobile technology in everyday life, yet despite his preparation, he struggled to find employment. The central challenge was not poverty but exclusion from opportunity, as local markets were male-dominated, traditional, and hesitant to accommodate newcomers with no business experience.

Formal employment required commuting to urban centers or taking jobs with long hours, which Waqar could not manage due to family obligations. Observing the widespread use of mobile phones in his community, he saw a clear gap: accessory shops were controlled by established male shopkeepers who were reluctant to sell to or collaborate with new entrants. Suppliers demanded bulk purchases, and wholesalers treated young buyers with skepticism, often ignoring or overcharging them. Any attempt to invest in small-scale retail felt high-risk, and prior attempts by neighbors had failed. Waqar's family worried that entrepreneurship was unstable, and without capital, mentorship, or a structured plan, his skills remained untapped.



Waqar's turning point came when he was identified by WISE – Women Investing in Socially Empowering Businesses, which also extended opportunities to motivated young men in his community through the GET Ahead program. For the first time, he received structured guidance to transform awareness and knowledge into a viable business. The GET Ahead training taught him that success was not about copying existing shops but understanding market gaps, serving underserved customers, and planning carefully. He learned essential business skills: analyzing demand, differentiating products, pricing strategically, managing inventory, preventing losses, building customer trust, and tracking daily cash flow.

Following training, Waqar received a PKR 35,000 investment through the GET Ahead Individual Investment Fund. Mentors guided him to purchase high-turnover items such as chargers, earphones, mobile covers, and screen protectors, prioritizing quality and customer preferences. He learned to negotiate with suppliers, identify authentic products, rotate stock efficiently, and set up a simple, organized shop that attracted students, working professionals, and other customers. Regular mentorship helped him adjust stock and pricing in response to market fluctuations, reinforcing confidence instead of leaving him to navigate risk alone.



Location

Jhuddo, Mirpurkhas Sindh

12

DIGI – DIGITAL INNOVATION FOR GROWTH & INDEPENDENCE

Turning Knowledge into Income, Skills into Respect

Within six months, Waqar transformed his shop into a trusted community business. Customers appreciated his reliability, product quality, and fair pricing. His earnings stabilized, providing him with a steady monthly income that allowed him to support household expenses, save for the future, and reinvest in expanding stock. For the first time, his digital literacy and education translated directly into economic empowerment.

The impact went beyond finances. Waqar's role within his family shifted from "educated but idle" to a respected provider and decision-maker. He gained confidence negotiating with suppliers, interacting with customers, and making independent business decisions. His entrepreneurial journey inspired peers in his village, showing that young men could enter digital retail markets even in traditionally conservative spaces.

Looking ahead, Waqar plans to expand into mobile repair services, offer digital payments for his customers, and mentor other young men and women in digital entrepreneurship. He envisions a community where educated youth no longer remain excluded from markets due to lack of guidance or capital.

Reflecting on his journey, Waqar shares:

"WISE gave me more than money—it gave me skills, guidance, and confidence. Today, my education works for me. I earn with dignity, make decisions for my future, and inspire others to step forward."

His message to youth is clear:

"Do not let fear, lack of capital, or market barriers hold you back. Learn, plan carefully, and take the first step. Knowledge and skill are powerful, but action is what transforms them into opportunity."

Waqar's story embodies the spirit of DIGI – Digital Independence Gateway. It demonstrates that with structured training, modest investment, and mentorship, educated youth can convert knowledge into income, create sustainable livelihoods, and contribute to social and financial empowerment within their communities.



Location

Jhuddo, Mirpurkhas Sindh

13

LUMINA - LEVERAGING UNIQUE MASTERY IN INNOVATIVE NATURAL ARTWORKS



LUMINA – Leveraging Unique Mastery in Innovative Natural Artworks From Family Skills to a Man-Led Carpentry Enterprise

Sajjad's journey began with the legacy of his family's craft. Growing up in a rural village in Sindh, he watched his father and brothers transform simple pieces of wood into chairs, tables, and household furniture. From an early age, he helped with repairs and small creations, inheriting not only skill but also an eye for detail and precision. Yet in his village, a woman practicing carpentry was unthinkable; his contributions were seen as assistance, not a profession.

His struggle was layered: the invisibility of his work, lack of financial independence, and social norms that limited mobility and participation in business. Despite being educated—having completed secondary school—Sajjad found few avenues to translate knowledge and inherited skill into a recognized livelihood. Without his own tools or capital, he could not take orders reliably, and suppliers demanded upfront bulk payments he could not afford. His talent remained trapped in unpaid labor for his household and neighbors.

Determined to transform her inherited skill into something tangible, Sajjad began saving from small contributions he could make at home, stitching together funds from household allowances and occasional informal work. His persistence caught the attention of WISE – Women Investing in Socially Empowering Businesses, which recognized his potential and enrolled him in the GET Ahead training.

The training equipped him with the business mindset he had never formally encountered: planning his product line, calculating costs and profits, managing clients, branding his craft, and building confidence to engage male suppliers and customers respectfully. It also emphasized the power of combining inherited skill with personal effort and financial management—a strategy Sajjad embraced wholeheartedly.

LUMINA - LEVERAGING UNIQUE MASTERY IN INNOVATIVE NATURAL ARTWORKS



LUMINA – Leveraging Unique Mastery in Innovative Natural Artworks From Family Skills to a Man-Led Carpentry Enterprise

Following training, the GET Ahead Individual Investment Fund provided PKR 35,000. Sajjad contributed a portion of his own savings to supplement the investment, demonstrating commitment and personal ownership. He purchased a quality saw, drill, hammer set, and finishing materials, turning his inherited talent into a fully operational workshop. Mentors guided him in selecting marketable items and sourcing fair-priced materials.

Within months, Sajjad’s business flourished. He repaired furniture, created custom pieces, and sold decorative household items. His customers, initially skeptical, began valuing his skill and professionalism. He moved from zero personal income to a stable PKR 30,000 per month, reinvesting profits into better tools, raw materials, and expanding his product line.

Beyond financial gains, Sajjad’s confidence and social status grew. He became a decision-maker in his household, his opinions valued on financial and community matters. Other youth in his village now approach him for guidance, inspired by his courage to turn inherited knowledge into economic independence. Looking forward, he plans to train local women in carpentry, establish a small cooperative, and brand his products for wider markets.

Reflecting on his journey, Sajjad says: “WISE helped me take the skills I inherited and turn them into my own business. My education, my savings, and my effort gave me independence and respect. Today, I earn with dignity and hope to show other youth that they can do the same.”

Sajjad’s story embodies the spirit of LUMINA – Leveraging Unseen Mastery Into Notable Autonomy. It demonstrates that when youth combine inherited skills, education, personal effort, structured guidance, and modest investment, they can create profitable, respected enterprises—transforming not only their own lives but the economic and social fabric of rural communities.

TABOO - TRANSFORMING AMBITION BEYOND OBSTACLES & ODDS

Breaking Cultural Barriers to Women's Professional Independence

Neelum Baloch grew up in a conservative Baloch household, where cultural norms strictly defined a woman's role. From a young age, she was drawn to beauty and personal care, fascinated by hairstyling and grooming. But in her community, barbering and beauty services were considered strictly male domains. Families feared reputational damage if women stepped outside prescribed roles. Women who dared to work publicly were often criticized, shunned, or discouraged from interacting with men. For Neelum, even imagining a future as a professional stylist seemed impossible.

Her struggle went beyond ambition—it was about survival within social restrictions. Her household depended entirely on her husband's irregular wages, and there was no room for investment in tools, equipment, or a workspace. The fear of community backlash weighed heavily. Every attempt to practice or learn hairstyling was confined to private spaces, limiting her confidence and skill development. She watched peers remain idle, confined to domestic chores, while her talent remained hidden and her aspirations suppressed.

The challenge was compounded by the absence of mentors or networks. There was no one to guide her on turning her passion into a viable livelihood within cultural limits. The idea of a woman running a barber or beauty service in the village seemed impossible. Neelum's story illustrates a harsh reality: even talent and ambition are insufficient when social norms, gendered restrictions, and economic dependency converge.



Neelum's turning point came when she was identified by the team as a woman with untapped potential and the courage to challenge societal expectations. Enrolling in the GET Ahead training gave her more than technical guidance—it provided a framework to operate within her community's cultural boundaries while building her independence. She learned business planning, pricing, customer engagement, time management, and financial literacy. Importantly, the training addressed confidence and negotiation skills, helping her confront the internalized fear of social disapproval.

Following the training, Neelum received a GET Ahead Individual Investment Fund of PKR 35,000, which she used strategically. With mentorship, she set up a small, home-based barber shop with privacy partitions, professional chairs, mirrors, and sterilized tools. Mentors guided her on approaching clients respectfully, maintaining hygiene standards, and scheduling appointments to ensure family obligations were met. Peer sessions allowed Neelum to connect with other women who had faced similar cultural constraints, providing emotional support and practical problem-solving strategies.

Within months, Neelum's shop gained a steady clientele of women seeking privacy, professionalism, and a culturally safe environment. Trust grew rapidly, and her earnings stabilized at PKR 26,000 per month, enabling her to save, support her children's education, and reinvest in new equipment. The impact went beyond finances. Neelum's success challenged deep-seated norms, showing the community that women could work independently without compromising cultural values. She became a role model, mentoring younger women in the village, encouraging them to explore professional opportunities previously deemed impossible.

Neelum reflects: "Before the project, I was skilled but invisible. Every day, I dreamed, but fear and culture held me back. Today, I am earning, saving, and teaching other women to believe in themselves. Breaking barriers is not just about money—it's about courage, respect, and independence."

Her message to other women is powerful: "Do not let culture or fear silence your ambition. Start where you are, use your skills, seek guidance, and step forward with confidence. Your work can bring income, respect, and freedom—not just for you, but for your family and community."

Neelum's journey embodies **TABOO – Transforming Ambition Beyond Obstacles & Odds**. It demonstrates that with structured training, mentorship, and modest investment, women can challenge entrenched cultural taboos, create safe and viable businesses, and transform their lives, families, and communities. She is proof that empowerment is not only economic—it is social, cultural, and deeply personal.

GEM – Glittering Empowered Mobility

Shining
Through Skill,
Confidence,
and
Independence



Geeta's journey is a testament to resilience, creativity, and courage. Growing up in a semi-urban village in Sindh, she was no stranger to hard work. Like many women in her community, her days were consumed by unpaid domestic labor—cooking, cleaning, and caring for her children—work that sustained her family but offered no economic recognition or personal independence. Despite having ideas, skills, and ambition, Geeta had no independent income, no decision-making power, and no way to contribute meaningfully to her household finances.

Her aspiration was simple yet bold: to sell bangles and cosmetics, products in high demand during festivals, weddings, and school events. But her dreams collided with multiple barriers. Cultural norms restricted her mobility, making it difficult to interact with customers or access markets. Financial constraints meant she could not purchase sufficient stock, and suppliers were reluctant to deal in small quantities or offered goods at inflated rates. Prior attempts to sell items from home ended in disappointment—unsold stock, wasted investment, and mounting anxiety. Her household viewed such efforts as trivial, reinforcing a cycle of discouragement.

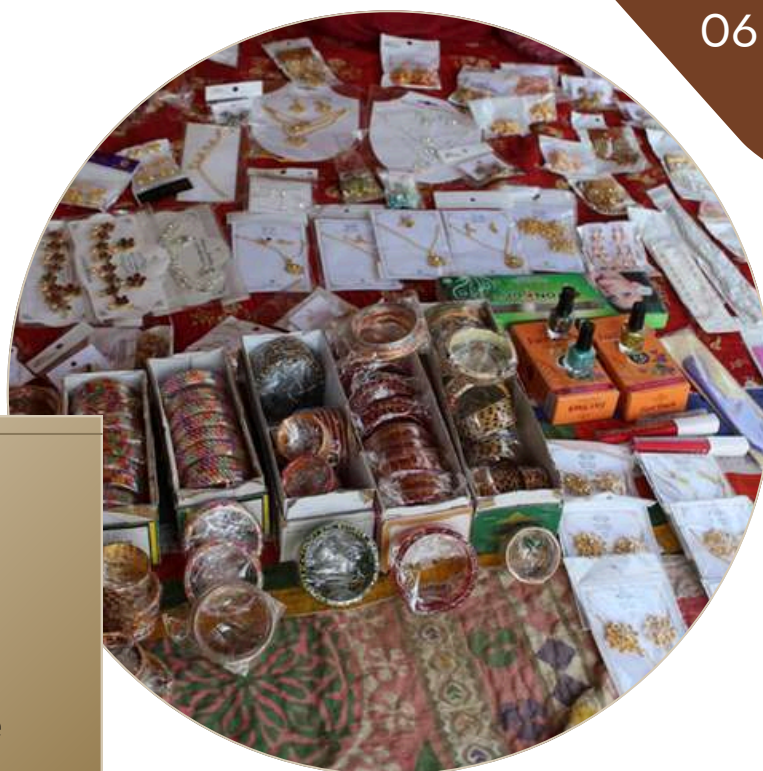
The risk of failure weighed heavily on Geeta. Seasonal fluctuations in demand meant that even when sales were good, periods of low income could devastate her finances. The absence of mentorship or structured guidance made it impossible to navigate these challenges strategically. Geeta's story was not just about poverty—it was about lack of agency, recognition, and opportunity in a world that often overlooked women's potential.

Her turning point came with WISE – Women Investing in Socially Empowering Businesses, which recognized her entrepreneurial potential despite structural and cultural barriers. Through the GET Ahead training, Geeta learned how to turn a small idea into a sustainable enterprise. She gained skills in market analysis, inventory management, pricing strategies, customer engagement, and balancing household responsibilities with business demands. Beyond practical business skills, the training instilled confidence, teaching her that entrepreneurship was not a gamble but a carefully planned and achievable journey.

Following training, Geeta received a PKR 35,000 investment through the GET Ahead Individual Investment Fund. With mentor guidance, she purchased initial stock and a small mobile cart, designed to respect cultural norms while creating visibility for her products. Mentorship continued beyond the financial support. Her mentors helped her rotate stock according to seasonal demand, engage customers confidently, avoid exploitative middlemen, and adjust her product mix to trends. Peer learning sessions reinforced her confidence, providing creative solutions and emotional encouragement.

GEM – Glittering Empowered Mobility

Shining
Through Skill,
Confidence,
and
Independence



Within six months, Geeta's mobile cart became a trusted source for bangles and cosmetics. Her monthly income stabilized at PKR 18,000–22,000, with additional earnings during festivals. For the first time, she had disposable income, which she invested in household necessities and her children's education. She also began saving for future business expansions, gaining financial autonomy.

The social transformation was equally significant. Geeta now traveled independently, negotiated with customers, and made key decisions about her business. She became a role model in her community, inspiring other women to explore micro-enterprises that could work within cultural norms. Her initiative demonstrated that women could create meaningful income while maintaining social respect.

Looking forward, Geeta plans to diversify her product range, expand to nearby villages, and mentor young mothers eager to contribute financially. Her vision is not just personal success but community upliftment, showing other women that economic participation is possible even within traditional settings.

Reflecting on her journey, Geeta says:

"WISE gave me more than money—it gave me belief, skills, and courage. Today, I earn, I save, and I contribute to my family with pride. I know now that my potential is limitless."

Her message to other women is clear:

"Do not wait for permission. Start with what you have, learn continuously, and trust your ability. Small steps create independence, confidence, and lasting impact."

Geeta's story embodies the spirit of GEM – Glittering Empowered Mobility. It shows that structured training, mentorship, and modest investment can transform household responsibilities into profitable, socially recognized, and empowering micro-enterprises, creating financial independence and fostering social change.



Handmade Products by Women Entrepreneurs



“EVERY HANDMADE PIECE CARRIES THE HEARTBEAT OF A WOMAN WHO CHOSE DIGNITY OVER DEPENDENCE.” — NEELUM

RISE – Resilience, Independence, Strength, Empowerment

From Informal Labor to Men-Led Agri-Enterprise Development

Sarwan Kumar's life was once defined by limits he had never chosen.

Growing up in a small farming village in Sindh, he understood the rhythm of the fields, the quality of grains, and the cycles of the seasons. From dawn to dusk, he helped his family plant, harvest, and sort crops. Yet, much of his labor remained invisible—taken for granted, with no voice in household finances and no agency to influence decisions about what his family could earn, buy, or save.

His world was constrained not by a lack of knowledge, but by systemic exclusion. Sarwan recalls the frustration of seeing farmers underpaid while he remained powerless to act. Each time he attempted to sell small quantities of vegetables or pulses, market barriers and lack of capital held him back. Seasonal crop failures further compounded his insecurity; without financial support or backup, even the smallest venture felt like stepping off a cliff. Fear and societal pressures had convinced him that ambition was risky. Despite these challenges, Sarwan Kumar's determination quietly persisted. He knew he possessed the skills, knowledge, and insight to build something meaningful—not only for himself, but for his family and community. When the project team identified him for the GET Ahead Individual Investment Fund, he experienced a renewed sense of hope. The program recognized his potential, courage, and agricultural expertise as assets rather than limitations.

The GET Ahead training proved transformative. For the first time, Sarwan began to view his work as an enterprise rather than an obligation. He developed skills in market mapping, price negotiation, stock management, and financial tracking. He learned business planning, inventory control, and customer relationship management. Most importantly, the program strengthened his confidence, enabling him to challenge internalized doubts and long-standing social constraints.

With PKR 35,000 in seed capital and mentorship from the project through CoC-Cash Over Counter by commercial banking, Sarwan took his first decisive step. He strategically invested in high-demand agricultural products—grains, pulses, and vegetable seeds—and began building direct linkages with farmers and local markets. He expanded gradually, focusing on trust, fair transactions, and consistent engagement. The initial phase was challenging established traders questioned his presence, transport issues emerged, and some community members expressed skepticism. However, continuous mentorship and peer support enabled him to navigate these obstacles effectively.



RISE – Resilience, Independence, Strength, Empowerment

From Informal Labor to Men-Led Agri-Enterprise Development

Within a few months, Sarwan Kumar's enterprise began to grow steadily. He was no longer invisible; he became a recognized trader—negotiating, buying, and selling with confidence. His monthly income stabilized at PKR 25,000–30,000, allowing him to save, reinvest, and actively contribute to household financial decisions. He now supports his children's education, household needs, and long-term family planning. His voice, once unheard, has gained respect both within his household and in the wider community.

Sarwan's social transformation has been equally significant. He is no longer just a laborer in the fields—he has emerged as a role model and informal mentor. His journey demonstrates that with the right support, individuals can transition from subsistence labor to entrepreneurship, contributing to more inclusive and resilient local markets.

Looking ahead, Sarwan aims to expand his business into agricultural inputs such as seeds and fertilizers, and to establish small farmer networks that ensure fair pricing and greater market stability. His story highlights the power of structured support—training, investment, and mentorship—as catalysts for change, while emphasizing that personal determination remains the driving force.

Reflecting on his journey, Sarwan says:

“This fund gave me more than money—it gave me belief in myself. I learned that my knowledge is power, and that I can earn, save, and make decisions. Today, I am not just surviving—I am leading, inspiring, and changing the rules for myself.”

His message to other men is clear:

“Do not let fear or tradition define your limits. Learn, plan carefully, trust your knowledge, and step forward. Every small step builds your strength, independence, and the power to change your world.”

Sarwan's story embodies the RISE spirit—Resilience, Independence, Strength, and Empowerment. It demonstrates that with knowledge, access to capital, mentorship, and determination, individuals can overcome systemic barriers, build sustainable livelihoods, strengthen their households, and inspire broader social change.





BAKE – Bakery Knowledge for Economic Empowerment

Turning Small Capital into Trusted Business and Community Impact



From Local Helper to Male-Led Bakery Distribution Enterprise

Sufiyan Ahmed grew up in a small semi-urban town, helping his father run a local grocery stall. He understood how markets worked, how customers valued trust and consistency, and how small margins could make or break a business. But when he dreamt of running his own bakery distribution venture—supplying bread, snacks, and cakes to local shops, schools, and households—he faced barriers that made his goal seem distant.

The central struggle was not lack of knowledge—it was lack of capital, networks, and credibility. Established male distributors dominated the market, buying in bulk and holding long-standing contracts with bakeries and shops. Sufiyan's attempts to enter this competitive arena were met with skepticism. Suppliers were hesitant to deal with a newcomer, retailers doubted his reliability, and the pressure to balance household responsibilities with daily deliveries added stress. Each failed negotiation or delayed delivery eroded his confidence and made him question whether he could compete in a business dominated by stronger players.

Sufiyan's turning point came with his selection into the project's intervention named GET Ahead Individual Fund, which also supports men in socially impactful small enterprises. Through the GET Ahead training, he learned how to structure his business strategically: managing stock efficiently, planning delivery routes, negotiating confidently, tracking cash flow, and building lasting relationships with suppliers and customers. The training emphasized that resilience, careful planning, and innovation could overcome both market dominance and initial skepticism.

SRSO provided a PKR 35,000 investment, which Sufiyan used strategically: purchasing initial bakery stock, securing a small delivery cart, and creating simple records for monitoring sales. Mentors guided him to approach multiple bakeries, avoid dependence on a single supplier, and systematically build trust with shop owners. Early challenges—including competitors undercutting prices and missed deliveries—taught him lessons in patience, communication, and professionalism. Peer learning sessions gave him practical strategies and emotional support, helping him persevere when progress seemed slow.



BAKE – Bakery Knowledge for Economic Empowerment

Turning Small Capital into Trusted Business and Community Impact



Within months, Sufiyan established a reliable bakery distribution network. Shops and households began trusting him for timely deliveries and quality service. His income stabilized at **PKR 28,000–32,000** per month, allowing him to invest in expanding routes, save for emergencies, and contribute to family expenses. His reputation grew: clients appreciated his reliability, and he became a role model for other aspiring entrepreneurs in his town.

Beyond finances, Sufiyan’s journey built personal and social empowerment. He now participates in community decision-making, mentors younger men interested in distribution, and demonstrates that small capital and strategic planning can create sustainable livelihoods—even in competitive markets.

Looking forward, Sufiyan plans to expand his network to nearby towns, diversify bakery products, and employ additional staff to create job opportunities locally. He hopes his story inspires others to see that entrepreneurship is built not only on opportunity but also on resilience, innovation, and persistence.

Reflecting on his journey, Sufiyan shares: “Project Training and Fund Utilization taught me that business is about planning, trust, and determination. Today, I run a distribution network I once only dreamed of. Small steps, smart decisions, and guidance can turn even a modest start into a sustainable business.”

Sufiyan’s story embodies the RISE philosophy: with guidance, mentorship, and modest investment, men and women alike can overcome barriers, build resilient businesses, and generate lasting social and financial impact in their communities.

Sufiyan Ahmed’s journey is a clear remarkable achievement of how the right mix of skills, mentorship, and modest financial support can transform potential into a sustainable enterprise. What once seemed like an inaccessible market became an opportunity through determination, strategic planning, and consistent effort. Today, his growing distribution network not only supports his family but also contributes to the local economy and inspires others to pursue entrepreneurship despite challenges. His story reinforces a powerful message: when individuals are equipped with knowledge, supported with trust, and given even small opportunities, they can build resilient livelihoods and create lasting impact within their communities.



TECH – TURNING EXPERTISE INTO COMMERCE

From Hidden Skills to a Profitable Electronics Repair Enterprise



Irfan Ali grew up fascinated by technology, often helping neighbors and family members fix small gadgets like radios, fans, and mobile devices. His curiosity and hands-on skills were remarkable, but in his town, electronics retail and repair were highly competitive and male-dominated. Despite having a talent for troubleshooting and repair, Irfan Ali's work remained informal and unrecognized, leaving him frustrated and unsure how to transform his skills into a reliable income.

Irfan Ali's biggest challenge was credibility. Customers assumed young technicians lacked professionalism, suppliers were hesitant to provide goods on credit, and established repair shops dismissed his potential. Without formal training in electronics repair or business management, he struggled with pricing services, sourcing quality spare parts, and organizing workflow efficiently. Financial constraints compounded the problem—purchasing tools, spare parts, and initial inventory required capital he simply did not have. Attempts to operate informally from home led to inconsistent work, limited exposure, and low trust from clients, leaving his skills underutilized and his ambitions unrealized.

Irfan Ali's turning point came when he was selected for a project intervention, which also supported male micro-entrepreneurs with technical skills. Through the GET Ahead training, he gained structured knowledge in both business and technical operations. He learned advanced repair techniques for appliances and gadgets, inventory management, pricing strategies, customer engagement, and financial planning. He also developed strategies to balance work with personal commitments and optimize service delivery.



TECH – TURNING EXPERTISE INTO COMMERCE

From Hidden Skills to a Profitable Electronics Repair Enterprise



WISE provided a PKR 35,000 investment, which Irfan Ali used strategically to purchase essential tools, including screwdrivers, testers, and a soldering kit, as well as an initial stock of spare parts. With a small counter setup at his home, he could serve clients safely and professionally. Mentorship was critical in helping him build supplier networks, establish credibility with customers, and promote his services through word of mouth. Regular follow-ups guided Irfan Ali through challenges like sourcing rare components, handling delayed deliveries, and addressing customer complaints, while peer learning sessions boosted confidence and problem-solving skills.

Within six months, Irfan Ali's electronics repair enterprise became a recognized and trusted service provider. Local households and small shops valued his technical expertise, reliability, and transparent pricing. His monthly income stabilized at PKR 28,000–32,000, with additional earnings from recurring service contracts. Socially, Irfan Ali's role in the community transformed—he was no longer seen as a hobbyist, but as a skilled technician and entrepreneur. His success inspired other young men and aspiring technicians to pursue professional micro-enterprises in the technical sector.

Looking ahead, Irfan Ali plans to expand his services to include mobile phone repairs, small appliance troubleshooting, and potentially training apprentices to create a local network of skilled technicians. Reflecting on his journey, he says, “WISE helped me turn my curiosity and skills into a real business. Today, my expertise earns me income, respect, and a future I can plan for.”

Irfan's story demonstrates that structured training, mentorship, and modest investment can transform technical aptitude into a sustainable enterprise, proving that even in competitive, dominated markets, knowledge combined with guidance and capital creates lasting opportunity



Jhuddo

Nano Businesses

Small Starts. Strong Futures.

Success Stories

RID - Rewiring Income through Determination

From Technical Talent to a Profitable Bike Spare Parts Enterprise

Hareesh grew up in a household where motorcycles were central to daily life—used for transport, small deliveries, and even local courier work. From a young age, he developed a natural curiosity for engines, learning to recognize parts, replace tires, and troubleshoot minor mechanical problems. Despite his technical expertise, Hareesh faced significant hurdles in turning his knowledge into a viable business. Local bike spare parts distribution was dominated by established male vendors and wholesalers. Suppliers were wary of newcomers, customers hesitated to trust a small independent seller, and navigating the network of repair shops required credibility and connections Hareesh did not yet have.

Financial constraints and limited formal knowledge of inventory management and sales further restricted his progress. Early attempts at small-scale sales were inconsistent—clients were hesitant, stock was unreliable, and delayed deliveries reduced trust. Hareesh's situation reflects a common barrier for young male entrepreneurs in technical trades: skill alone is insufficient without access to capital, structured business guidance, and market legitimacy.

Hareesh's turning point came when he was selected for a project intervention for empowering Businesses, which also supports male micro-entrepreneurs with technical aptitude. Through the GET Ahead training, Hareesh gained structured knowledge in managing a bike spare parts enterprise. He learned to catalog inventory, source parts strategically, price competitively, and maintain



customer relationships, map markets, and track cash flow to reinvest profits effectively. Mentorship provided practical insights into supplier negotiations, delivery planning, and handling technical queries from workshops and individual bike owners. Peer sessions allowed him to exchange strategies on reliability, trust-building, and problem-solving in a competitive, mobility-intensive market.

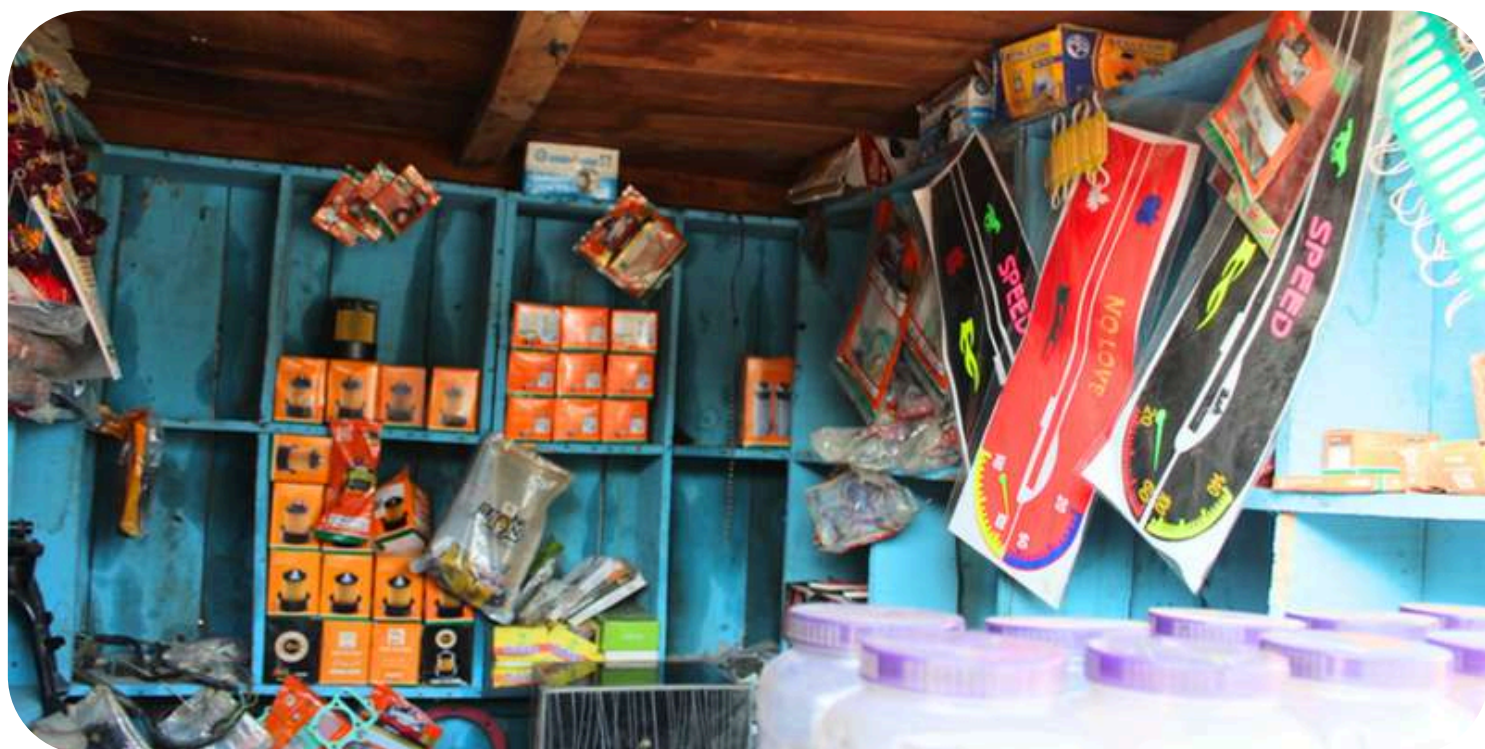
With a PKR 35,000 investment from Project, Hareesh purchased a starter inventory of high-demand spare parts, a small mobile display cart for visiting workshops, and basic storage to secure his stock. Mentors guided him on optimizing routes, managing payments, and handling early obstacles such as late client payments and unexpected technical challenges. Over time, Hareesh developed a reputation for honesty, technical accuracy, and dependable service, gradually earning trust from both suppliers and customers.

RID - Rewing Income through Determination

Within six months, Hareesh's bike spare parts business stabilized. He earned a steady monthly income of PKR 25,000–28,000, reinvesting profits to expand his inventory and cover additional workshops in nearby areas. Socially, Hareesh's confidence grew—clients and suppliers who once doubted him now respected his professionalism, and within his household, he became an active decision-maker regarding income and business strategy. Hareesh's journey inspired other young men with technical skills to consider entrepreneurship in male-dominated sectors.

Looking ahead, he plans to expand his product line to include helmets, lubricants, and bike accessories, while training aspiring technicians in sales and inventory management. Reflecting on his success, he shares, "This fund helped me transform my technical knowledge into a sustainable business. I can now earn, plan, and grow in a field that once felt impossible to enter."

Hareesh's story demonstrates that technical expertise, when combined with mentorship, capital, and strategic guidance, can empower young men to establish credible, profitable, and sustainable enterprises—even in competitive, traditionally structured markets.





Story#11

H.E.A.R.T – HARNESSING ENTERPRISE FOR ADVANCEMENT AND REVENUE TRANSFORMATION

Turning Traditional Craftsmanship into Profitable Male-Led Enterprises

Tanveer grew up in a family of artisans, learning the traditional craft of making trunks and wooden petis (storage boxes) from his father. From a young age, he developed precision, creativity, and an eye for quality, but despite his skills, his work never translated into a sustainable livelihood. Tanveer faced multiple barriers common to male artisans starting small ventures: irregular access to raw materials, limited market visibility, and low recognition for quality craftsmanship. Suppliers often prioritized established competitors, and local customers saw handcrafted trunks and petis as hobby-level items rather than professionally made products.

Financial constraints further limited Tanveer's ability to purchase larger quantities of wood, nails, paint, and decorative materials, restricting production capacity and potential income. Marketing and selling his products was also challenging, as he lacked connections to shops, fairs, or local markets. This combination of material scarcity, market exclusion, and low visibility kept his talent economically invisible, making it difficult to grow confidence and earnings.

Tanveer's turning point came when he was selected by WISE for his craftsmanship, determination, and potential to convert traditional skills into a profitable enterprise. Through the GET Ahead training, he learned business planning, reliable sourcing of raw materials, production optimization, marketing strategies, and financial literacy—skills critical for transforming his craft into a structured, income-generating venture. WISE provided a PKR 35,000 investment, which Tanveer used to purchase consistent raw materials, acquire essential tools for crafting and finishing, and create small displays to showcase his products in local markets.

Mentors guided him through negotiations with shopkeepers, identifying festivals and fairs for selling, and branding his work to highlight quality and uniqueness. Peer learning sessions reinforced confidence, encouraged design innovation, and provided strategies to overcome early operational challenges such as delayed supplies and scaling production without compromising quality.

Within months, Tanveer's trunks and petis gained recognition for their durability, design, and craftsmanship. He built a small but loyal network of buyers, including shops, households, and local fairs, stabilizing his monthly income at PKR 22,000–25,000 and allowing him to save for future expansion.

P.A.C.E – Printing, Access, and Capital Empowerment

Turning Small Ideas into Profitable Male-Led Enterprises

Arif kaimkhani had always noticed the steady demand for printing and photocopy services in his neighborhood, especially near schools, colleges, and local offices. From a young age, he was fascinated by machines, paper handling, and customer service, often helping neighbors with small photocopy jobs. Despite recognizing a clear business opportunity, Arif faced formidable barriers to turning his skills and observations into a sustainable enterprise.

His biggest challenge was lack of capital. A photocopy machine, printer, and basic stationery setup required more funds than his family could spare. Beyond that, Arif lacked formal experience managing daily operations—tracking orders, pricing services fairly, maintaining equipment, and handling multiple clients efficiently. The market was dominated by established male operators, leaving little room for a newcomer. Even potential customers were hesitant to trust an untested service, making initial sales sporadic and discouraging. Without credibility, consistent income remained elusive, despite Arif’s motivation and understanding of the neighborhood’s needs.

WISE identified Arif’s potential and offered him a lifeline. Through the GET Ahead training, he acquired comprehensive operational and business skills. He learned how to streamline workflows, manage inventory, price services competitively, and deliver exceptional customer experiences. Financial literacy training taught him to track earnings, control costs, and reinvest strategically. Mentors also coached him on time management, balancing work demands with household responsibilities, and building confidence to assert himself in a competitive male-dominated market.

With a PKR 35,000 investment from WISE, Arif purchased a basic photocopy machine, printer, stationery, and a small counter setup, allowing him to operate safely from home or a nearby rented space. Mentors guided him through the critical first weeks, helping him manage client expectations, handle high-demand periods, and troubleshoot technical challenges. Peer learning sessions offered practical tips on marketing services, avoiding equipment downtime, and gaining repeat customers—all while building his confidence and reputation in the community.



P.A.C.E – Printing, Access, and Capital Empowerment

Within six months, Arif's shop became a trusted local provider. Students, teachers, and small businesses flocked to his counter, appreciating his reliability, speed, and professional service. His income stabilized at PKR 22,000–26,000 per month, and with careful reinvestment, he expanded services to include binding, laminating, and digital document solutions. Socially, Arif's success transformed perceptions: local competitors and clients who once doubted his ability now respected his skills and professionalism. Within his household, he became a key financial contributor and decision-maker, earning both authority and recognition.

Looking ahead, Arif envisions scaling his business into a full-fledged neighborhood printing hub and mentoring other young men interested in micro-enterprises. Reflecting on his journey, he shares, "This fund gave me more than capital—it gave me confidence, structure, and a roadmap. Today, I run a business I am proud of, earn my own income, and have earned respect in my community."

Arif's story shows that when technical know-how, mentorship, and financial support converge, even small ideas can transform into profitable, credible male-led enterprises. His journey demonstrates that persistence, strategic planning, and the right guidance can turn untapped potential into sustainable success.

M.A.S.H – MOBILE ACCESS STREET HUB

Turning Small Streets into Profitable Enterprises

Chetan grew up in a remote village where street vending was a common livelihood option for those seeking to support their families. From a young age, he developed a keen eye for selecting fresh fruits, understanding seasonal availability, and engaging with customers. Despite his knowledge and enthusiasm, starting a fruit vending business proved to be quite challenging. His main challenge was competing in a space dominated by experienced male vendors. Prime locations with high foot traffic were often already occupied, and establishing trust with customers took time. Financial constraints limited his ability to stock a variety of fruits or invest in proper storage solutions, making his income unpredictable. Seasonal fluctuations in fruit supply further added to instability, while navigating busy streets with a cart required both strategy and endurance.

The Project Team recognized Chetan's potential to turn his skills into a structured, profitable micro-enterprise. Through the GET–Gender Entrepreneurship Together Ahead training, he learned practical strategies to professionalize his vending business. He gained skills in market analysis, identifying peak sales hours and profitable locations, and managing inventory to minimize spoilage and maximize profit. Financial literacy sessions helped him track daily earnings, reinvest profits, and plan for seasonal variations. He also received guidance on customer engagement, enabling him to build trust and retain repeat buyers, while operational mentoring supported him in navigating crowded streets safely and efficiently.

With a PKR 35,000 investment from the GET Ahead Small Investment Fund for individuals, Chetan purchased a sturdy mobile fruit cart, initial seasonal fruit stock, and storage containers. Mentorship support helped him negotiate better deals with suppliers, identify safe and profitable vending spots, and strategically expand his customer base. Peer learning sessions provided practical advice on managing slow sales periods, leveraging school events and festivals, and optimizing daily routes to maximize income.

Within six months, Chetan's fruit cart became a trusted presence in his neighborhood. Customers appreciated his consistent quality, honesty, and friendly service. His monthly income stabilized at PKR 20,000–25,000, with additional earnings during peak seasons. Beyond financial gains, Chetan's confidence and independence grew significantly—he could now manage suppliers, navigate the streets efficiently, and make business decisions with assurance. Looking ahead, Chetan plans to expand his offerings to include fresh juices and packaged fruit combos, while also mentoring other young men interested in mobile micro-enterprises. He envisions building a network of street vendors who can operate efficiently, safely, and profitably, transforming small-scale vending into sustainable urban livelihoods.

Reflecting on his journey, Chetan says, “This investment fund helped me turn my knowledge and energy into a real business. Today, I earn my own income, serve my community, and show others that street-level enterprise can be both safe and profitable.”

Chetan's story demonstrates that with guidance, training, and strategic investment, even highly mobile and competitive ventures like street vending can evolve into structured, sustainable micro-enterprises.



S.T.E.E.L.

- **S-Skills**
- **T-Trade**
- **E-Entrepreneurship**
- **E-Earnings**
- **L-Leadership**

Forging Success from Hands-On Expertise



Lajpat grew up in a small town where local households relied heavily on manual services, and his family ran a modest home-based ironing business. From a young age, Lajpat learned the nuances of garment care, mastering ironing techniques, handling delicate fabrics, and understanding customer preferences. Though skilled, he noticed that the family's earnings were unstable, and the market was dominated by competitors who had established networks and better resources. His ambition was clear: to transform his hands-on skills into a structured, profitable business.

Lajpat's central struggle was the combination of labor intensity, time management, and market competition. Daily work was physically demanding, and managing multiple clients while also helping with household chores left him exhausted. Financial constraints prevented him from purchasing quality irons, starch, and other essential equipment that could improve efficiency. Local competitors, mostly older men with loyal clients, made it difficult for him to attract a steady customer base. Additionally, Lajpat had no formal experience in pricing services, tracking daily revenue, or expanding operations—leaving his skill valuable but untapped as a source of income.

His turning point came when he was selected for the GET Ahead program. The training provided Lajpat with practical business skills that transformed his approach to his trade. He learned time management techniques, financial literacy for tracking earnings and reinvestment, customer service strategies to build loyalty, and methods to improve operational efficiency. He also discovered how small marketing efforts, such as word-of-mouth promotion and neighborhood visibility, could dramatically increase client orders.

Project Small Investment Fund for Individual intervention has benefited by providing a PKR 35,000 investment that Lajpat used strategically. He purchased high-quality irons, a sturdy ironing board, essential supplies like starch and hangers, and created a small, organized workstation. Mentorship helped him implement efficient workflow processes, manage peak-hour demand, and confidently negotiate service charges. Peer learning sessions further reinforced problem-solving techniques, sharing strategies to handle high-volume orders, and improving work ergonomics.

- Within six months, Lajpat Ironing Enterprise had transformed. He became recognized for reliability, precision, and professionalism, earning a stable monthly income of PKR 20,000–24,000. The business now handled regular household clients, school uniforms, and even small bulk orders for local shops. Profits were reinvested to purchase additional equipment and expand service capacity.
- Socially, Lajpat's status in the community shifted. He was respected as a skilled entrepreneur rather than just a helper, gaining influence in family decisions and earning admiration from neighbors and clients alike. His success inspired other young men and women in the community to explore small-scale service-based businesses.
- Looking ahead, Lajpat plans to hire an apprentice, create a mini cooperative with other local service providers, and expand into related services like laundry and fabric care solutions. Reflecting on his journey, he shares:
- "S.T.E.E.L. taught me that skills alone are not enough. With strategy, investment, and guidance, hands-on work can become a respected business. Today, I earn steadily, plan for the future, and inspire others to do the same."
- Lajpat's story demonstrates that with structured training, targeted investment, and mentorship, male micro-entrepreneurs can convert labor-intensive skills into sustainable, profitable enterprises, forging success one task at a time.

THREAD

T-Talent H-Harnessed for R-Reliable E-Embroidery & D-Design

02

From hidden home skill to visible income and creative leadership



Rubina Pathan grew up watching her mother stitch clothes for the family, learning embroidery patterns and tailoring techniques informally within the home. Over time, her hands became skilled and confident, capable of producing fine embroidery and neatly tailored garments. Yet, for years, her talent remained invisible beyond her household. Without recognition, market access, or steady clients, stitching remained a domestic skill rather than a source of income. Orders came occasionally from neighbors, often underpaid and irregular, making it impossible for Sania to rely on her craft for financial stability.

The challenges were not limited to income alone. Rubina Pathan faced intense competition from established tailoring shops and changing fashion trends she struggled to keep up with. Clients hesitated to trust a home-based woman tailor with important orders, especially bridal or festive wear. Financial limitations meant she could not buy quality fabric, threads, or embroidery tools in advance, forcing her to work only when customers provided materials. At the same time, household responsibilities restricted her working hours, slowing production and limiting growth. Despite having skill and ambition, Rubina Pathan remained stuck in a cycle where creativity did not translate into confidence or control over her earnings.



Our *Dedication*

15



Her turning point came when she was selected for the WISE program. Through the GET Ahead training, Rubina Pathan began to see her stitching not as casual work but as a business. She learned how to price her work properly, calculate costs, manage multiple orders, and align her designs with customer preferences. Exposure to design trends and customer engagement strategies helped her understand how to stand out in a competitive market. For the first time, she learned how to present her work professionally and negotiate with confidence.

WISE also provided PKR 35,000 in start-up support, which Rubina Pathan invested carefully. She purchased quality fabrics, embroidery threads, needles, and tools, and created sample pieces to showcase her craftsmanship.



A small but organized workspace at home allowed her to work efficiently, manage time better, and maintain quality. With mentorship support, she learned how to build a client base, handle deadlines, and gradually move from small, irregular orders to more reliable and higher-value work.

Within six months, Rubina Pathan's embroidery and tailoring services gained recognition in her community. Clients began recommending her work, impressed by her attention to detail, creativity, and timely delivery. **Her monthly income grew steadily to PKR 20,000–25,000, increasing further during wedding and festive seasons.** More importantly, her income became predictable, allowing her to contribute meaningfully to household expenses and savings. The transformation extended beyond finances. Rubina Pathan's confidence grew as her work gained respect. Her family began supporting her business decisions, and she emerged as a role model for other young women with creative skills. She started mentoring girls interested in embroidery, sharing both technical skills and business lessons she had learned. What was once a hidden home-based activity became a visible enterprise that strengthened her voice in household and community decision-making.

Today, Rubina Pathan envisions expanding her work by forming a small group of women embroiderers, taking bulk orders, and reaching nearby markets. She dreams of building a community-based network where women's creativity leads to collective income and independence.

Reflecting on her journey, Rubina Pathan says, "BMZ and MI funded project helped me realize that my skill has value. Today, my hands earn respect, my work earns income, and my confidence inspires others."

Conclusion

"WISE didn't just teach me skills—it showed me I can earn, lead, and inspire," shared one entrepreneur. This sentiment captures the essence of the fifteen stories in this booklet. They span districts, livelihoods, ages, and life circumstances—but converge on a single truth: poverty is not permanent when women are organised, trained, and supported through structured systems like WISE.

Through WISE, hundreds of women have launched micro-enterprises, ranging from tailoring, embroidery, and beauty services to dairy, street vending, and creative crafts. These enterprises have increased monthly incomes, enhanced household decision-making power, and created pathways for women to gain visibility and respect in their communities. Whether managing perishable goods, navigating mobility barriers, or turning hidden skills into profitable businesses, women demonstrated creativity, courage, and resilience, transforming everyday talents into thriving enterprises.

WISE goes beyond individual success. By combining training, mentorship, peer learning, and sequenced financial support, it creates a scalable and sustainable model of empowerment. Community institutions led by women provide safe spaces for learning, experimentation, and collective action. These networks strengthen social capital, enable market access, and allow women to negotiate, plan, and grow enterprises—showing that empowerment at scale is possible and replicable.

Several lessons emerge consistently across these stories:

Women-led institutions are the foundation of change. They build confidence, nurture leadership, and facilitate collective decision-making.

Sequenced finance enables growth. WISE investments—from small start-up grants to enterprise-level support—allow women to take calculated risks and expand their businesses.

Skills and market access ensure sustainability. Technical, operational, and financial training through WISE equips women to maintain quality, meet client expectations, and endure market fluctuations.

Social networks amplify impact. Peer sessions and community engagement foster problem-solving, innovation, and collective resilience.

The results speak volumes. Across the province, WISE-supported women have:

- Established micro-enterprises that are profitable and sustainable,
- Increased household incomes and strengthened family decision-making,
- Built reputations as credible service providers and business owners,
- Inspired other women to pursue enterprise, training, and leadership opportunities.

As Sindh faces climate risks, demographic pressures, and shifting labor markets, these women are shaping more than their own lives. They are building a new economy of women-led enterprises, demonstrating that structured support can translate talent into income, resilience, and leadership. WISE shows that systemic change is possible when public commitment, community institutions, and women's innovation work hand in hand.

The challenge ahead is clear: not to prove that this approach works, but to protect, expand, and scale it, so that many more women across Sindh can move from struggle to security, from survival to leadership, and from micro-enterprise beginnings to sustained prosperity.



Empowering Women is an Economic Strategy

The Simple Truth: When women are organized, trained, and supported, they **transform** families, communities, and economies.

The Context: Rural Sindh faces poverty, social restrictions, and climate shocks. Families often rely on irregular daily wages.

The Shift: Moving from **Survival** (unpaid labor, debt) to **Sustainability** (predictable income, savings, resilience).

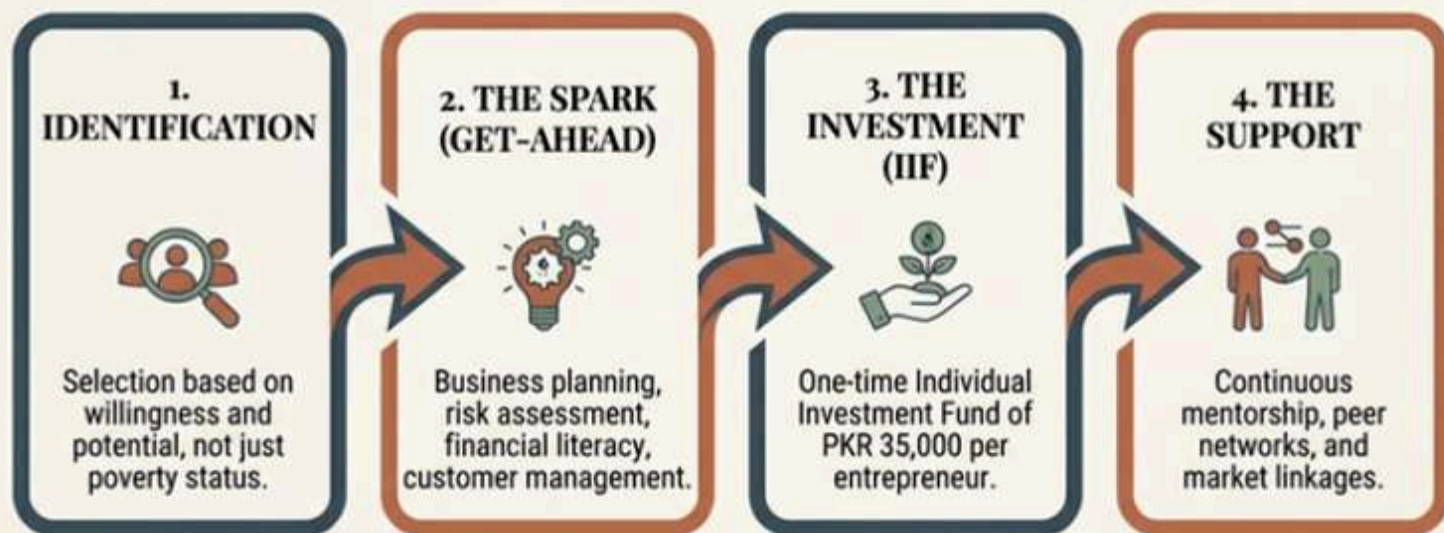


Equation for Change



"WISE is proof that with guidance, courage, and a small spark of capital, women can transform their lives." — Foreword

The Methodology: Turning Talent into Enterprise



W-Women | I-Inspiring | S-Sustainable | E-Enterprises

The Ripple Effect: Beyond the Business



"Poverty is not permanent when women are organized."



SCHOOL OF BUSINESS ADMINISTRATION

SCHOOL OF BUSINESS ADMINISTRATION
MEMORIAL UNIVERSITY OF WATERLOO
WATERLOO, ONTARIO