

I REBUILT MY LIFE!

"Credit institutions and other international organizations that work with the vulnerable section of people make great significance for the development of the society. We would like to show the impact of the activities these organizations have provided, in the experience of "Galaba" - the group of co-borrowers and by citing the achievements we have made. This group was established by several number of internally displaced persons.

The person we are going to talk about is Shahsuvar Selimov, who in 1992 became a refugee from Lachin district. He is now living in Otuzikiler village of Barda district and deals with cattle-breeding. He has been cooperating with us - "Finance for Development" LLC founded by OXFAM Great Britain Organization - since 1999. But let's see what effect this cooperation has made on his life.

That's what Shahsuvar says: "We fled from Lachin district on 12th of May in 1992. When the Armenians attacked, all I could save was my family. Then we came to Agjabedi district and settled there. But my family could not accommodate to the weather in Agjabedi, so I had to move to Barda. That was very hard times. Just imagine - I had lost everything: my land, my home I had built over years using heavy labor and my warm hearth.

It is common knowledge that allowance that is paid to IDP's do not suffice to cover the needs of the family. I do not even mention the obligatory expenses that arise due to traditions. For instance, everyone knows that a certain amount is needed to attend wedding parties or to pay condolence. And it is our national customs that oblige us take part in these ceremonies. In order to support my family, I had begun to trade with livestock by borrowing money from others. But this occurred in intervals. Even though I was engaged in this business, the low earnings and family budget periodically forced us to cancel some of the expenses.

When I started my business, I possessed very small amount of turnover assets in comparison with the requirements of the present trade. Wages and proceeds of this activity were not enough to pay for food, clothes, and health expenses of our family, children's education needs and others.

At last, in 1999 I heard that organization named OXFAM operating in Barda helped the poor to build sustainable livelihoods. When I learnt about it, I immediately approached this organization. I faced warm welcome and received full information about the lending rules and that loan was only given to groups. The fact that the organization did not require collateral when giving loans attracted my attention.

In initial times forming a group seemed a difficult task for me. But I strongly believed that the organization would help. Together with several persons living under heavy conditions I established a group and received loans at amount of 500,000 manats per group member in the first cycle. We used the loan to start livestock trade. I continued the business with the group members until 2003. I accumulated some amount of money that remained after daily expenditure and bought a plot of land in Otuzikiler village and began to breed cattle. At the moment I possess 56 sheep. In addition, I look after 110 sheep owned by another person. In return for the service, I get wages, as well as place to pasture my own cattle, too. In the meanwhile, I maintain



cooperation with the organization "Finance for Development" established by OXFAM.

Now there was a revival in the family who from 1992 on gave way to despair. You can't believe how I was delighted to hear my children talk about their future plans. Now I can earn living for my children and can afford solution of their problems to some extent.

My little son was paralyzed when he was 1 year old. In Lachin he received treatment for some period. But the treatment was interrupted when we became refugees. Last year we resumed his treatment. The doctors advised to operate him. My wife and I have decided to collect necessary amount for the surgery operation of my son during this year.

Before 2003 my family lived in a tiny house built from reeds. With income I earned I could make a small stone house and set my warm hearth afresh.

To the question : "Do you wish to continue cooperation with

"Finance for Development" further?" Shahsuvar responded as follows:

"I want to note that I am grateful to "Finance for Development" it has established, for everything, especially for the warm hearth I have rebuilt. I will continue cooperation with this organization, even if I return to Lachin. I also recommend other people, who suffer bad living conditions, that they not refrain from contacting such organizations and not fear if something seems difficult in early stage. The most important thing is that these organizations raise sense of self-confidence in people and for that in particular I express my gratitude to you".

THE HARDSHIP, MY FAMILY WAS FACING , FORCED ME TO FIND A WAY OUT.

Saday Hasanov, the group leader, worked as a foreman on the state farm #7 when he lived in Garabakh. He was still sorrowful while talking to me and depicting his life in Garabakh, the assets he had built there, the livestock he had there. Saday H.: We had created every facility to live before the occupation of his native town. Everything was going smoothly on the collective farm. Unfortunately, occupation by Armenia, whom we considered to be our neighbors, deprived us of our hearth. We came to Barda without anything and settled in Ketelparag village. Poor financial means did not allow my children to go to school. My wife suffered from heart disease. The hardships, my family was facing, forced me to find a way out.

In 1998 I learnt that there was an organization in Barda which disbursed



loans to refugees and internally displaced persons and decided to go to this organization. Initially I was informed about the rules and procedures of the organization. After having formed a group, I applied to savings and credit program Oxfam office was implementing. With received loan amount I started my small trading business. Second-cycle loan and proceedings from trade helped me to launch cattle-breeding and selling activities. In the meantime my children had renewed their education and my wife could afford treatment of her disease. Thus I could both solve my household problems and develop my business.



After a short while, to begin to serve as a butcher, I built a small slaughterhouse. I used the next-cycle loans to improve working conditions in the slaughter-house and bought more cattle to expand my business. Earnings from expanded trade activities made it possible for me also to support low-income relatives who lived in awful conditions. "Finance for Development" organization has helped not only me to raise and develop my business, but also my family to secure my children's education and my wife's healthcare, as well as to make some contributions to the improvement of my relatives' livelihoods. I am too much grateful to this organization for all these opportunities it has created.

MORE MY FINANCIAL STATE DETERIORATED, MORE IT AFFECTED NOT ONLY MY FAMILY, BUT ALSO MY MORALITY.

I - Mukhtar Mammadov - was serving in the army when Agdam region was occupied in 1993. That time the martial situation was getting worse day by day and I had to take my family to Barda and return to the army again. In 1995 I myself came to Barda and with difficulty found my family in "Gizil Ay" (Red Crescent) refugee camp. I had just come back from the army and faced financial hardships here in the camp. More my financial state deteriorated, more it affected not only my family, but also my morality.

Once I heard neighboring displaced persons talk about an organization called Oxfam and



the credit services it supplied. Then they told me what these credit services were and how they benefited from them. By that time I was left no alternative choice, so I found out the location of that organization from these persons and made up my mind to go and apply. Even going there I was worrying ?What if they don't help me in the organization? What shall I do then?"



In Oxfam I got all necessary information about lending rules and was told that group formation was the initial step to receive a loan. I knew several people in the Gizil Ay camp who suffered the same bad conditions like me and together we formed a group and applied for loan. The first loan I received from the organization I used to start trading with butter products in the city market. With the earnings from this trade I supported my family,

also made repayments of the loan. My children renewed attending school.

In the following cycles I built a house from air-brick. The trade was gradually making more success. Out of the proceeds of the latest credits and the income from trades I had a small canteen and a tea-house built near my home. The canteen and tea-house are both operating at the moment and I have in mind to improve the maintenance of the canteen using the next loan for this purpose. Now difficulties are all behind. Now I am more thinking about the development of my own trade and feel proud of my business.

I express my gratefulness to "Finance for Development" who provides support for the desperate people to make such accomplishments.