

# HOW DECENT AND AFFORDABLE HOMES HELP PEOPLE TO BUILD BUSINESSES

REALL HAS BEEN WORKING IN PAKISTAN TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 1992, AND HAS PARTNERED WITH HOUSING DEVELOPER, ANSAAR MANAGEMENT COMPANY (AMC) SINCE 2014.



Amza onsite at Safiya Homes.

**AMZA WAS ABLE TO SET UP HIS OWN BUSINESS AS A BARBER AFTER HIS FAMILY PURCHASED AN AFFORDABLE HOME.**

## BEFORE THE MOVE

Amza, a 17 year old, lived with his parents and six siblings in a rented mud and wattle house in the town of Manawalla, 30 kilometres outside of Faisalabad City. Amza's mother is a housewife and his father works at a textile factory. Amza himself had been able to train as a barber by working for a friend since leaving school. He had previously discussed the possibility of opening his own business with his father, but water and electricity was not always available in their area and the scant population meant that new customers would be hard to find. It just did not seem feasible where they lived.

## THE OPPORTUNITY

In early 2017 Amza and his family heard about AMC's housing development, Safiya Homes, which sits in the peri-urban area of Ada Johal, a 30-minute drive from the city centre. The houses were of good quality, within a residential area of the city and affordable to buy, so the family decided to purchase a home and move to the city.

Two weeks after moving, Amza saw a vacant shop premises near to the estate. At the time he only owned a barber's chair, but with the family's increased economic security from owning their own home, Amza's father was able to loan him about \$350 USD to buy all the equipment and stock, and to pay the first few months of rent on the premises.

**"I HAVE ALWAYS BEEN OPTIMISTIC, AND ALWAYS BELIEVED I WOULD DO WELL IN MY LIFE. MOVING HERE GAVE ME THE OPPORTUNITY TO START A SUCCESSFUL BUSINESS."**

## THE IMPACT

Amza's business has been a huge success. His barber shop now turns over a minimum of \$120 USD a month, allowing Amza to take home significantly more than when he worked for his friend. He is able to contribute to his family's household expenditure, whilst paying back his start-up loan to his father, and has joined a community savings group with eleven other shop owners in the area. The key client base for Amza's business comes from the housing development itself; over 30% of his customers are Safiya Homes residents.

## FUTURE POSSIBILITIES

Moving to Safiya Homes to a decent affordable house gave Amza the opportunity to start a successful business within Faisalabad, a venture that would never have been possible before the move. He is optimistic for the future and plans when he reaches eighteen to get a passport and move to Malaysia to work as a barber abroad, further building upon his experience.