

# IMPROVED EMPLOYMENT OPPORTUNITIES AND AFFORDABLE HOUSING

**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.**



*Matti serving a local family from his shop.*

**MATTI, A YOUNG MAN FROM FAISALABAD IN PAKISTAN, WAS ABLE TO TRANSFORM HIS LIFE BY OPENING HIS OWN SHOP ON AN AFFORDABLE HOUSING DEVELOPMENT WHERE HE NOW LIVES WITH HIS FAMILY.**

## SETTING UP

While Matti's father continued his contract with the factory, Matti took on responsibility for the shop. Despite still being in its start-up stage, the new venture already takes home over \$120 USD a month, more than Matti would earn as a factory worker. AMC has been actively encouraging Matti's business, urging Safiya Homes' residents to use the shop and waiving rent to give Matti the chance to build up his customer base. In the future Matti has plans to invest more money and make the shop bigger. Further housing development in the area is already underway, which will bring more customers and help the business to grow.

## THE IMPACT

For Matti, the shop has been life changing. He no longer has to live in factory accommodation and is instead able to go home every day to see his family. He is his own boss with his own business, and able to support his family in their continued education. All of this, he states, would have been unachievable had his family not moved and bought their own house at Safiya Homes.

## BEFORE THE MOVE

After completing his studies in 2016, Matti went to work as a cook and server at a nearby factory canteen, which was rented and run by his father as their family business. The work was difficult, and the long hours meant that Matti and his father were forced to live in the factory accommodation. Matti had very little free time and often went for extended periods without seeing his mother and siblings.

## A CHANCE TO OWN

When he could go home to his family, Matti stayed in their rented accommodation close to a market in the city of Faisalabad.

Nearby, construction had begun in 2015 on phase one of the AMC housing development, Safiya Homes. Matti's family saw an opportunity. They had been renting for 17 years and decided it was the right time to buy their own home, a prospect now made possible by the affordability of the houses being built by AMC.

## THE OPPORTUNITY

Following the move to their new home, Matti's family heard that commercial units on the estate were available to rent. At the time, Matti's younger brother had just received an offer to study at university, and his sister had been accepted to study towards a Master's degree. It was clear to the family that they needed another source of income to fund the tuition, so they made the decision to open a shop, and put Matti in charge of managing it.

**"I KNOW THAT IF WE HADN'T MOVED HERE, I WOULDN'T HAVE THOUGHT ABOUT OPENING A SHOP AND I WOULD STILL BE WORKING IN THAT FACTORY CANTEEN."**